

Essexville 48732

ZIP code · MI · Michigan > Bay County > Essexville

SELLER'S MARKET

\$193K

MEDIAN SALE PRICE

+15.6%

1-YR CHANGE

140

SALES (12 MO)

\$185K

MEDIAN VALUE (AVM)

Market temperature

Seller's market · 72 / 100

Buyer's market

Balanced

Seller's market

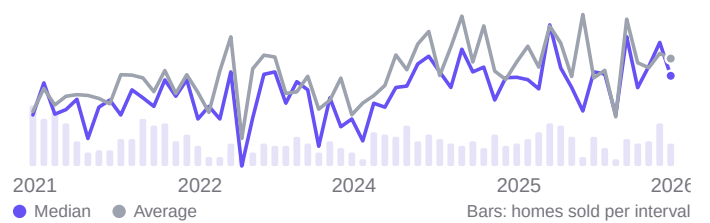
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

72 / 100

Sale prices

Median \$175K · Average \$197K

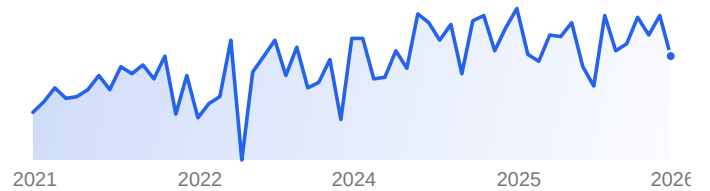
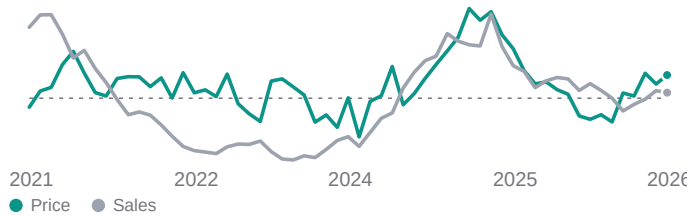


Growth (year over year)

Price +15.6% · Sales +3.7%

Price per square foot

\$125/ft²

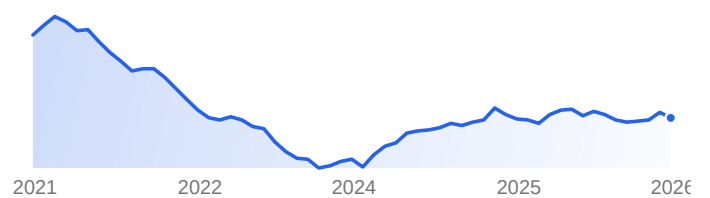
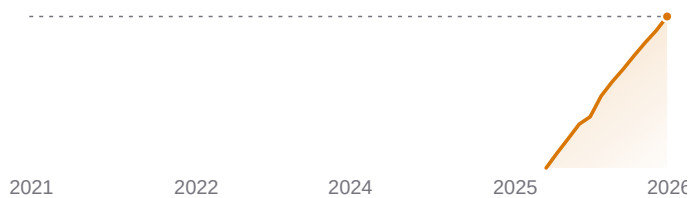


Sale premium vs estimated value

+0.0%

Annual turnover (share of homes sold)

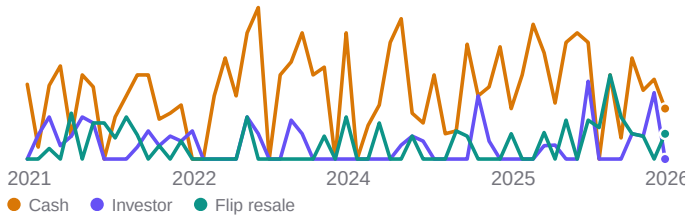
4.1%



BUYERS & OUTCOMES

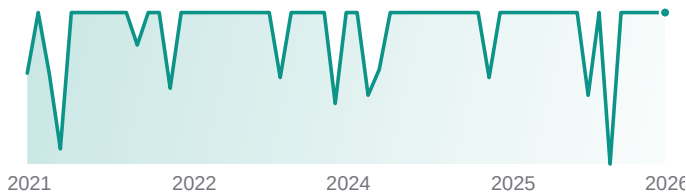
Buyer mix

Cash 20% · Investor 0% · Flip resale 10%



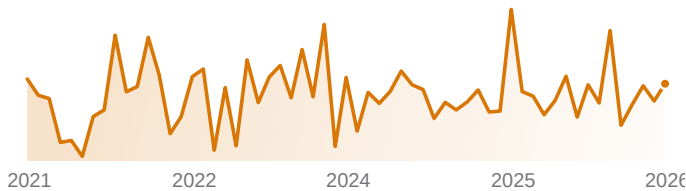
Sellers who sold at a gain

100%

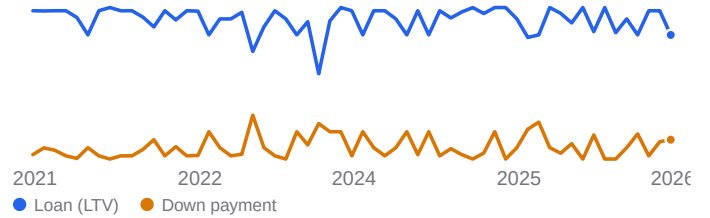


Median annualized return at resale

+8.3%

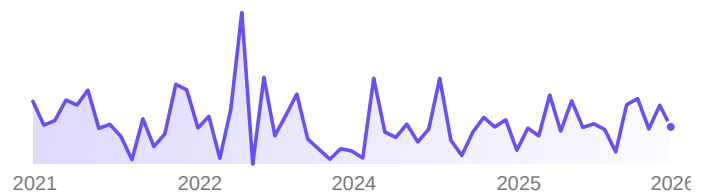


Financing (share of purchase price) Loan (LTV) 80% · Down payment 15%



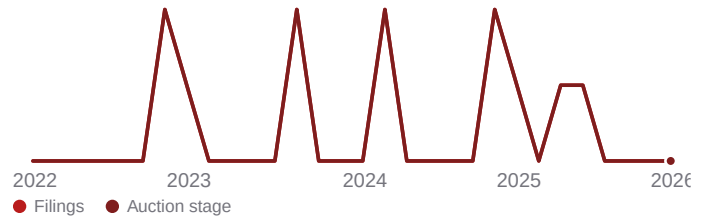
Typical hold before selling

4.7 yrs



Preforeclosure filings

Filings 1 · Auction stage 1



HOUSING STOCK

Homes	3,434
Median value (AVM)	\$185K
Median size	1,433 ft²
Median bedrooms	3
Median year built	1958
Single family	96%
Condos	4.3%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	52%
Underwater (LTV 125% or more)	1.5%
Owner occupied	93%
Company owned	7.5%
Median loan-to-value	49%

Typical ownership tenure

17.7 yrs

COMMUNITY

Population	10,535
Density	339 / mi²
Median household income	\$58K
Average household income	\$79K
Crime index (US avg 100)	92
Air pollution index (US avg 100)	94
Earthquake index (US avg 100)	11
Homes occupied	93%
Bachelor's or higher	15%
Poverty rate	13.3%
Unemployment	1.5%
Average temp	47°F
Annual precip	31 in
Sunshine	50%

Market metrics are derived from recorded arms-length deeds through July 2026. Temperature blends price momentum, sales velocity, turnover and resale outcomes, ranked nationally against geographies of the same type.