

Otsego 49078

ZIP code · MI · Michigan > Allegan County > Otsego

BALANCED MARKET

\$265K

MEDIAN SALE PRICE

+25.2%

1-YR CHANGE

140

SALES (12 MO)

\$266K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 57 / 100

Buyer's market

Balanced

Seller's market

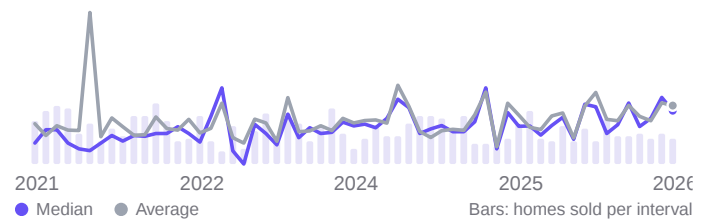
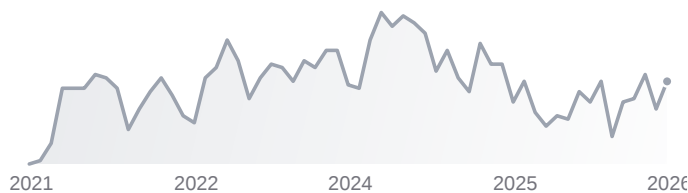
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

57 / 100

Sale prices

Median \$260K · Average \$273K

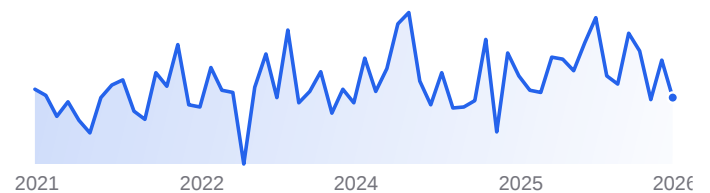
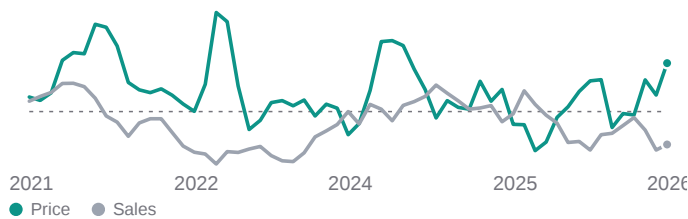


Growth (year over year)

Price +25.2% · Sales -17.2%

Price per square foot

\$146/ft²

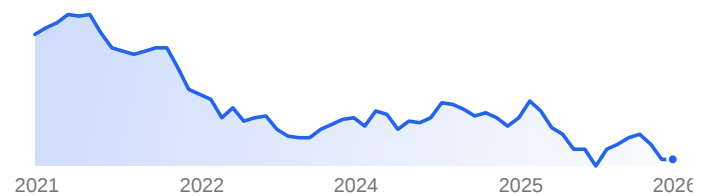
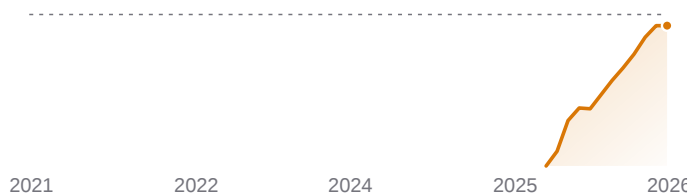


Sale premium vs estimated value

-0.4%

Annual turnover (share of homes sold)

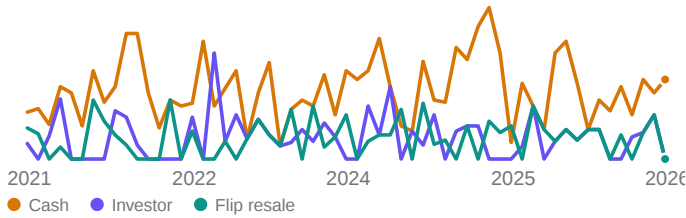
4.0%



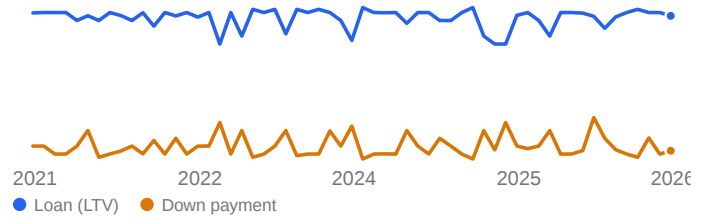
BUYERS & OUTCOMES

Buyer mix

Cash 30% · Investor 0% · Flip resale 0%

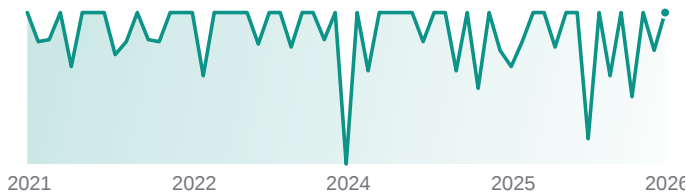


Financing (share of purchase price) Loan (LTV) 93% · Down payment 7.1%



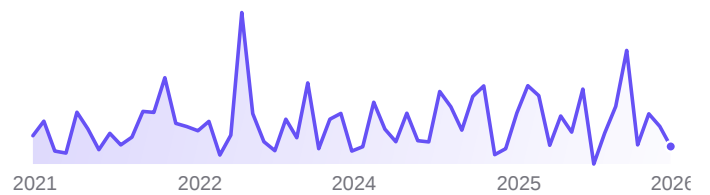
Sellers who sold at a gain

100%



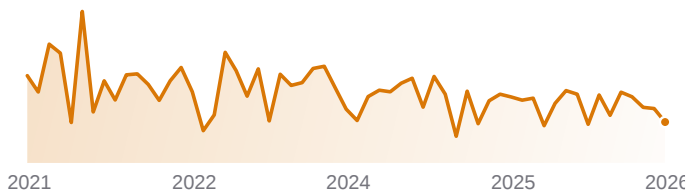
Typical hold before selling

2.9 yrs



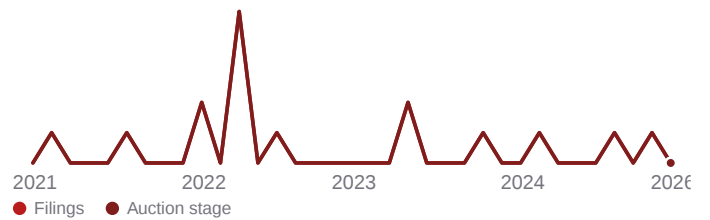
Median annualized return at resale

+5.0%



Preforeclosure filings

Filings 1 · Auction stage 1



HOUSING STOCK

Homes	3,538
Median value (AVM)	\$266K
Median size	1,428 ft²
Median bedrooms	3
Median year built	1974
Single family	88%
Condos	4.0%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	56%
Underwater (LTV 125% or more)	1.5%
Owner occupied	93%
Company owned	10%
Median loan-to-value	45%

Typical ownership tenure

14.2 yrs

COMMUNITY

Population	9,851
Density	188 / mi ²
Median household income	\$75K
Average household income	\$91K
Crime index (US avg 100)	108
Air pollution index (US avg 100)	75
Earthquake index (US avg 100)	23
Homes occupied	95%
Bachelor's or higher	10%
Poverty rate	9.6%
Unemployment	1.2%
Average temp	48°F
Annual precip	39 in
Sunshine	46%

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.