

Osseo 49266

ZIP code · MI · Michigan > Hillsdale County

BALANCED MARKET

\$185K

MEDIAN SALE PRICE

-14.8%

1-YR CHANGE

59

SALES (12 MO)

\$178K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 40 / 100



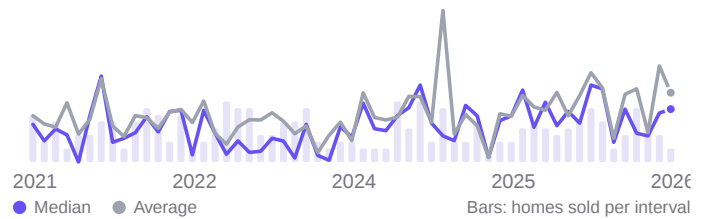
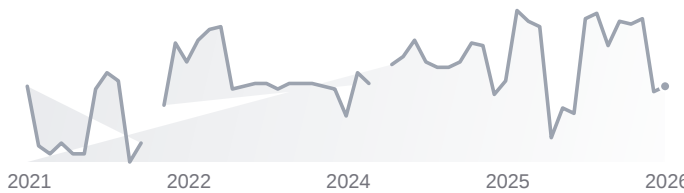
MARKET TRENDS (5 YEARS)

Market temperature (0-100)

40 / 100

Sale prices

Median \$225K · Average \$290K

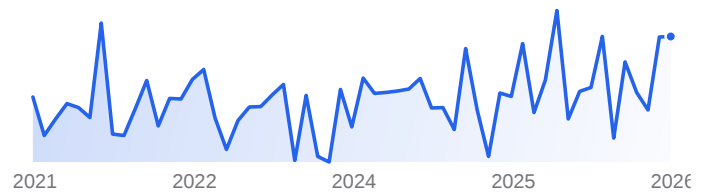
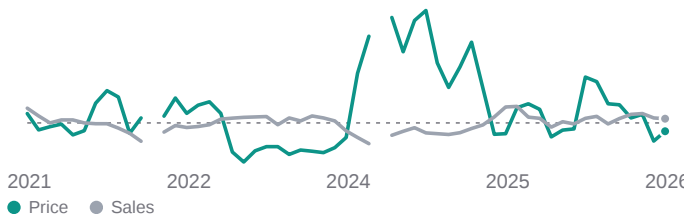


Growth (year over year)

Price -14.8% · Sales +7.3%

Price per square foot

\$274/ft²

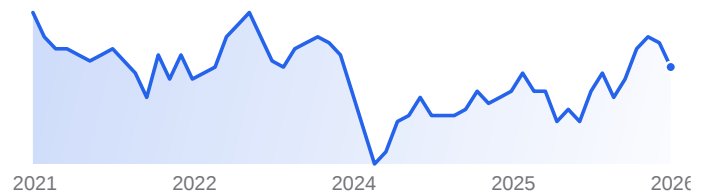
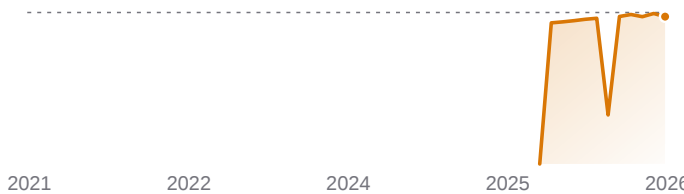


Sale premium vs estimated value

-2.1%

Annual turnover (share of homes sold)

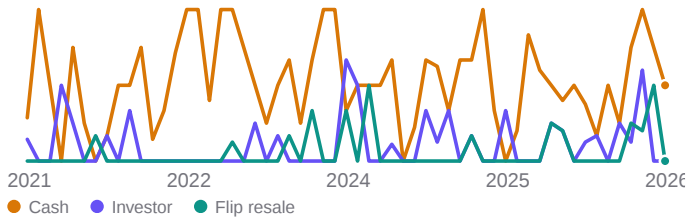
3.6%



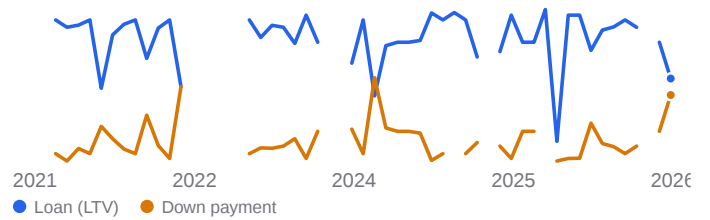
BUYERS & OUTCOMES

Buyer mix

Cash 50% · Investor 0% · Flip resale 0%

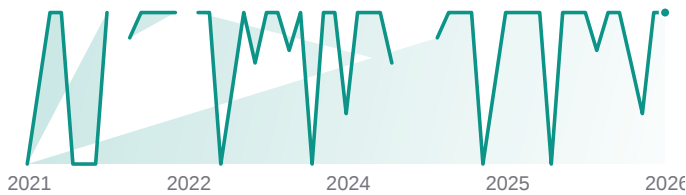


Financing (share of purchase price) Loan (LTV) 56% · Down payment 44%



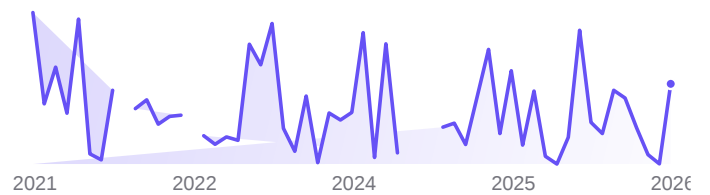
Sellers who sold at a gain

100%



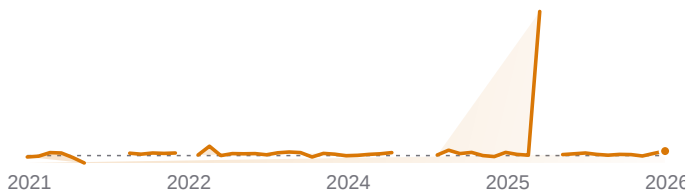
Typical hold before selling

8.7 yrs



Median annualized return at resale

+18.4%



Preforeclosure filings

Filings 1 · Auction stage 1



HOUSING STOCK

Homes	1,661
Median value (AVM)	\$178K
Median size	1,144 ft²
Median bedrooms	3
Median year built	1984
Single family	76%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	71%
Underwater (LTV 125% or more)	3.6%
Owner occupied	57%
Company owned	18%
Median loan-to-value	22%
Typical ownership tenure	21.4 yrs

COMMUNITY

Population	2,614
Density	61 / mi²
Median household income	\$67K
Average household income	\$79K
Crime index (US avg 100)	101
Air pollution index (US avg 100)	75
Earthquake index (US avg 100)	29
Homes occupied	81%
Bachelor's or higher	9%
Poverty rate	10.3%
Unemployment	1.5%
Average temp	48°F
Annual precip	36 in
Sunshine	51%

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.