Howard City 49329

ZIP code · MI · Michigan › Montcalm County › Howard City

SELLER'S MARKET

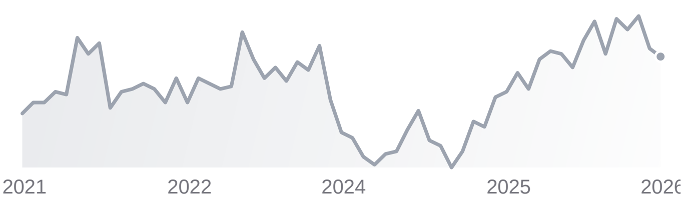
$235K	+0.4%	123	$242K
MEDIAN SALE PRICE	1-YR CHANGE	SALES (12 MO)	MEDIAN VALUE (AVM)

Market temperature — Seller's market · 63 / 100

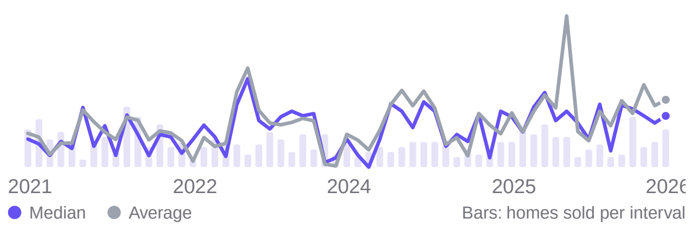
Buyer's market — Balanced — Seller's market

MARKET TRENDS (5 YEARS)

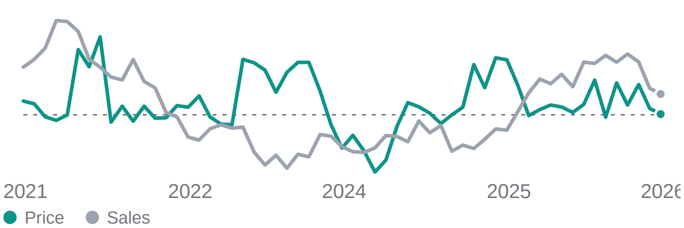
Market temperature (0–100) — 63 / 100



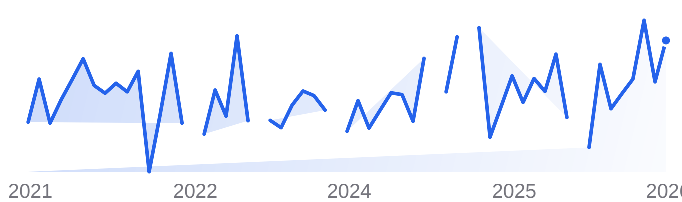
Sale prices — Median $240K · Average $275K



Growth (year over year) — Price +0.4% · Sales +12.8%

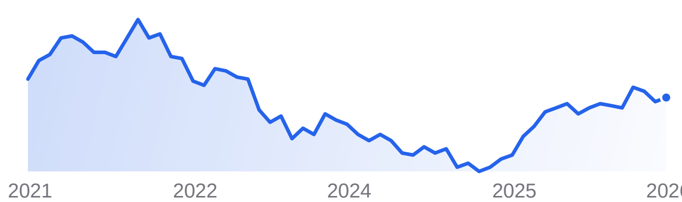


Price per square foot — $293/ft²



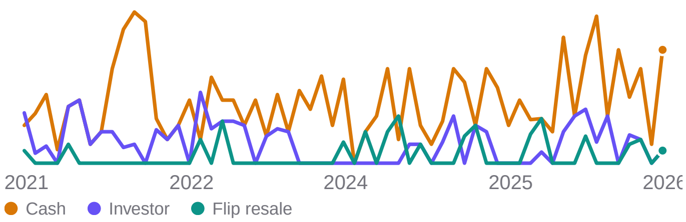
Sale premium vs estimated value — -0.5%

Annual turnover (share of homes sold) — 3.6%

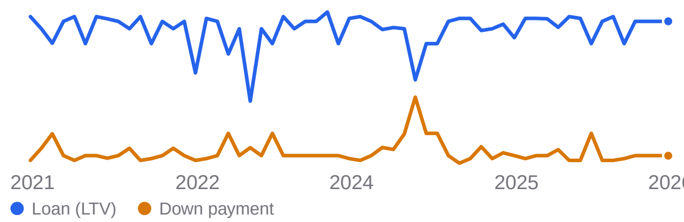


BUYERS & OUTCOMES

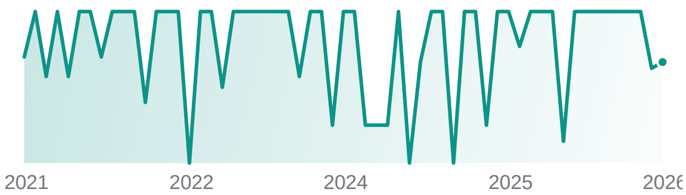
Buyer mix — Cash 60% · Investor 6.7% · Flip resale 6.7%



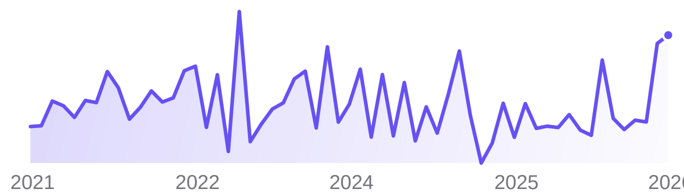
Financing (share of purchase price) — Loan (LTV) 95% · Down payment 5.0%



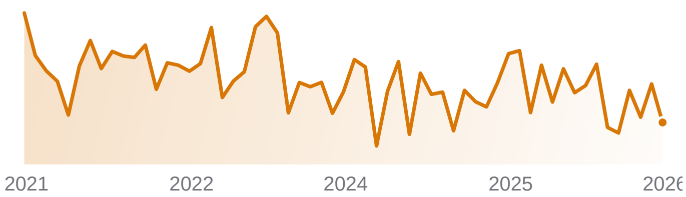
Sellers who sold at a gain — 89%



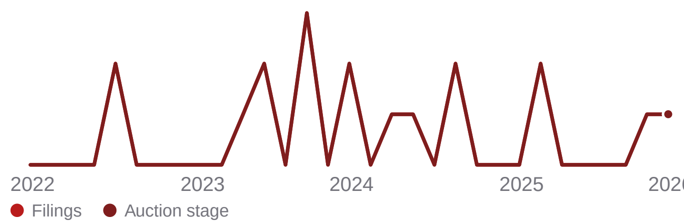
Typical hold before selling — 11.0 yrs



Median annualized return at resale — +4.4%



Preforeclosure filings — Filings 2 · Auction stage 2



HOUSING STOCK

Homes	3,419
Median value (AVM)	$242K
Median size	1,352 ft²
Median bedrooms	3
Median year built	1992
Single family	97%
Condos	2.3%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	71%
Underwater (LTV 125% or more)	1.2%
Owner occupied	78%
Company owned	8.7%
Median loan-to-value	28%

Typical ownership tenure	**16.8 yrs**

COMMUNITY

Population	**8,932**
Density	**109 / mi²**
Median household income	**$72K**
Average household income	**$86K**
Crime index (US avg 100)	**118**
Air pollution index (US avg 100)	**82**
Earthquake index (US avg 100)	**18**
Homes occupied	**91%**
Bachelor's or higher	**10%**
Poverty rate	**9.8%**
Unemployment	**1.9%**
Average temp	**46°F**
Annual precip	**35 in**
Sunshine	**47%**

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.