

# Pentwater 49449

ZIP code · MI · Michigan > Oceana County > Pentwater

SELLER'S MARKET

**\$358K**

MEDIAN SALE PRICE

**+52.5%**

1-YR CHANGE

**61**

SALES (12 MO)

**\$257K**

MEDIAN VALUE (AVM)

Market temperature

Seller's market · 65 / 100

Buyer's market

Balanced

Seller's market

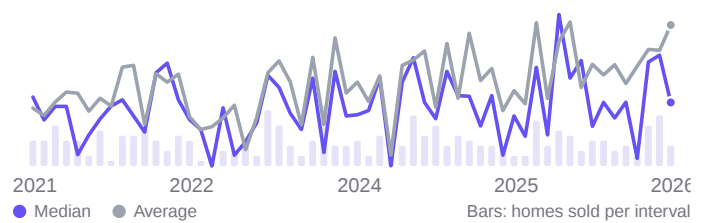
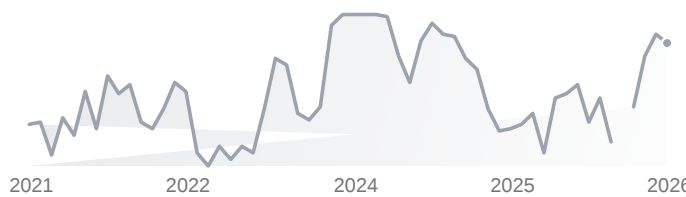
## MARKET TRENDS (5 YEARS)

Market temperature (0–100)

65 / 100

Sale prices

Median \$250K · Average \$536K

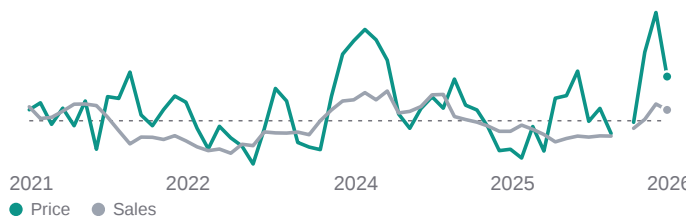


Growth (year over year)

Price +52.5% · Sales +13.0%

Price per square foot

\$289/ft²

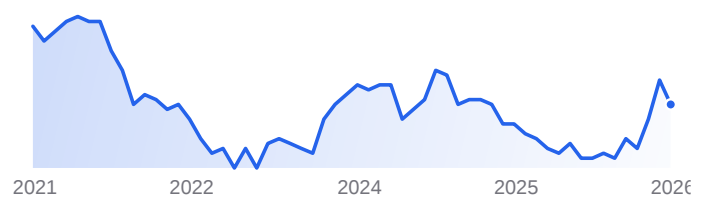
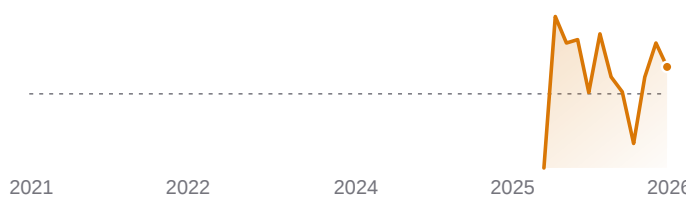


Sale premium vs estimated value

+25.8%

Annual turnover (share of homes sold)

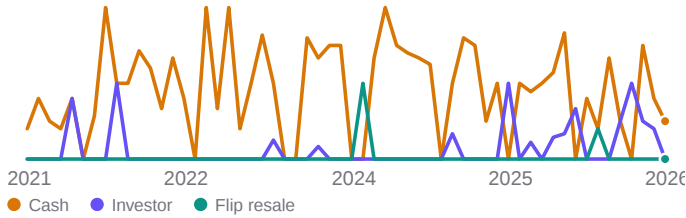
2.2%



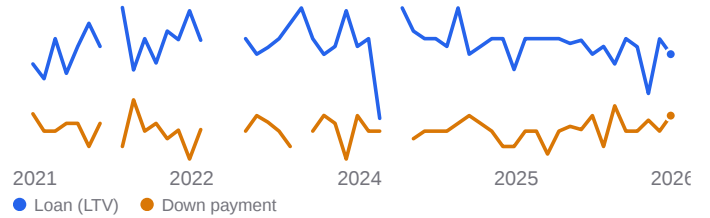
## BUYERS & OUTCOMES

### Buyer mix

Cash 25% · Investor 0% · Flip resale 0%

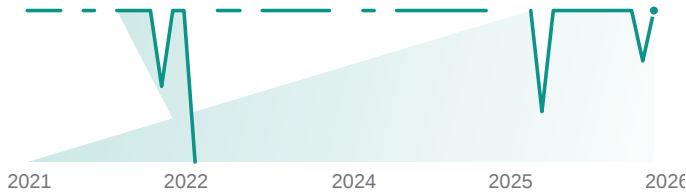


### Financing (share of purchase price) Loan (LTV) 70% · Down payment 30%



### Sellers who sold at a gain

100%



### Typical hold before selling

7.7 yrs



### Median annualized return at resale

+11.4%



### Preforeclosure filings

Filings 1 · Auction stage 1



## HOUSING STOCK

|                    |           |
|--------------------|-----------|
| Homes              | 2,801     |
| Median value (AVM) | \$257K    |
| Median size        | 1,344 ft² |
| Median bedrooms    | 3         |
| Median year built  | 1971      |
| Single family      | 93%       |
| Condos             | 5.0%      |

## EQUITY & OWNERSHIP

|                               |      |
|-------------------------------|------|
| Equity rich (LTV 50% or less) | 69%  |
| Underwater (LTV 125% or more) | 4.9% |
| Owner occupied                | 59%  |
| Company owned                 | 31%  |
| Median loan-to-value          | 0%   |

Typical ownership tenure

**11.0 yrs**

## COMMUNITY

|                                  |                            |
|----------------------------------|----------------------------|
| Population                       | <b>2,702</b>               |
| Density                          | <b>57 / mi<sup>2</sup></b> |
| Median household income          | <b>\$75K</b>               |
| Average household income         | <b>\$82K</b>               |
| Crime index (US avg 100)         | <b>166</b>                 |
| Air pollution index (US avg 100) | <b>83</b>                  |
| Earthquake index (US avg 100)    | <b>18</b>                  |
| Homes occupied                   | <b>54%</b>                 |
| Bachelor's or higher             | <b>21%</b>                 |
| Poverty rate                     | <b>11.9%</b>               |
| Unemployment                     | <b>1.5%</b>                |
| Average temp                     | <b>47°F</b>                |
| Annual precip                    | <b>35 in</b>               |
| Sunshine                         | <b>50%</b>                 |

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.