

# Vanderbilt 49795

ZIP code · MI · Michigan > Otsego County > Vanderbilt

**SELLER'S MARKET**

**\$174K**

MEDIAN SALE PRICE

**+4.6%**

1-YR CHANGE

**47**

SALES (12 MO)

**\$193K**

MEDIAN VALUE (AVM)

Market temperature

**Seller's market · 73 / 100**

Buyer's market

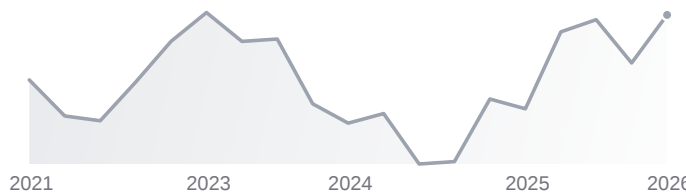
Balanced

Seller's market

## MARKET TRENDS (5 YEARS)

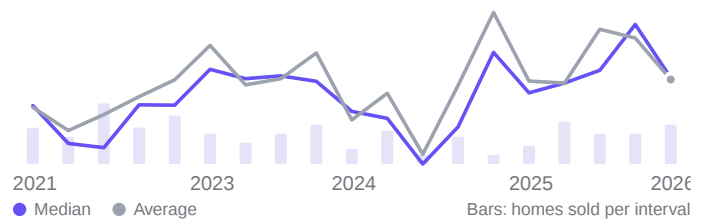
Market temperature (0–100)

**73 / 100**



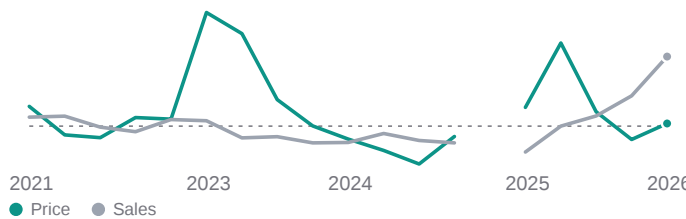
Sale prices

**Median \$193K · Average \$190K**



Growth (year over year)

**Price +4.6% · Sales +123.8%**



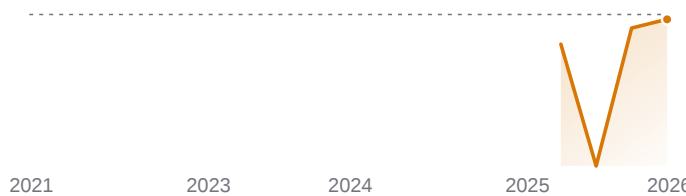
Price per square foot

**\$8/ft²**



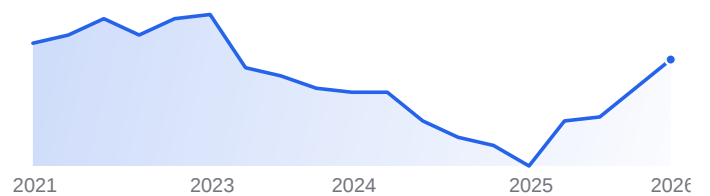
Sale premium vs estimated value

**-0.6%**



Annual turnover (share of homes sold)

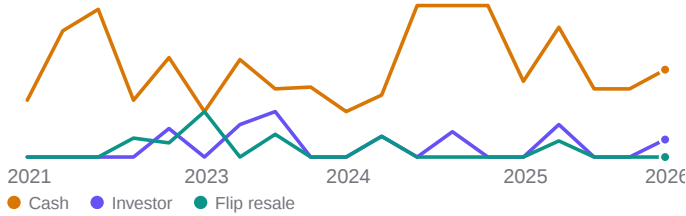
**3.5%**



## BUYERS & OUTCOMES

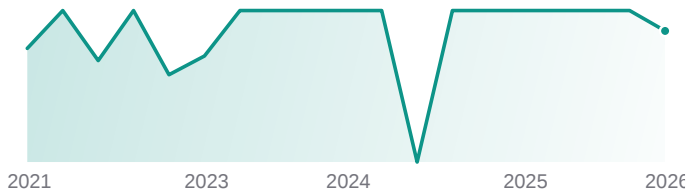
### Buyer mix

Cash 38% · Investor 7.7% · Flip resale 0%



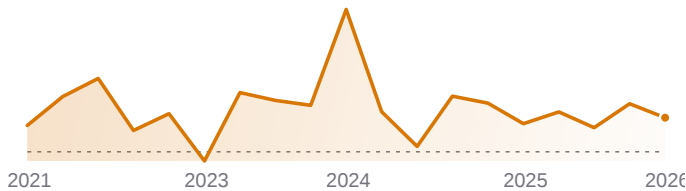
### Sellers who sold at a gain

91%

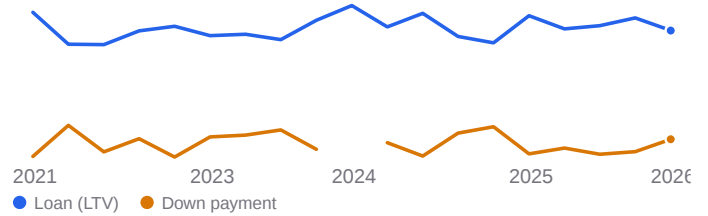


### Median annualized return at resale

+8.3%

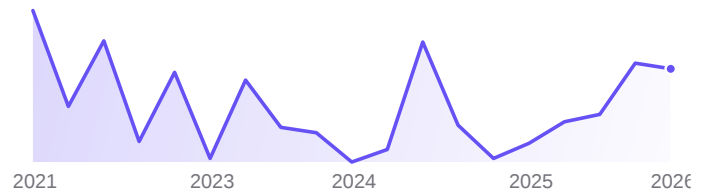


### Financing (share of purchase price) Loan (LTV) 86% · Down payment 14%



### Typical hold before selling

6.6 yrs



### Preforeclosure filings

Filings 1 · Auction stage 1



## HOUSING STOCK

|                    |           |
|--------------------|-----------|
| Homes              | 1,360     |
| Median value (AVM) | \$193K    |
| Median size        | 1,288 ft² |
| Median bedrooms    | 3         |
| Median year built  | 1991      |
| Single family      | 99%       |

## EQUITY & OWNERSHIP

|                               |          |
|-------------------------------|----------|
| Equity rich (LTV 50% or less) | 76%      |
| Underwater (LTV 125% or more) | 1.4%     |
| Owner occupied                | 64%      |
| Company owned                 | 15%      |
| Median loan-to-value          | 0%       |
| Typical ownership tenure      | 20.4 yrs |

## COMMUNITY

|                                  |                 |
|----------------------------------|-----------------|
| Population                       | <b>2,151</b>    |
| Density                          | <b>20 / mi²</b> |
| Median household income          | <b>\$63K</b>    |
| Average household income         | <b>\$78K</b>    |
| Crime index (US avg 100)         | <b>113</b>      |
| Air pollution index (US avg 100) | <b>86</b>       |
| Earthquake index (US avg 100)    | <b>13</b>       |
| Homes occupied                   | <b>74%</b>      |
| Bachelor's or higher             | <b>11%</b>      |
| Poverty rate                     | <b>11.3%</b>    |
| Unemployment                     | <b>1.9%</b>     |
| Average temp                     | <b>43°F</b>     |
| Annual precip                    | <b>34 in</b>    |
| Sunshine                         | <b>49%</b>      |

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