

**BEAR LAKE TOWNSHIP ECF ANALYSIS FOR 2026 ASSESSMENTS**

**401\_BEAR LK RD-OFF WATER**

Parcel Number	Street Address	Sale Date	SP	Inst	Terms	SP	AV-Sale	Ratio	Cur TCV	Land+Yrd	BldgRes'l	Cost Man'l	E.C.F.	Comments
001-326-006-55	1418 GLENWOOD AVE NE	2/15/24	150,000	WD	03-ARM'S L	150,000	74,000	49.33	210,875	40,000	110,000	144,809	0.760	Outlier
001-328-004-00	1174 W BEAR LK RD NE	5/19/23	700,000	WD	19-MULTI P	700,000	176,600	25.23	658,287	358,530	341,470	254,031	1.344	
001-805-012-00	W BEAR LK RD NE	11/27/23	37,000	WD	19-MULTI P	37,000	17,300	46.76	54,250	16,167	20,833	17,725	1.175	
001-807-007-00	511 W BEAR LK RD NE	8/29/24	230,000	WD	03-ARM'S L	230,000	98,100	42.65	230,059	9,254	220,746	187,123	1.180	
	<b>Totals:</b>		<b>967,000</b>			<b>967,000</b>	<b>292,000</b>		<b>942,596</b>		<b>583,049</b>	<b>458,880</b>		
								<b>Sale. Ratio =&gt;</b>	<b>30.20</b>				<b>E.C.F. =&gt;</b>	<b>1.2706</b>
								<b>Std. Dev. =&gt;</b>	<b>11.43</b>				<b>Ave. E.C.F. =&gt;</b>	<b>1.115</b>

The existing ECF is 1.180. use 1.270

**401\_BIRCHWOOD SPRINGS**

Parcel Number	Street Address	Sale Date	Sale Price	Instr.	Terms	SP	AV-Sale	Ratio	Cur TCV	Land+Yrd	BldgRes'l	Cost Man'l	E.C.F.	Comments
001-225-046-00	2623 BIRCHCREST DR NE	6/12/24	365,000	WD	ARM'S LENC	365,000	156,500	42.88	345,540	34,704	330,296	266,583	1.239	
001-225-050-00	2599 BIRCHCREST DR NE	12/1/23	349,000	WD	ARM'S LENC	349,000	88,600	25.39	344,404	28,914	320,086	270,575	1.183	
001-225-050-00	2599 BIRCHCREST DR NE	2/14/25	385,000	WD	ARM'S LENC	385,000	154,400	40.10	344,404	28,914	356,086	270,575	1.316	
	<b>Totals:</b>		<b>1,099,000</b>			<b>1,099,000</b>	<b>399,500</b>		<b>1,034,348</b>		<b>1,006,468</b>	<b>807,732</b>		
								<b>Sale. Ratio =&gt;</b>	<b>36.35</b>				<b>E.C.F. =&gt;</b>	<b>1.246</b>
								<b>Std. Dev. =&gt;</b>	<b>9.40</b>				<b>Ave. E.C.F. =&gt;</b>	<b>1.246</b>

The existing ECF is 1.166. Use 1.246

**401\_E BEAR/HILLCREST**

Parcel Number	Street Address	Sale Date	Sale Price	Instr.	Terms	SP	AV-Sale	Ratio	Cur TCV	Land+Yrd	BldgRes'l	Cost Man'l	E.C.F.	Comments
001-120-006-00	E-BEAR LK RD NE	7/11/23	71,066	WD	19-MULTIP	71,066	117,400	165.20	415,694	293,593	-222,527	117,036	-1.901	Outlier
001-681-001-00	11474 HILLCREST BLVD N	12/18/24	90,000	WD	21-NOT US	90,000	155,700	173.00	318,808	57,109	32,891	157,082	0.209	Outlier
001-203-007-00	768 E BEAR LK RD NE	10/2/23	237,500	WD	03-ARM'S L	237,500	99,700	41.98	307,193	20,716	216,784	171,955	1.261	
001-681-009-00	11396 HILLCREST BLVD N	7/12/24	209,000	WD	03-ARM'S L	209,000	95,300	45.60	193,936	41,740	167,260	91,354	1.831	
001-804-005-55	11128 HILLCREST BLVD N	2/18/25	348,000	WD	03-ARM'S L	348,000	229,500	65.95	437,032	126,247	221,753	191,612	1.157	
	<b>Totals:</b>		<b>794,500</b>			<b>794,500</b>	<b>424,500</b>		<b>938,161</b>		<b>605,797</b>	<b>454,921</b>		
							<b>Sale. Ratio =&gt;</b>	<b>53.43</b>					<b>E.C.F. =&gt;</b>	<b>1.3317</b>
							<b>Std. Dev. =&gt;</b>	<b>12.92</b>					<b>Ave. E.C.F. =&gt;</b>	<b>1.416</b>

The existing ECF is 1.666. use 1.331

**COMMERCIAL**

Parcel Number	Street Address	Sale Date	Sale Price	Instr.	Terms of Sale	Land + Yard	Bldg. Resid	Cost Man. \$	E.C.F.	
041-008-026-00	408 W MILE RD NW	06/06/24	1,500,000	WD	19-MULTI PARCEL ARM'S LENGTH	228,000	1,272,000	1,017,716	1.25	outlier
041-401-017-00	505 W MILE RD NW	06/20/23	160,000	WD	19-MULTI PARCEL ARM'S LENGTH	62,750	97,250	76,579	1.27	outlier
041-727-023-00	330 S CEDAR ST	10/10/24	485,000	WD	03-ARM'S LENGTH	16,250	468,750	398,205	1.18	outlier
041-020-030-01	26 RIVERS EDGE RD	07/28/23	490,000	WD	03-ARM'S LENGTH	31,590	458,410	474,253	0.97	outlier
041-640-001-00	319 PINE ST	03/18/24	100,000	WD	03-ARM'S LENGTH	52,000	48,000	85,894	0.56	
008-012-011-00	3601 CO RD 612 NE	10/01/23	200,000	LC	19-MULTI PARCEL ARM'S LENGTH	106,957	93,043	171,047	0.54	
008-031-014-00	1202 THOMAS RD SW	01/18/24	400,000	LC	03-ARM'S LENGTH	54,039	345,961	357,731	0.97	
041-020-019-25	782 S CEDAR ST	11/05/24	350,000	LC	03-ARM'S LENGTH	63,450	286,550	288,616	0.99	
041-200-002-00	110 W PARK DR	06/14/24	460,000	WD	03-ARM'S LENGTH	107,250	352,750	569,483	0.62	
041-640-022-00	306 ELM ST	05/29/24	340,000	WD	03-ARM'S LENGTH	152,079	187,921	233,840	0.80	
041-727-017-00	318 S CEDAR ST	06/01/23	300,000	LC	03-ARM'S LENGTH	16,250	283,750	327,889	0.87	
041-727-031-00	348 S CEDAR ST	08/01/24	35,000	WD	03-ARM'S LENGTH	15,600	19,400	32,844	0.59	
		<b>Totals:</b>	<b>\$4,820,000</b>				<b>1,617,375</b>	<b>2,067,343</b>		
									<b>E.C.F. =&gt;</b>	<b>0.78</b>
									<b>Ave. E.C.F. =&gt;</b>	<b>0.85</b>

The existing ECF is 0.819. Use 0.78

**W\_BEAR LAKE**

Parcel Number	Street Address	Sale Date	Sale Price	Instr.	Terms	SP	AV-Sale	Ratio	Cur TCV	Land+Yrd	BldgRes'l	Cost Man'l	E.C.F.	Comments
001-117-034-10	1354 W BEAR LK RD NE	4/12/23	303,000	WD	ARM'S LENC	303,000	213,400	70.43	707,143	355,848	-52,848	295,206	-0.179	Outlier
001-202-002-00	835 E BEAR LK RD NE	7/11/23	71,066	WD	ARCEL ARM	71,066	117,400	165.20	415,694	293,593	-222,527	117,036	-1.901	Outlier
001-117-003-69	1263 SUNSET SHORES DF	9/18/24	1,245,000	WD	ARM'S LENC	1,245,000	358,800	28.82	798,715	367,248	877,752	362,577	2.421	Outlier
001-117-003-25	1465 SUNSET SHORES DF	7/6/23	1,250,000	WD	ARM'S LENC	1,250,000	453,100	36.25	1,218,479	529,689	720,311	578,815	1.244	
001-117-021-00	11326 OLD LOG RD NE	7/20/23	400,000	WD	ARM'S LENC	400,000	187,700	46.93	496,202	335,844	64,156	134,755	0.476	
001-202-009-00	771 E BEAR LK RD NE	1/22/24	480,000	WD	ARM'S LENC	480,000	122,700	25.56	366,244	176,615	303,385	159,352	1.904	
001-740-007-00	962 E BEAR LK RD NE	10/20/23	425,000	WD	ARCEL ARM	425,000	124,600	29.32	476,875	305,899	119,101	143,677	0.829	
<b>Totals:</b>			<b>2,555,000</b>			<b>2,555,000</b>	<b>888,100</b>		<b>2,557,800</b>		<b>1,206,953</b>	<b>1,016,599</b>		
												<b>Sale. Ratio =&gt; 34.76</b>	<b>E.C.F. =&gt; 1.1872</b>	
												<b>Std. Dev. =&gt; 9.38</b>	<b>Ave. E.C.F. =&gt; 1.113</b>	

The existing ECF is 1.190. Use 1.187

**W\_CUB LAKE**

Parcel Number	Street Address	Sale Date	Sale Price	Instr.	Terms	SP	AV-Sale	Ratio	Cur TCV	Land+Yrd	BldgRes'l	Cost Man'l	E.C.F.	Comments
001-275-028-00	10639 BLACK BEAR RD NI	10/17/23	268,000	WD	ARM'S LENC	268,000	142,700	53.25	375,437	241,849	26,151	182,747	0.143	Outlier
001-275-043-00	10421 BLACK BEAR RD NI	7/5/23	400,500	WD	ARM'S LENC	400,500	166,800	41.65	389,209	232,910	167,590	213,815	0.784	
001-808-008-00	363 W BEAR LK RD NE	7/14/23	385,000	WD	ARM'S LENC	385,000	144,000	37.40	351,455	165,704	219,296	254,105	0.863	
<b>Totals:</b>			<b>785,500</b>			<b>785,500</b>	<b>310,800</b>		<b>740,664</b>		<b>386,886</b>	<b>467,921</b>		
												<b>Sale. Ratio =&gt; 39.57</b>	<b>E.C.F. =&gt; 0.8268</b>	
												<b>Std. Dev. =&gt; 3.00</b>	<b>Ave. E.C.F. =&gt; 0.597</b>	

The existing ECF is 0.731. Use 0.826

**W\_MANISTEE RIVER-ALL**

Parcel Number	Street Address	Sale Date	SP	INST	TERMS	SP	AV-Sale	Ratio	Cur TCV	Land+Yrd	BldgRes'l	Cost Man'l	E.C.F.	Comments	
001-001-024-00	2420 MEADOW LN SE	5/24/24	48000	WD	03-ARM'S L	48,000	132,000	275.00	267,482	80,045	-32,045	231,118	-0.139	outlier	
001-001-048-00	15455 CAMP ARROWHEA	3/14/25	415000	WD	03-ARM'S L	365,000	176,700	48.41	355,520	118,610	246,390	292,121	0.843		
001-016-001-15	4841 YELLOW TREE RD SE	6/6/23	250000	WD	03-ARM'S L	250,000	121,900	48.76	294,946	155,387	94,613	172,083	0.550		
001-021-001-80	5319 YELLOW TREE RD SE	7/9/24	545000	WD	03-ARM'S L	545,000	187,200	34.35	448,703	356,805	188,195	113,314	1.661		
001-136-050-00	15882 RIVERVIEW RD SE	7/10/24	485000	WD	03-ARM'S L	485,000	182,300	37.59	399,350	142,229	342,771	317,042	1.081		
001-136-072-20	15632 RIVERVIEW RD SE	9/13/23	325000	WD	03-ARM'S L	325,000	171,400	52.74	351,291	131,152	193,848	271,441	0.714		
<b>Totals:</b>			<b>2020000</b>			<b>1,970,000</b>	<b>839,500</b>		<b>1,849,810</b>		<b>1,065,817</b>	<b>1,166,001</b>			
												<b>Sale. Ratio =&gt;</b>	<b>42.61</b>	<b>E.C.F. =&gt;</b>	<b>0.9141</b>
												<b>Std. Dev. =&gt;</b>	<b>7.94</b>	<b>Ave. E.C.F. =&gt;</b>	<b>0.970</b>

The existing ECF is 0.811. Use 0.914

**TYPICAL**

Parcel Number	Street Address	Sale Date	SP	INST	TERMS	SP	AV-Sale	Ratio	Cur TCV	Land+Yrd	BldgRes'l	Cost Man'l	E.C.F.	Comments
001-106-001-11	3575 W BEAR LK RD NE	3/7/25	175,000	WD	03-ARM'S L	175,000	50,100	28.63	116,655	52,333	122,667	68,428	1.793	outlier
001-525-045-00	93 E BEAR LK RD SE	5/31/23	90,000	WD	19-MULTI P	90,000	20,600	22.89	58,648	26,932	63,068	33,740	1.869	outlier
001-106-006-00	10134 CO RD 612 NE	1/17/25	312,000	WD	03-ARM'S L	312,000	80,500	25.80	188,386	62,173	249,827	134,269	1.861	outlier
001-106-005-10	MARRONE DR NE	2/27/25	255,000	WD	19-MULTI P	255,000	76,000	29.80	195,742	119,869	135,131	80,716	1.674	outlier
001-130-002-01	10911 M-72	11/3/23	190,000	WD	03-ARM'S L	190,000	48,000	25.26	132,267	52,834	137,166	84,503	1.623	outlier
001-627-002-00	11740 ROSE RDG RD NE	10/16/23	180,000	WD	03-ARM'S L	180,000	41,000	22.78	112,894	18,044	161,956	100,904	1.605	outlier
001-001-028-00	15543 RIVERVIEW RD SE	8/9/24	165,000	WD	03-ARM'S L	165,000	49,800	30.18	112,906	27,859	137,141	90,476	1.516	outlier
001-120-026-00	78 W BEAR LK RD NE	9/27/24	150,000	WD	03-ARM'S L	150,000	45,600	30.40	105,501	41,944	108,056	67,614	1.598	outlier
001-675-003-00	1068 GOOSE CRK RD SE	9/18/23	75,000	WD	03-ARM'S L	75,000	21,700	28.93	50,947	10,730	64,270	42,784	1.502	outlier
001-002-004-35	2672 CLAY LN SE	1/2/25	155,000	WD	03-ARM'S L	155,000	89,500	57.74	191,680	14,592	140,408	188,391	0.745	
001-002-004-90	14972 RIVERVIEW RD SE	10/6/23	180,000	WD	03-ARM'S L	180,000	79,500	44.17	206,055	57,442	122,558	158,099	0.775	
001-027-003-00	6003 PORTAGE CRK RD S	7/19/24	120,000	WD	19-MULTI P	120,000	57,800	48.17	131,743	55,773	64,227	80,819	0.795	
001-028-012-00	12750 SPINNING ROD DR	3/8/24	37,000	WD	03-ARM'S L	37,000	21,700	58.65	64,145	4,433	32,567	63,523	0.513	
001-028-036-00	12870 KING RD SE	2/13/24	65,000	WD	03-ARM'S L	65,000	23,900	36.77	70,222	38,704	26,296	33,530	0.784	
001-028-040-00	12861 KING RD SE	12/22/23	45,000	WD	03-ARM'S L	45,000	22,600	50.22	58,159	38,098	6,902	21,341	0.323	
001-104-006-00	12164 CO RD 612 NE	6/14/24	279,900	WD	03-ARM'S L	279,900	120,300	42.98	254,679	38,000	241,900	230,510	1.049	
001-104-017-00	3225 BEAR LN NE	8/9/24	110,000	WD	03-ARM'S L	110,000	43,400	39.45	98,538	45,306	64,694	56,630	1.142	
001-117-007-00	1794 W BEAR LK RD NE	12/10/24	295,000	WD	19-MULTI P	295,000	179,900	60.98	381,076	93,903	201,097	305,503	0.658	
001-118-002-43	1666 BIG BEAR TRL NE	7/20/23	66,000	WD	03-ARM'S L	66,000	43,500	65.91	95,500	27,240	38,760	72,617	0.534	
001-119-025-00	10656 BLACK BEAR RD NI	8/31/23	429,900	WD	19-MULTI P	429,900	199,400	46.38	482,283	103,291	326,609	403,183	0.810	
001-119-032-01	10876 BLACK BEAR RD NI	7/8/23	252,700	WD	03-ARM'S L	252,700	95,600	37.83	254,163	67,722	184,978	198,341	0.933	
001-119-032-01	10876 BLACK BEAR RD NI	5/30/23	252,700	WD	03-ARM'S L	252,700	95,600	37.83	254,163	67,722	184,978	198,341	0.933	
001-121-012-20	LAKE VALLEY RD NE	11/6/23	412,500	WD	19-MULTI P	412,500	114,100	27.66	283,956	54,416	358,084	244,191	1.466	
001-126-008-10	14432 MOREL RD SE	8/31/23	310,000	WD	03-ARM'S L	310,000	88,800	28.65	218,587	44,042	265,958	185,686	1.432	
001-128-002-20	12883 PIPER CIR SE	6/6/23	144,000	WD	03-ARM'S L	144,000	36,500	25.35	105,242	39,247	104,753	70,207	1.492	
001-129-010-01	162 LAKE VALLEY RD SE	7/28/23	255,000	WD	31-SPLIT IM	255,000	0	0.00	205,275	25,683	229,317	191,055	1.200	
001-129-016-01	112 LAKE VALLEY RD SE	9/5/24	230,000	WD	03-ARM'S L	230,000	109,700	47.70	236,846	19,732	210,268	230,972	0.910	
001-136-002-25	15905 BARBER RD SE	9/16/24	142,000	WD	03-ARM'S L	142,000	18,300	12.89	123,576	26,566	115,434	103,202	1.119	
001-136-004-35	15983 SNAY DR SE	5/30/24	238,000	WD	19-MULTI P	238,000	102,100	42.90	222,946	31,493	206,507	203,673	1.014	
001-136-045-00	1339 GOOSE CRK RD SE	5/17/24	165,000	WD	03-ARM'S L	165,000	71,600	43.39	169,929	50,352	114,648	127,210	0.901	
001-136-055-00	15693 RIVERVIEW RD SE	11/20/24	28,000	WD	03-ARM'S L	28,000	26,800	95.71	56,111	10,133	17,867	48,913	0.365	
001-136-062-00	15651 RIVERVIEW RD SE	7/25/23	160,000	WD	03-ARM'S L	160,000	59,900	37.44	145,560	6,799	153,201	147,618	1.038	
001-427-009-00	SUMPTER ST NE	11/22/24	240,000	WD	20-MULTI P	240,000	95,200	39.67	196,967	50,650	189,350	155,656	1.216	

001-428-006-01	1694 SUMPTER ST NE	11/22/24	240,000	WD	19-MULTI P	240,000	95,200	39.67	196,967	50,650	189,350	155,656	1.216	
001-430-003-00	11572 CENTRALIA AVE NE	6/25/24	195,000	WD	19-MULTI P	195,000	108,700	55.74	229,826	35,598	159,402	206,626	0.771	
001-431-012-00	11717 EAGLE GROVE	10/18/23	232,000	LC	19-MULTI P	232,000	83,800	36.12	200,915	49,000	183,000	161,612	1.132	
001-451-001-05	249 DARWIN AVE NE	4/5/23	255,000	WD	03-ARM'S L	255,000	71,000	27.84	200,717	18,221	236,779	194,145	1.220	
001-468-006-00	11722 GRAYLING ST NE	11/11/24	24,000	WD	03-ARM'S L	24,000	19,500	81.25	41,415	8,000	16,000	35,548	0.450	
001-475-002-00	15871 M-72	12/13/24	90,000	WD	03-ARM'S L	90,000	49,400	54.89	115,231	37,149	52,851	83,066	0.636	
001-515-008-00	11875 LAKE VALLEY RD N	10/25/23	200,000	WD	03-ARM'S L	200,000	71,600	35.80	174,938	33,452	166,548	150,517	1.107	
001-525-060-01	30 LOCH PARK DR NE	9/25/24	248,000	WD	03-ARM'S L	248,000	110,200	44.44	233,525	31,714	216,286	214,693	1.007	
001-610-001-00	11310 LAKEVIEW RD NE	5/1/23	130,000	WD	03-ARM'S L	130,000	57,000	43.85	137,294	23,372	106,628	121,194	0.880	
001-635-004-00	496 E BEAR LK RD NE	6/2/23	260,000	WD	19-MULTI P	260,000	108,300	41.65	258,829	32,654	227,346	240,612	0.945	
001-648-003-00	11682 IRONWOOD ST NE	9/16/24	61,000	WD	03-ARM'S L	61,000	62,000	101.64	130,569	11,594	49,406	126,569	0.390	
001-652-001-00	11641 FRANKLIN ST NE	6/22/23	62,500	WD	19-MULTI P	62,500	34,200	54.72	92,084	42,924	19,576	52,298	0.374	
001-674-019-00	3294 W BEAR LK RD NE	7/20/23	240,000	WD	03-ARM'S L	240,000	93,100	38.79	223,395	13,735	226,265	223,043	1.014	
001-675-002-00	1052 GOOSE CRK RD SE	6/30/23	75,000	WD	03-ARM'S L	75,000	37,200	49.60	87,540	7,727	67,273	84,907	0.792	
001-675-003-00	1068 GOOSE CRK RD SE	9/18/23	75,000	WD	03-ARM'S L	75,000	21,700	28.93	50,947	10,730	64,270	42,784	1.502	
001-730-013-00	11417 JERSEY ST NE	9/30/24	180,000	WD	19-MULTI P	180,000	73,100	40.61	154,352	26,533	153,467	135,978	1.129	
001-750-001-04	397 LAKE VALLEY RD NE	11/6/23	412,500	WD	19-MULTI P	412,500	114,100	27.66	283,956	54,416	358,084	244,191	1.466	
001-750-005-00	365 LAKE VALLEY RD NE	11/6/23	412,500	WD	19-MULTI P	412,500	114,100	27.66	283,956	54,416	358,084	244,191	1.466	
Totals:			8,005,200			8,005,200	3,119,900		7,603,857		6,451,976	6,436,844		
								Sale. Ratio	37.57				E.C.F. =>	1.002
								Std. Dev. =:	406.33				Ave. E.C.F. =>	0.945

The existing ECF is 0.945. Use 0.945