If you work in Southfield, any housing search in Michigan quickly becomes a balancing act between three hard numbers: purchase price, property taxes, and commute time. I have walked this path with enough buyers to know that the “cheapest” home on paper can become the most expensive decision once you factor in gas, car wear, time in traffic, and higher millage rates.

Instead of throwing out a single “cheapest city” as if life fits into a headline, it is more useful to think in terms of concentric circles around Southfield. Inside each circle, prices and taxes behave differently, and the trade-offs feel different in daily life.

Below, I will walk through where you can realistically find low-cost homes while working in Southfield, what that means for your payment and your commute, and how larger questions like salary, property taxes, and even age factor into the decision.

Start with your commute radius, not just a cheap ZIP code

Before we talk specific cities, it helps to decide what your maximum acceptable commute actually is.

Most people who work in Southfield and want a budget-friendly home end up in one of three broad zones:

1. Inner ring: 0 to 20 minutes from Southfield

   Think Southfield itself, Oak Park, parts of Detroit, sometimes Farmington or Redford. Prices and taxes vary a lot, but the drive is predictable.

2. Middle ring: 20 to 40 minutes

   This is where many “cheapest viable” options sit: more of Detroit, Redford, Warren, Eastpointe, Roseville, some parts of Pontiac.

3. Outer ring: 40 to 60+ minutes

   Flint suburbs, some outer Macomb and Oakland County areas, and parts of downriver. Homes can be much cheaper, but daily life changes when you spend 8 to 10 hours a week in the car.

If you honestly will not stick to a 50-minute commute through a Michigan winter, then chasing a rock-bottom purchase price in Flint or Port Huron while working in Southfield is probably not a good idea.

I usually tell clients to decide on a maximum realistic drive time first, then find the cheapest city that fits inside that circle and still has housing stock they can live with.

The core question: Where is the cheapest place to buy and still work in Southfield?

“Where's the cheapest place to buy a house in Michigan” is a broad question. You can find houses under $30,000 in parts of Flint, alexandriahomesolutions.com Roof Installation Southfield Detroit, and Saginaw, and smaller towns in the Upper Peninsula sometimes list even less. None of that helps if you need to be in Southfield by 8:30 a.m.

So let’s stay within a roughly one-hour drive of Southfield and look at areas that routinely come up as “cheap but workable” for Southfield workers. Prices shift month to month, but the relative relationships stay fairly consistent.

Here is a short comparison that reflects the pattern I see on the ground more than any single listing:

- Detroit (west side, some northwest pockets)

Typical list for livable 3 bed homes: roughly $65,000 to $140,000. Commute to Southfield: about 10 to 25 minutes depending on neighborhood. Big variables: block-by-block differences, insurance, city income tax, condition.

- Redford Township

  Typical list: about $130,000 to $200,000 for modest 3 bed homes. Commute: roughly 15 to 25 minutes. Often a middle ground for people priced out of Southfield but wary of deeper Detroit.

- Warren / Eastpointe / Roseville

  Typical list: around $110,000 to $190,000 for smaller bungalows and ranches. Commute: 25 to 35 minutes if you are near I-696. Property taxes can sting more than the purchase price suggests.

- Pontiac (and some nearby Waterford areas)

  Typical list: about $90,000 to $170,000 for older homes, some under $80,000 in certain pockets. Commute: 20 to 35 minutes. Taxes are often high relative to value.

- Flint and some surrounding suburbs (e.g., Burton, Mt. Morris)

  Typical list: $40,000 to $120,000 for usable 3 bed homes, sometimes less. Commute: 50 to 70 minutes in good conditions. Cheap on paper, but the commute is not for everyone.

Within an hour of Southfield, Detroit and Flint area homes usually have the lowest upfront prices. Redford, Pontiac, and portions of Macomb County can still be significantly cheaper than Southfield, Farmington, or Royal Oak.

For most Southfield workers who need both affordability and a tolerable commute, the primary contenders end up being Detroit (selected neighborhoods), Redford Township, and parts of Warren, Eastpointe, or Roseville. Flint is where the numbers look cheapest on Zillow, but it is a lifestyle choice, not just a budget decision.

So, can you really buy a house in Detroit for $1,000?

This question comes up constantly: “Can I buy a house in Detroit for $1000?”

At one point, property tax auctions and foreclosure sales in Detroit did feature starting bids as low as $500 or $1,000. Technically, yes, there have been sales in that range. Practically, for an owner-occupant who works in Southfield, that price tag is deeply misleading.

Here is what typically happens with ultra-cheap properties:

You bid next to nothing for a property that has years of back taxes, major code violations, stripped plumbing, no functional systems, sometimes no clear title, and a roof at the end of its life. Renovation, tax clean-up, and permitting easily run into tens of thousands of dollars, often more than it would cost to buy a simpler $60,000 to $90,000 starter home.

If you are a hands-on investor with a construction background and cash, those properties can make sense. If you are just trying to get a place close to Southfield for work, focus on structurally sound homes in livable neighborhoods, not emotional stories about $1,000 houses.

How “high” are Southfield property taxes compared with nearby cities?

People often say, “Are Southfield property taxes high?” The answer is “it depends what you are comparing to.”

Within southeast Michigan, taxes vary by city and county millage, local services, and school district. A few practical points:

Southfield sits in Oakland County. Oakland is known for relatively high property tax rates compared with many parts of the state, especially when you look at taxes as a percentage of home value. Cities like Southfield, Farmington Hills, and Royal Oak can all feel pricey on property taxes.

Macomb County cities such as Warren or Eastpointe sometimes have slightly lower purchase prices, but not always lower taxes. In some cases, your tax bill on a $160,000 home in Macomb can be comparable to a $190,000 home in Oakland, once you factor in millage differences.

If you are chasing low property taxes, rural counties and some small cities often win. Historically, counties like Leelanau, Oscoda, or parts of the Upper Peninsula can have lower effective tax burdens. But those are far from Southfield and not practical for daily commuting.

The question “Which counties in Michigan have the highest property taxes?” does not have a single static answer, because property taxes are a mix of rates and values. Oakland, Washtenaw, and some parts of Wayne often feel “high” to homeowners simply because values are higher and millage rates are not light.

Is there any way to “not pay property tax” in Michigan?

I am asked versions of “How to not pay property tax in Michigan” more often than you might think. The blunt answer: if you own real property, you are not going to legally avoid property taxes entirely. What you can do is reduce or defer them through credits and exemptions.

Common tools include:

Homestead exemption. If the home is your primary residence, you get a lower millage rate than on non-homestead or rental property.

Poverty exemptions and hardship deferments. Homeowners with very low income can sometimes qualify for reductions or temporary deferment, but these are case by case and must be applied for with the local assessor.

Michigan Homestead Property Tax Credit. Many low- to moderate-income homeowners can get a portion of property tax effectively refunded through the state income tax system. There is often confusion with phrases like “Who is eligible for the $6,000 senior tax credit.” Michigan has adjusted its homestead and senior credits over the years, with some materials referencing maximum benefits of several thousand dollars for qualifying seniors. The exact thresholds and maximum amounts change, so you should always confirm with a current Michigan Department of Treasury publication or a tax professional.

In short, expect to pay property taxes, but if you are a lower-income homeowner or a senior on a fixed income, do not leave credits and exemptions on the table.

How much house can you afford on $40k, $50k, or $90k near Southfield?

A lot of buyers start with questions like “Can I buy a house with a $90k salary?” or “Can I afford a 300k house on a 50k salary?” on the assumption that the lender’s preapproval is the final word. It is not. Lenders look at risk; they do not have to live your life or fund your retirement.

General rules of thumb, assuming minimal other debts and average interest rates:

- If you make about $40,000 a year, a comfortable purchase price range is often around $120,000 to $170,000, depending on taxes, insurance, and down payment. So yes, you may be able to afford a modest Detroit, Redford, or Pontiac home, but not a typical Southfield colonial.
- With a $50,000 salary, the question "Can I afford a 300k house on a 50k salary?" usually leans toward "only if you push your budget uncomfortably." On paper, you might squeeze into a 300k purchase with a large down payment and very low other debt, but your life will feel tight. For financial comfort, many advisors suggest aiming closer to the mid-200s.
- With a $90,000 salary, "Can I buy a house with a $90k salary?" is generally yes, especially in the Southfield area, provided your other obligations are reasonable. A 90k income could reasonably support something around the mid-200s to mid-300s, though taxes and HOA dues can push that number down.

Another way to think about it is from the monthly side. People ask, "How much should my mortgage be if I make $3,000 a month?" A common guideline is that your total housing payment (principal, interest, taxes, and insurance) should be no more than about 30 percent of your gross income. On $3,000 a month, that is around $900. In southeast Michigan, a $900 all-in payment is tight but might be possible with a smaller loan amount, low taxes, and possibly a condo.

To keep all this straight, many buyers like a few simple checkpoints:

- Keep your total housing costs at or below about a third of your gross monthly income if you want breathing room.
- Factor property taxes and insurance into your idea of "mortgage." They matter as much as rate.
- Consider your job stability and future plans; a payment that works on paper might be unsafe if your income is variable.
- Give yourself room for repairs and utilities, especially in older Detroit or Pontiac homes.

If you are running numbers on large mortgages, such as "What is the monthly payment on a $900000 mortgage?" or "How much of a down payment do I need for a $1,000,000 house?" while working a job in Southfield, you are in a different universe than this discussion of cheapest cities. At typical interest rates with taxes and insurance, a 900k to 1M home implies a five-figure monthly budget and a substantial down payment, often in the range of 10 to 20 percent or more.

What credit score is needed for a home loan in Michigan?

Lenders in Michigan follow the same broad frameworks as elsewhere. For many conventional loans, a 620 credit score is the rough minimum, though you often need higher scores to get the best rates and the lowest private mortgage insurance. FHA loans can sometimes go down into the 580 range, occasionally lower with strong compensating factors.

In practice, I see most successful buyers in the Detroit-Southfield region landing in the mid-600s to mid-700s. Below 620, it is not impossible to buy, but you may face tougher terms or need to work with a specialist lender.

Bedroom counts, square footage, and what style works in Michigan

A recurring question is "How much money is required for a 1500 sq ft house?" The answer near Southfield depends heavily on city and condition. In Detroit or Pontiac, a 1,500 square foot house might be available anywhere from $80,000 to $180,000 or more, while in Southfield proper that same square footage could push toward the 200s or higher.

The question “What style is best for a 1500 sq ft house?” is partly taste, partly practicality. In southeast Michigan, three common styles at that size are:

Bungalow. Often 1.5 stories, with two bedrooms on the main level and one upstairs. Works well for couples and smaller families, but stairs can be a drawback for aging in place.

Ranch. Single story, very popular with older buyers and anyone planning to stay long term. It uses the square footage efficiently and is usually easiest to maintain.

Colonial. Two stories, which can give you clear separation between living and sleeping areas. For 1,500 square feet, expect smaller rooms than in a larger colonial, but it can still feel comfortable.

People also ask, “How many bedrooms should a 2000 sq ft house have?” The market standard in Michigan at that size is usually three or four bedrooms with at least 2 baths. A 2,000 square foot home with only two bedrooms is harder to resell. If you are thinking about long-term value near Southfield, aim for at least three true bedrooms, even if you do not need them all today.

Building versus buying: what not to skimp on

If the market feels tight, you might toy with building instead of buying an existing home. That opens a different set of questions: “What’s the most expensive part of building a house?” and “What not to skimp on when building a house?”

Across Michigan, the land cost varies, but the most expensive elements of building are often the foundation and framing, followed closely by major systems: HVAC, plumbing, and electrical. Labor and materials for skilled trades in metro Detroit and Oakland County are not cheap.

The big mistake owner-builders make is trying to cut costs on components that are difficult or expensive to replace later. Do not skimp on:

Structural integrity. Foundation, framing, and roofing should be rock solid. Water and shifting soil are relentless in Michigan’s freeze-thaw cycles.

Building envelope. Insulation, windows, and air sealing matter for comfort, energy bills, and moisture control.

Mechanical systems. Undersized or low-quality furnaces, air conditioning, or plumbing fixtures will haunt you.

On the flip side, finishes like countertops, lighting, and some flooring can be upgraded over time.

The question “What should you not say to a builder?” is more about maintaining leverage and respect. Avoid saying that you have no other bids, that you are “totally clueless,” or that your budget is flexible with no firm ceiling. Be honest but not naive. Know that cost overruns happen, and keep a contingency of at least 10 to 15 percent.

Age, mortgages, and retirement realities

Older clients sometimes ask, “Can a 70 year old woman get a 30 year mortgage?” or, more generally, whether there is an age limit. In the United States, lenders cannot disqualify you based on age. A 70 year old can, in principle, get a 30-year mortgage if she meets the same income, credit, and asset requirements as any other borrower.

The real question is whether taking on a long mortgage near or in retirement fits your plan. Which leads to another common curiosity: “Do most retirees have their home paid off?” Many do, but a growing share enters retirement with a mortgage still on the books, especially in higher cost areas or after second marriages and late-life moves. Having a mortgage in retirement is not automatically bad, but the payment must fit comfortably within fixed income.

Property values, what devalues a house, and the 2026 question

Anyone thinking ahead about buying near Southfield wants to know, “What devalues a house most?” The answer is rarely a single cosmetic issue. In metro Detroit and its suburbs, the big value killers tend to be:

Chronic water problems. Wet basements, poor grading, and mold scare buyers and insurers.

Structural movement. Foundation cracks or sloping floors are expensive to fix and frighten buyers.

Neighborhood decline. High vacancy, significant crime, or visible neglect on surrounding blocks pulls down values fast, even if your home is spotless.

Poor layout changes. Amateur remodels that destroy functional bedroom counts or bathrooms in the name of “open concept” can do real damage.

Severe deferred maintenance. Old roofs, failing mechanicals, and obvious neglect all translate into aggressive discounts.

As for “Are there any signs of house prices dropping in 2026 in Michigan?” no one can give a precise forecast with integrity. What we can say is that prices in many parts of Michigan have risen sharply in recent years, partly because of low inventory and relatively affordable starting points compared to coastal states. If interest rates were to stay high and more sellers finally list, you could see some softening or slower growth rather than a full-blown collapse.

For someone working in Southfield and looking for the cheapest practical area to buy, the better strategy is to buy a solid house in a stable, not overly trendy, neighborhood at a monthly cost you can carry even if the market cools.

Property taxes by city, and which Michigan city has the cheapest property taxes

People sometimes phrase this as “What city in Michigan has the cheapest property taxes?” or “Which counties in Michigan have the highest property taxes?” The reality is that many small towns and rural townships have lower tax rates, but they also have lower service levels and job access. You cannot commute to Southfield easily from a quiet lakeside township in the Upper Peninsula, even though the tax bill looks beautiful.

Within commuting distance of Southfield, certain pockets of Wayne and Macomb Counties occasionally offer lower effective tax burdens relative to Oakland County. However, you must compare specific houses, not just cities, because taxable value, homestead status, and local millages all intertwine.

For a Southfield worker who prioritizes low taxes as much as low purchase price, it is worth sitting down with a spreadsheet that includes estimated annual property tax for shortlisted homes in Detroit, Redford, Warren, Roseville, and Pontiac, then comparing those to similar homes closer in. Sometimes a slightly higher purchase price in a city with more moderate millage can lead to a similar or even lower monthly payment.

Odd curiosities: biggest mansions and ultra-high mortgages

Every market has its trivia. Clients occasionally ask, while browsing listings far outside their price range, “Who owns the biggest mansion in Michigan?” Ownership of the absolute largest home is not always clear, but media stories often point to mega-properties owned by wealthy business figures, particularly in Oakland County and on high-end lakes. Names such as Edsel Ford (historic estate) or modern executives in the automotive and finance sectors show up frequently, but current ownership details can change and are often private.

If your mind wanders to scenarios involving a “What is the monthly payment on a $900000 mortgage” while you still wonder “Can I afford a house on a $40,000 salary,” keep both feet on the ground. Use the aspirational browsing for fun, but base your decisions on a realistic budget and cities that fit your commute.

So where should you actually be looking?

If you work in Southfield and want the cheapest realistic place to buy a house, focus your searches where three things intersect: purchase price, property tax, and drive time you can tolerate.

For most people, that means:

Selected Detroit neighborhoods on the west and northwest sides, with careful attention to block quality and renovation level.

Redford Township, where many Southfield workers quietly live because it offers a compromise between price, taxes, and commute.

Portions of Warren, Eastpointe, or Roseville, especially near good freeway access, if you are comfortable with a slightly longer drive.

Pontiac and parts of Waterford, if you are okay with a 30-minute commute and higher taxes but lower upfront price.

Flint and close suburbs only if you consciously choose a long commute in exchange for substantially lower prices.

Cheapest is not always best. A $70,000 house with high taxes, high insurance, and a terrible commute can feel more expensive in daily life than a $130,000 house in a stable neighborhood 15 minutes from work. If you anchor your search to that reality, you will choose a city not just because it looks cheap on a map, but because it lets you live your actual life without stretching every month.

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