

Spirit Lake

City · ID · Idaho > Kootenai County

\$480K

MEDIAN SALE PRICE

36

SALES (12 MO)

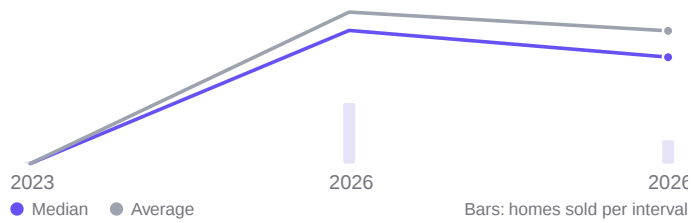
\$680K

MEDIAN VALUE (AVM)

MARKET TRENDS (5 YEARS)

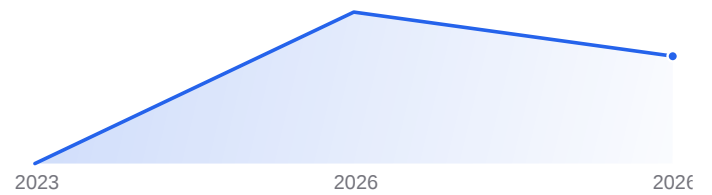
Sale prices

Median \$441K · Average \$506K



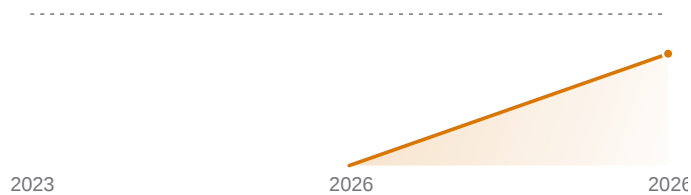
Price per square foot

\$283/ft²



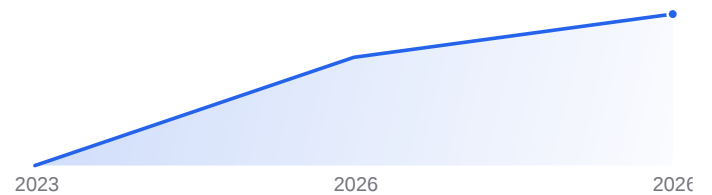
Sale premium vs estimated value

-4.1%



Annual turnover (share of homes sold)

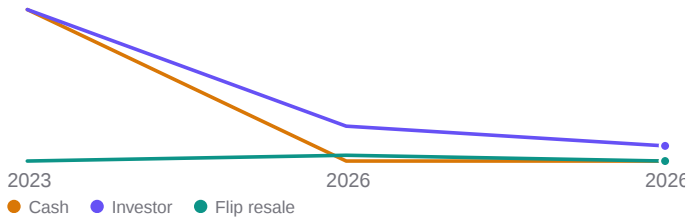
1.3%



BUYERS & OUTCOMES

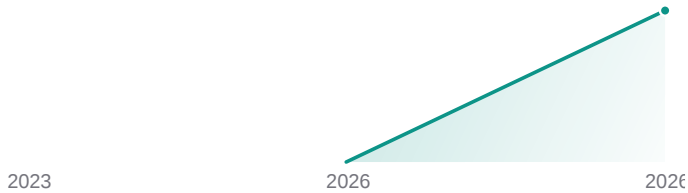
Buyer mix

Cash 0% · Investor 10% · Flip resale 0%

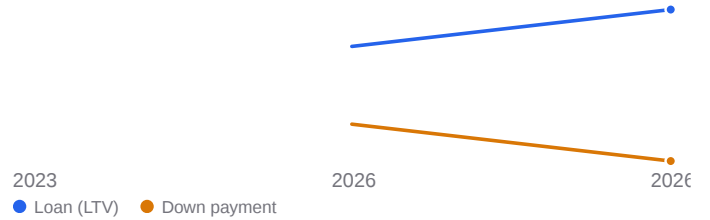


Sellers who sold at a gain

100%

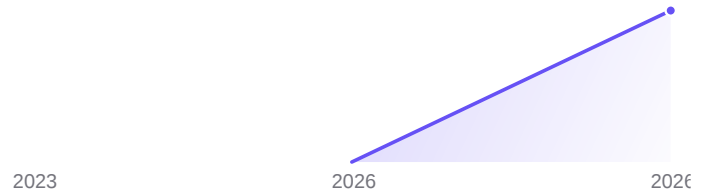


Financing (share of purchase price) Loan (LTV) 99% · Down payment 1.0%



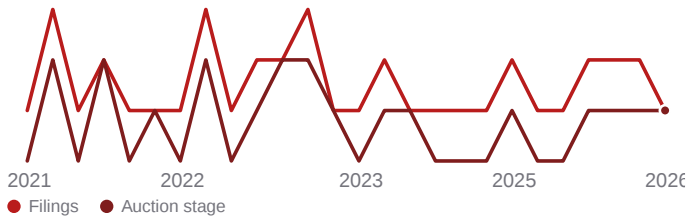
Typical hold before selling

13.2 yrs



Preforeclosure filings

Filings 1 · Auction stage 1



HOUSING STOCK

Homes	2,818
Median value (AVM)	\$680K
Median size	1,512 ft²
Median bedrooms	3
Median year built	1998
Single family	71%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	68%
Underwater (LTV 125% or more)	0.9%
Owner occupied	80%
Company owned	18%
Median loan-to-value	34%
Typical ownership tenure	6.7 yrs

COMMUNITY

Population	2,667
Density	1,086 / mi²
Median household income	\$67K
Average household income	\$83K
Crime index (US avg 100)	111
Air pollution index (US avg 100)	112
Earthquake index (US avg 100)	77
Homes occupied	93%
Bachelor's or higher	15%
Poverty rate	2.0%
Unemployment	1.5%
Average temp	45°F
Annual precip	31 in
Sunshine	64%

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