

# Okoboji 51355

ZIP code · IA · Iowa > Dickinson County > Okoboji

BALANCED MARKET

**\$333K**

MEDIAN SALE PRICE

**-57.1%**

1-YR CHANGE

**45**

SALES (12 MO)

**\$575K**

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 40 / 100



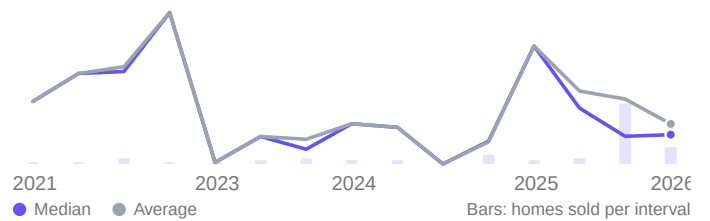
## MARKET TRENDS (5 YEARS)

Market temperature (0-100)

40 / 100

Sale prices

Median \$398K · Average \$486K

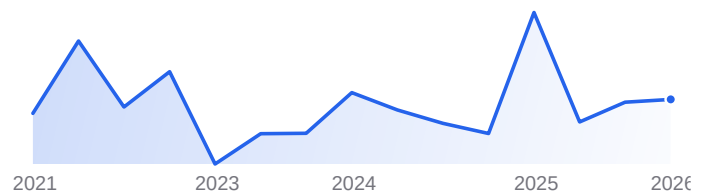


Growth (year over year)

Price -57.1% · Sales +400.0%

Price per square foot

\$351/ft²

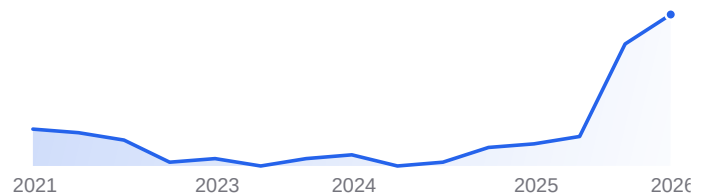
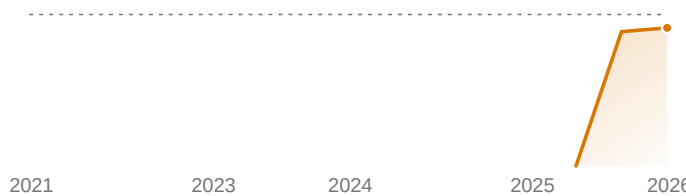


Sale premium vs estimated value

-6.7%

Annual turnover (share of homes sold)

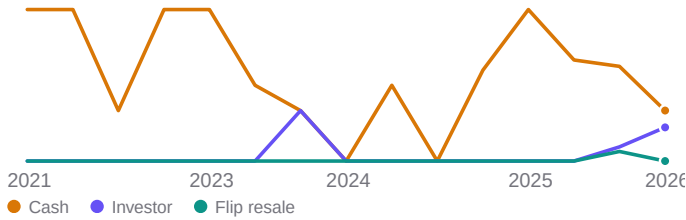
2.8%



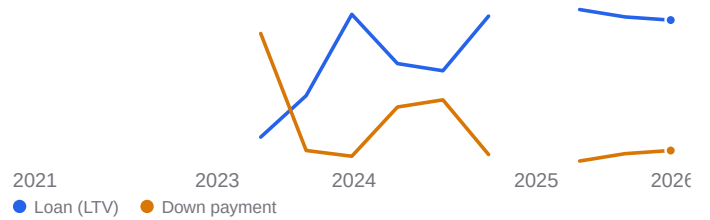
## BUYERS & OUTCOMES

### Buyer mix

Cash 33% · Investor 22% · Flip resale 0%



Financing (share of purchase price) Loan (LTV) 80% · Down payment 20%



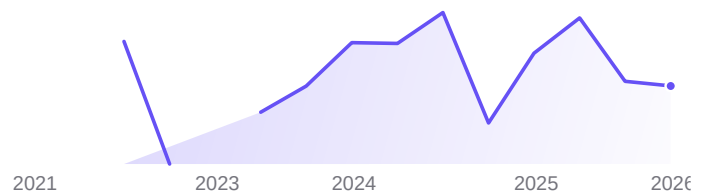
### Sellers who sold at a gain

100%



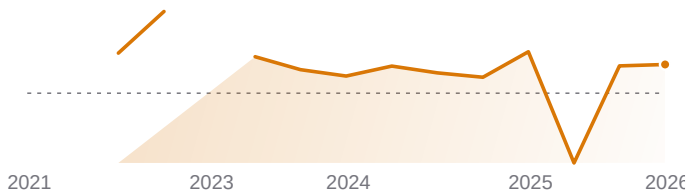
### Typical hold before selling

11.2 yrs



### Median annualized return at resale

+7.2%



## HOUSING STOCK

|                    |           |
|--------------------|-----------|
| Homes              | 1,598     |
| Median value (AVM) | \$575K    |
| Median size        | 1,479 ft² |
| Median bedrooms    | 3         |
| Median year built  | 1990      |
| Single family      | 48%       |
| Condos             | 44%       |

## EQUITY & OWNERSHIP

|                               |      |
|-------------------------------|------|
| Equity rich (LTV 50% or less) | 74%  |
| Underwater (LTV 125% or more) | 3.0% |
| Owner occupied                | 29%  |
| Company owned                 | 45%  |
| Median loan-to-value          | 26%  |

Typical ownership tenure

7.2 yrs

## COMMUNITY

|                                  |                       |
|----------------------------------|-----------------------|
| Population                       | 878                   |
| Density                          | 206 / mi <sup>2</sup> |
| Median household income          | \$67K                 |
| Average household income         | \$103K                |
| Crime index (US avg 100)         | 158                   |
| Air pollution index (US avg 100) | 89                    |
| Earthquake index (US avg 100)    | 17                    |
| Homes occupied                   | 43%                   |
| Bachelor's or higher             | 24%                   |
| Poverty rate                     | 6.9%                  |
| Unemployment                     | 1.0%                  |
| Average temp                     | 45°F                  |
| Annual precip                    | 29 in                 |
| Sunshine                         | 61%                   |

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.