

Spirit Lake 51360

ZIP code · IA · Iowa > Dickinson County > Spirit Lake

BALANCED MARKET

\$403K

MEDIAN SALE PRICE

+21.3%

1-YR CHANGE

160

SALES (12 MO)

\$435K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 59 / 100



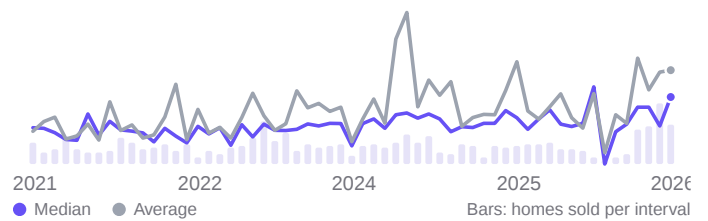
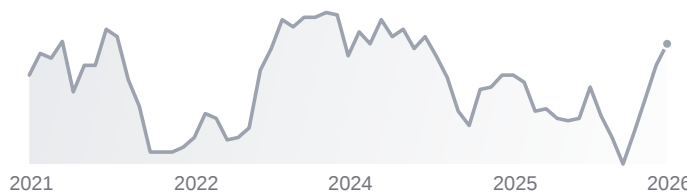
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

59 / 100

Sale prices

Median \$480K · Average \$638K

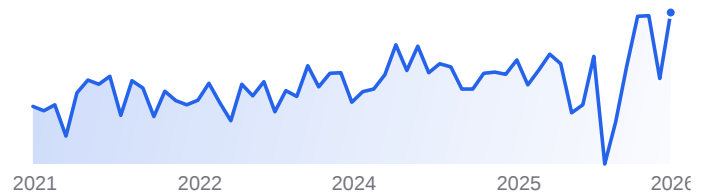
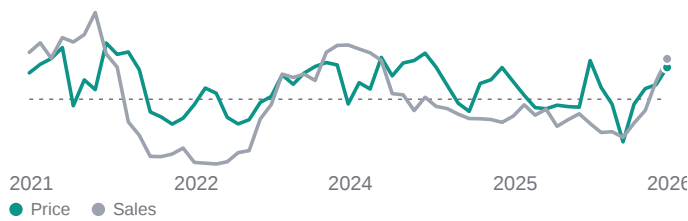


Growth (year over year)

Price +21.3% · Sales +27.0%

Price per square foot

\$360/ft²

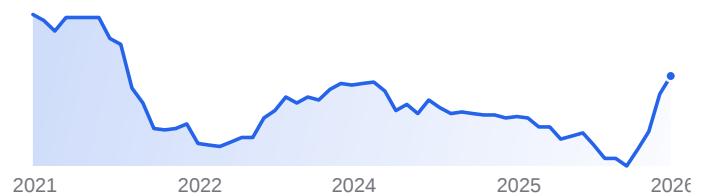


Sale premium vs estimated value

+2.6%

Annual turnover (share of homes sold)

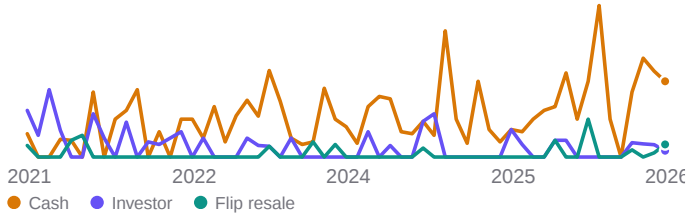
2.4%



BUYERS & OUTCOMES

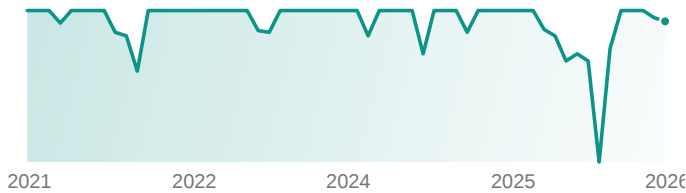
Buyer mix

Cash 50% · Investor 4.2% · Flip resale 8.3%



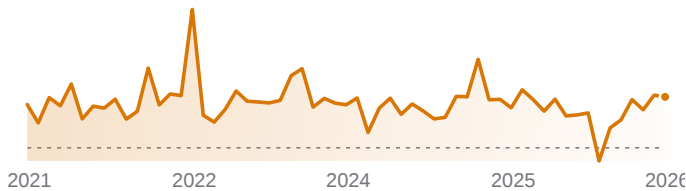
Sellers who sold at a gain

93%

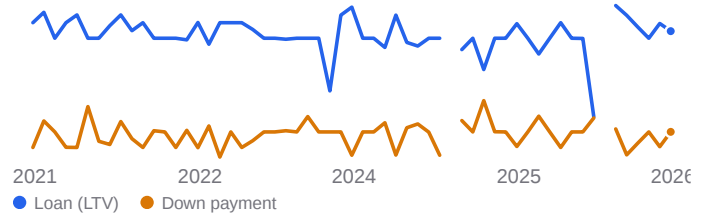


Median annualized return at resale

+6.8%

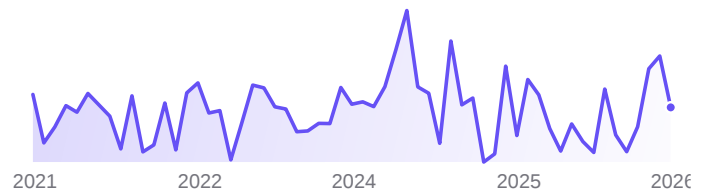


Financing (share of purchase price) Loan (LTV) 85% · Down payment 20%



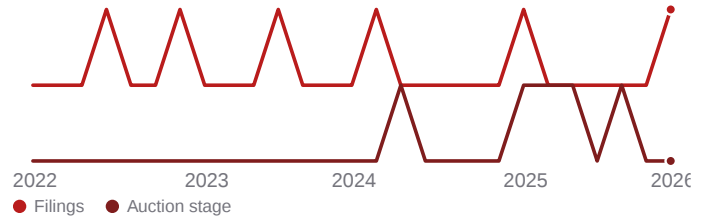
Typical hold before selling

6.9 yrs



Preforeclosure filings

Filings 2 · Auction stage 0



HOUSING STOCK

Homes	6,760
Median value (AVM)	\$435K
Median size	1,401 ft²
Median bedrooms	3
Median year built	1979
Single family	82%
Condos	9.5%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	66%
Underwater (LTV 125% or more)	3.5%
Owner occupied	54%
Company owned	32%
Median loan-to-value	35%

Typical ownership tenure

7.0 yrs

COMMUNITY

Population	8,931
Density	75 / mi ²
Median household income	\$76K
Average household income	\$107K
Crime index (US avg 100)	126
Air pollution index (US avg 100)	94
Earthquake index (US avg 100)	16
Homes occupied	57%
Bachelor's or higher	28%
Poverty rate	5.0%
Unemployment	1.1%
Average temp	45°F
Annual precip	29 in
Sunshine	61%

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