

Spencer 73084

ZIP code · OK · Oklahoma > Oklahoma County > Spencer

STRONG BUYER'S MARKET

\$90K

MEDIAN SALE PRICE

-31.0%

1-YR CHANGE

58

SALES (12 MO)

\$128K

MEDIAN VALUE (AVM)

Market temperature

Strong buyer's market · 18 / 100



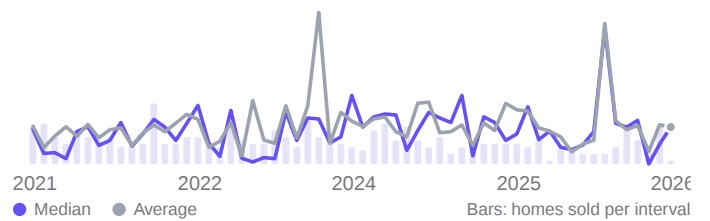
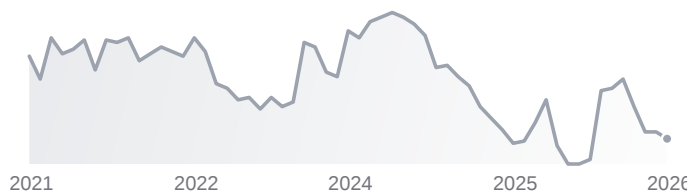
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

18 / 100

Sale prices

Median \$130K · Average \$130K

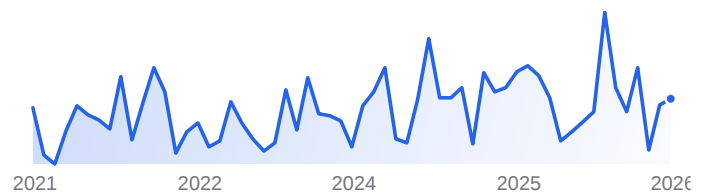
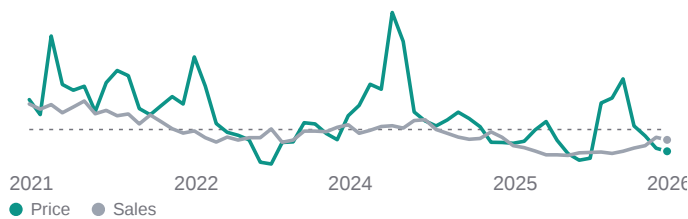


Growth (year over year)

Price -31.0% · Sales -14.7%

Price per square foot

\$107/ft²

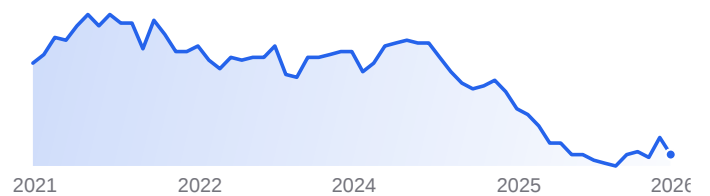
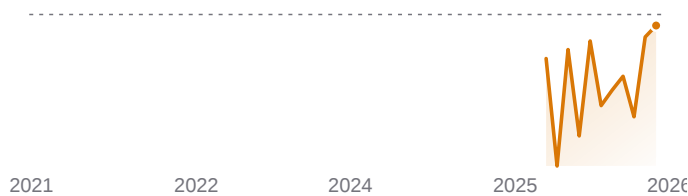


Sale premium vs estimated value

-0.4%

Annual turnover (share of homes sold)

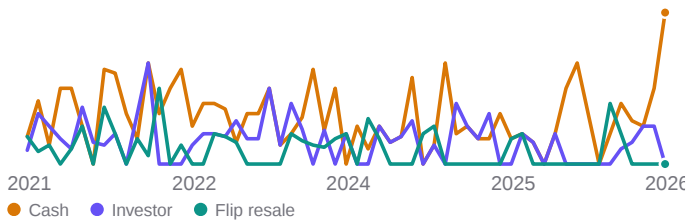
2.0%



BUYERS & OUTCOMES

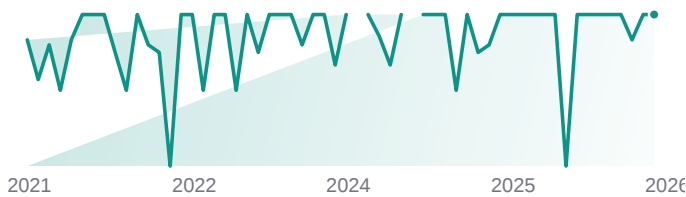
Buyer mix

Cash 100% · Investor 0% · Flip resale 0%



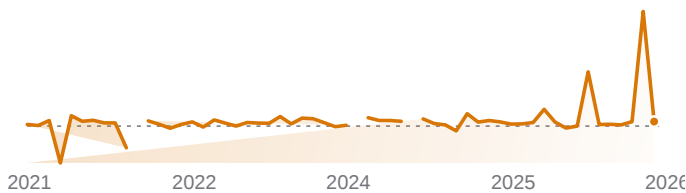
Sellers who sold at a gain

100%

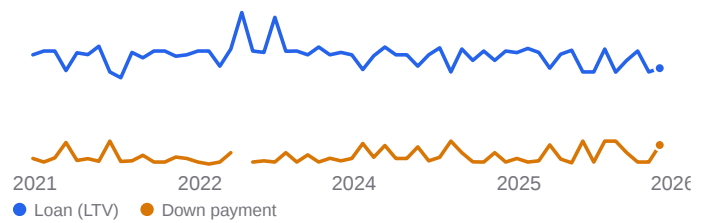


Median annualized return at resale

+6.8%

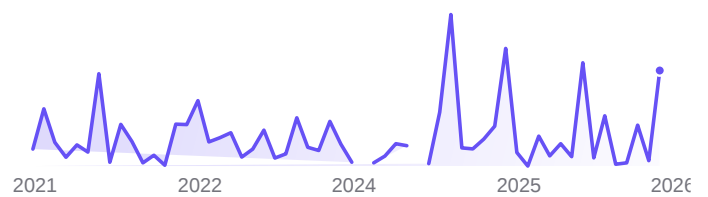


Financing (share of purchase price) Loan (LTV) 83% · Down payment 17%



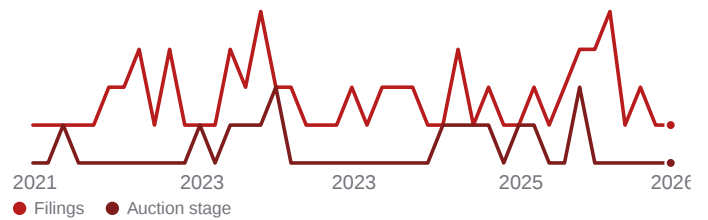
Typical hold before selling

14.6 yrs



Preforeclosure filings

Filings 1 · Auction stage 0



HOUSING STOCK

Homes	2,851
Median value (AVM)	\$128K
Median size	1,224 ft²
Median bedrooms	3
Median year built	1964
Single family	94%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	69%
Underwater (LTV 125% or more)	2.6%
Owner occupied	67%
Company owned	18%
Median loan-to-value	26%
Typical ownership tenure	12.8 yrs

COMMUNITY

Population	6,502
Density	378 / mi²
Median household income	\$53K
Average household income	\$65K
Crime index (US avg 100)	129
Air pollution index (US avg 100)	85
Earthquake index (US avg 100)	78
Homes occupied	89%
Bachelor's or higher	14%
Poverty rate	19.3%
Unemployment	0.9%
Average temp	61°F
Annual precip	37 in
Sunshine	62%

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.