

Lummi Island 98262

ZIP code · WA · Washington > Whatcom County

BALANCED MARKET

\$288K

MEDIAN SALE PRICE

-44.9%

1-YR CHANGE

34

SALES (12 MO)

\$563K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 43 / 100



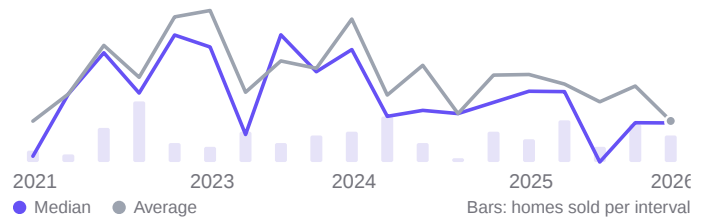
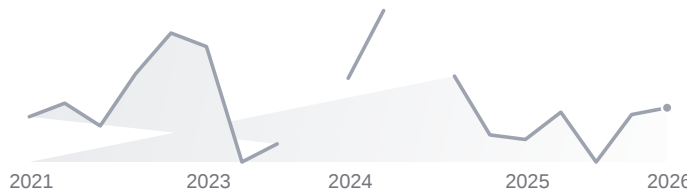
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

43 / 100

Sale prices

Median \$378K · Average \$388K

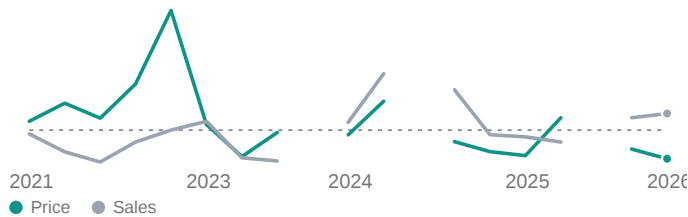


Growth (year over year)

Price -44.9% · Sales +25.9%

Price per square foot

\$656/ft²

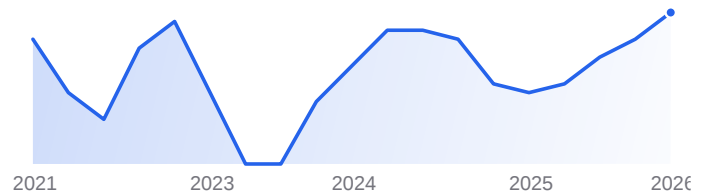


Sale premium vs estimated value

+0.0%

Annual turnover (share of homes sold)

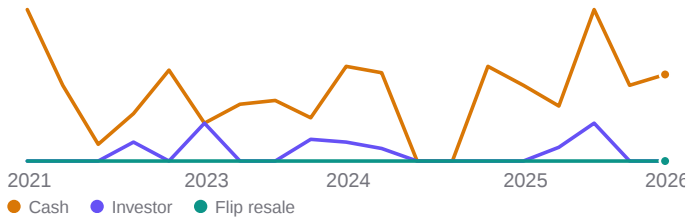
4.2%



BUYERS & OUTCOMES

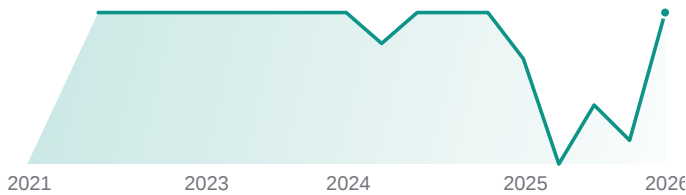
Buyer mix

Cash 57% · Investor 0% · Flip resale 0%



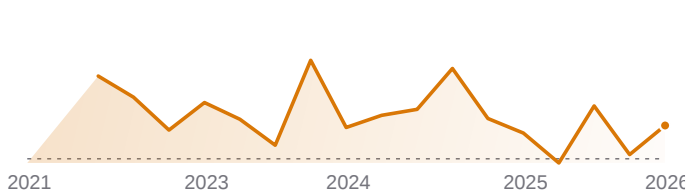
Sellers who sold at a gain

100%



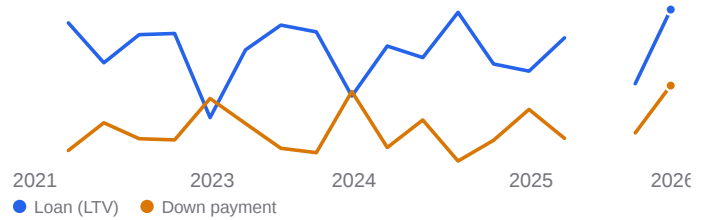
Median annualized return at resale

+5.9%



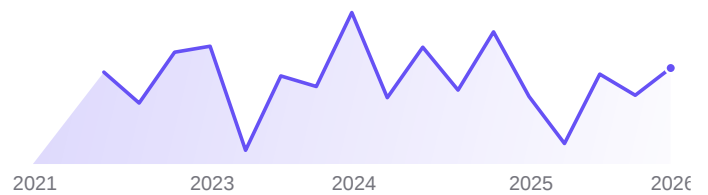
Financing (share of purchase price)

Loan (LTV) 100% · Down payment 51%



Typical hold before selling

9.7 yrs



Preforeclosure filings

Filings 1 · Auction stage 0



HOUSING STOCK

Homes	809
Median value (AVM)	\$563K
Median size	1,272 ft²
Median bedrooms	2
Median year built	1985
Single family	86%
Condos	2.7%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	70%
Underwater (LTV 125% or more)	1.4%
Owner occupied	45%
Company owned	16%
Median loan-to-value	21%

Typical ownership tenure

9.1 yrs

COMMUNITY

Population	516
Density	32 / mi²
Median household income	\$70K
Average household income	\$91K
Crime index (US avg 100)	155
Air pollution index (US avg 100)	105
Earthquake index (US avg 100)	226
Homes occupied	65%
Bachelor's or higher	22%
Poverty rate	11.5%
Unemployment	1.0%
Average temp	50°F
Annual precip	34 in
Sunshine	43%

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.