

Fernandina Beach 32034

ZIP code · FL · Florida > Nassau County > Fernandina Beach

BALANCED MARKET

\$622K

MEDIAN SALE PRICE

+4.3%

1-YR CHANGE

1,094

SALES (12 MO)

\$678K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 59 / 100



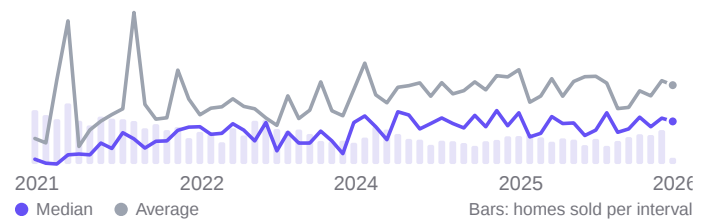
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

59 / 100

Sale prices

Median \$625K · Average \$793K

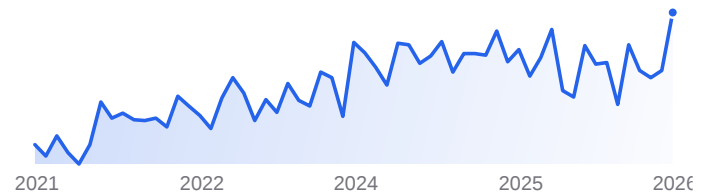
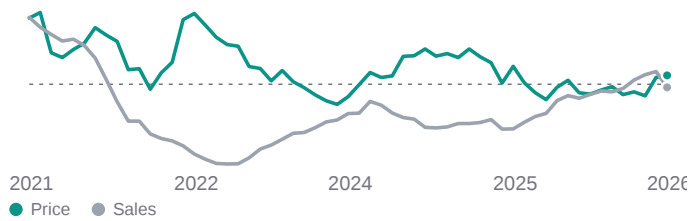


Growth (year over year)

Price +4.3% · Sales -1.5%

Price per square foot

\$389/ft²

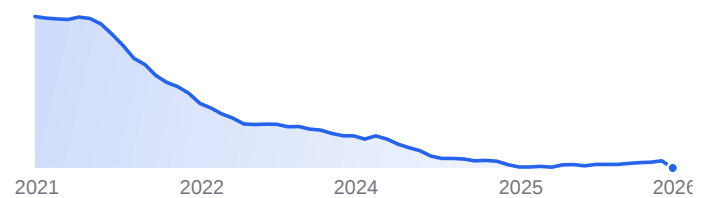
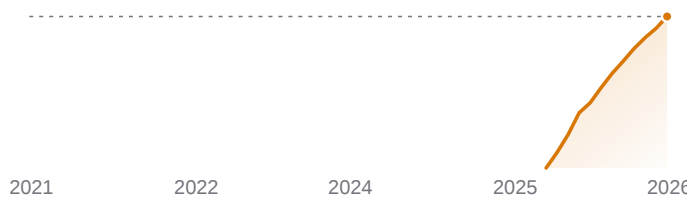


Sale premium vs estimated value

+0.0%

Annual turnover (share of homes sold)

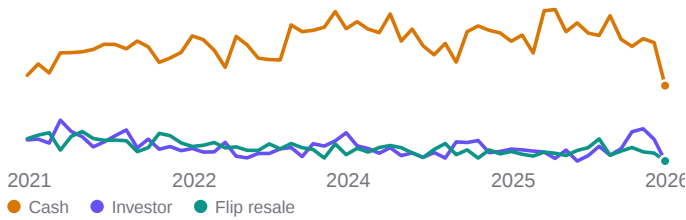
4.9%



BUYERS & OUTCOMES

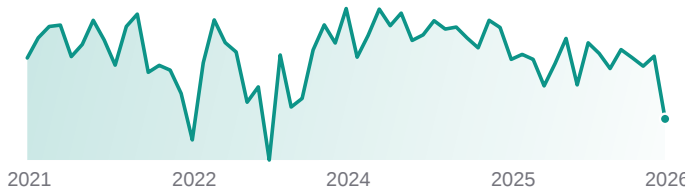
Buyer mix

Cash 29% · Investor 0% · Flip resale 0%



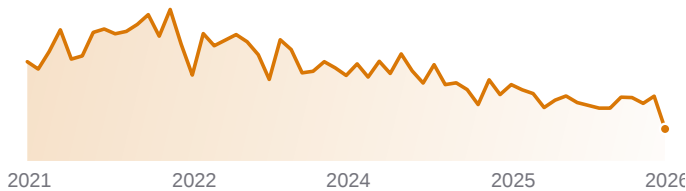
Sellers who sold at a gain

78%

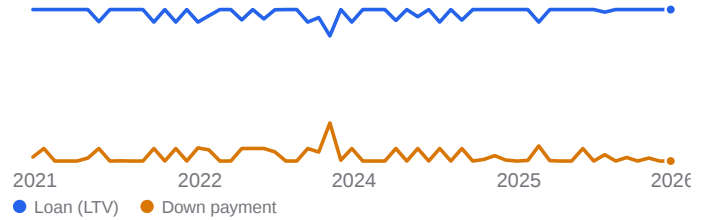


Median annualized return at resale

+3.4%

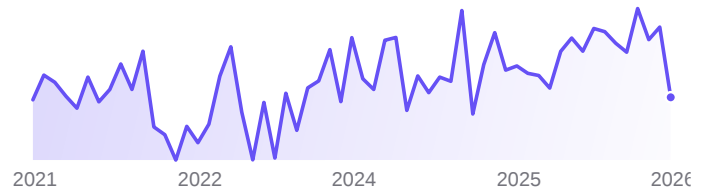


Financing (share of purchase price) Loan (LTV) 80% · Down payment 20%



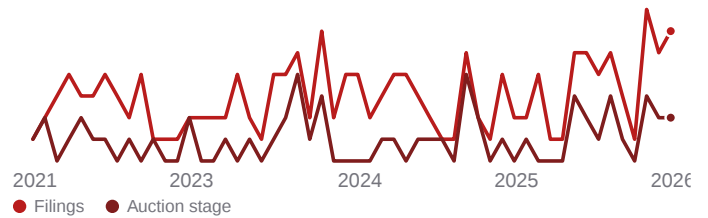
Typical hold before selling

4.0 yrs



Preforeclosure filings

Filings 6 · Auction stage 2



HOUSING STOCK

Homes	22,323
Median value (AVM)	\$678K
Median size	1,952 ft²
Median bedrooms	3
Median year built	1998
Single family	73%
Condos	17%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	74%
Underwater (LTV 125% or more)	0.7%
Owner occupied	74%
Company owned	19%
Median loan-to-value	30%

Typical ownership tenure

7.8 yrs

COMMUNITY

Population	45,139
Density	570 / mi ²
Median household income	\$104K
Average household income	\$129K
Crime index (US avg 100)	103
Air pollution index (US avg 100)	67
Earthquake index (US avg 100)	30
Homes occupied	84%
Bachelor's or higher	30%
Poverty rate	6.2%
Unemployment	0.9%
Average temp	69°F
Annual precip	51 in
Sunshine	63%

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.