

Fernley 89408

ZIP code · NV · Nevada > Lyon County > Fernley

BALANCED MARKET

\$393K

MEDIAN SALE PRICE

-1.7%

1-YR CHANGE

518

SALES (12 MO)

\$404K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 51 / 100



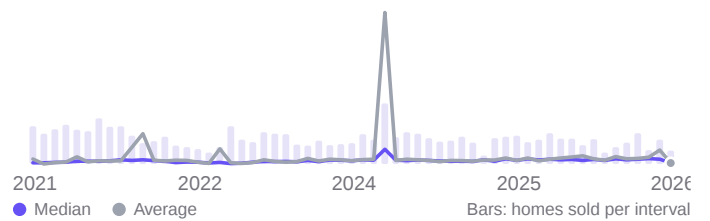
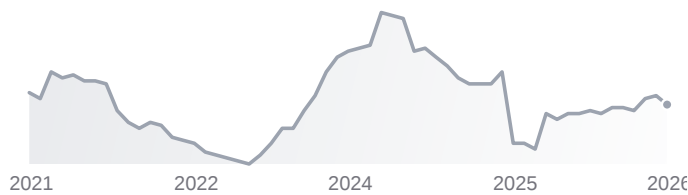
MARKET TRENDS (5 YEARS)

Market temperature (0-100)

51 / 100

Sale prices

Median \$350K · Average \$346K

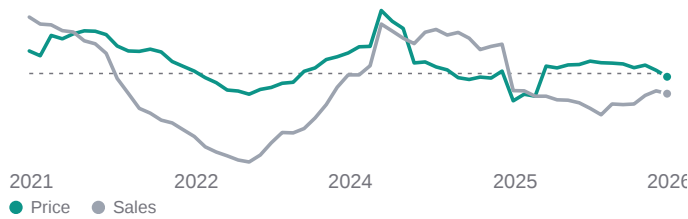


Growth (year over year)

Price -1.7% · Sales -10.2%

Price per square foot

\$228/ft²

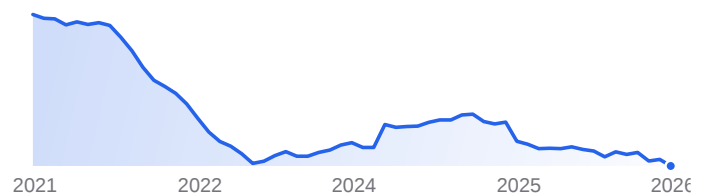
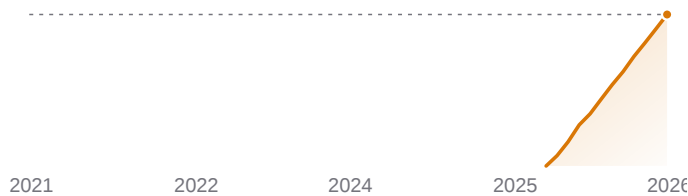


Sale premium vs estimated value

+0.0%

Annual turnover (share of homes sold)

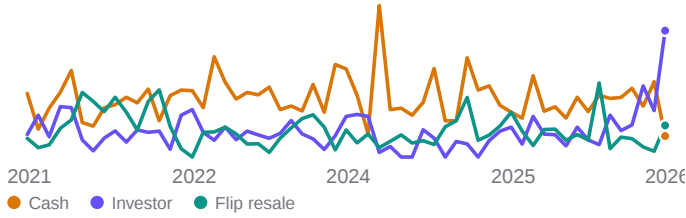
6.0%



BUYERS & OUTCOMES

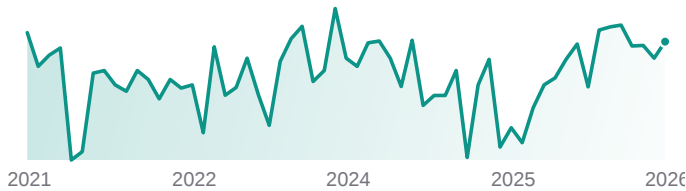
Buyer mix

Cash 7.4% · Investor 44% · Flip resale 11%



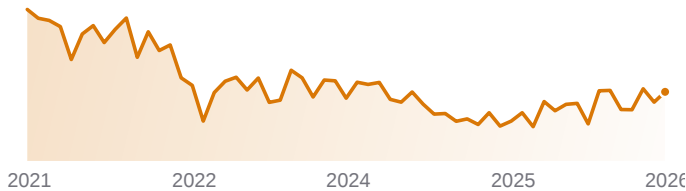
Sellers who sold at a gain

93%

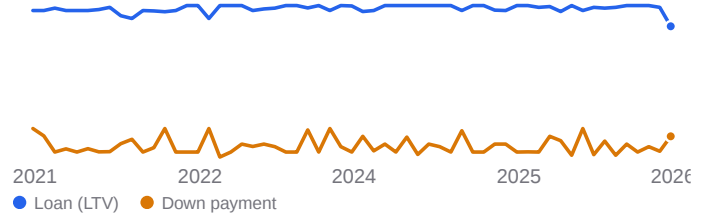


Median annualized return at resale

+6.2%

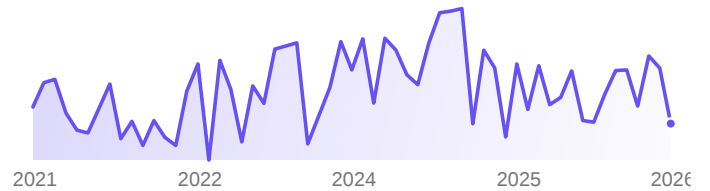


Financing (share of purchase price) Loan (LTV) 85% · Down payment 15%



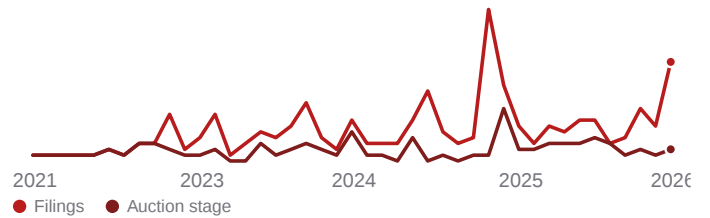
Typical hold before selling

4.0 yrs



Preforeclosure filings

Filings 17 · Auction stage 2



HOUSING STOCK

Homes	8,668
Median value (AVM)	\$404K
Median size	1,608 ft²
Median bedrooms	3
Median year built	2003
Single family	89%
Condos	0.6%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	47%
Underwater (LTV 125% or more)	1.3%
Owner occupied	77%
Company owned	21%
Median loan-to-value	54%

Typical ownership tenure

7.0 yrs

COMMUNITY

Population	25,760
Density	101 / mi ²
Median household income	\$84K
Average household income	\$98K
Crime index (US avg 100)	81
Air pollution index (US avg 100)	101
Earthquake index (US avg 100)	220
Homes occupied	96%
Bachelor's or higher	12%
Poverty rate	11.2%
Unemployment	1.8%
Average temp	52°F
Annual precip	7 in
Sunshine	75%

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.