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Nassau County

A FLORIDA COUNTY GUIDE · NORTH FLORIDA & FIRST COAST

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REGION

North Florida & First Coast

COMMUNITIES TO START WITH

**Fernandina Beach,
Yulee, Callahan,
Hilliard**

PRINTED

October 6, 2026

Amelia Island's coast, fast-growing Yulee and inland rural communities make Nassau a varied gateway at Florida's northeast corner.

Every number on this page is already out of date

At the 2020 Census, Nassau County held 90,352 people. The Census Bureau's estimate for July 2025 is 106,879.

That is 16,527 more people in five years and three months. Around nine a day, every day, without a pause.

Eighteen point three percent growth. Duval County next door — the whole of Jacksonville — grew 6.8 percent over the same period. Nassau grew almost three times as fast as the city it borders.

So read everything below knowing that the county described in it is already behind. The published density is 139.3 people per square mile, measured in 2020. Run the 2025 estimate over the same 648.68 square miles and it is about 165. That is arithmetic on two published figures, not a forecast, and it is the single most useful thing to understand before you look at a house here.

Lifestyle: Island coast · Growth · Georgia access

Set against Jacksonville

	NASSAU	DUVAL
Population	106,879	1,062,963
Growth since 2020	18.3%	6.8%
Median home value	\$382,800	\$303,500
Median gross rent	\$1,526	\$1,475
Homeownership	82.7%	58.2%
Median income	\$89,804	\$71,277
Aged 65 and over	26.7%	17.3%
Under 18	18.8%	21.2%
Average commute	30.1 min	24.1 min
In poverty	8.7%	12.2%

Nassau is richer, older, more expensive, more owned and further from work than the county next door. None of that is surprising for a suburban county.

One line in that table is surprising, and most people never notice it.

Communities to compare

Fernandina Beach

Fernandina Beach is the county seat and sits on Amelia Island, the only inhabited island in the county, alongside the two resorts that together employ more people than the school district. Island addresses and mainland addresses are separate markets — price one against the other before deciding which county you think you are buying into.

Callahan

Callahan sits inland to the west on the older road network, at the site of the 1778 Battle of Alligator Bridge, and runs on a different pace and a different price from the island. Time the drive from here to wherever your income comes from before you commit to the address.

Yulee

Yulee is the largest community in Nassau County and it is unincorporated, so county government answers the questions a city hall would answer elsewhere. Most of the county's growth has been on this side of the water. Check who your permits, roads and code enforcement actually go through before you assume.

Hilliard

Hilliard is the county's far northwest, home to a Federal Aviation Administration facility employing around 550 people — a rare thing for a rural Florida town. Look at what is within reach of it day to day, because the island is a long way off.

Questions to answer for Nassau County

Renting and buying do not agree

Look at the two housing rows together.

A house in Nassau costs \$79,300 more than a house in Duval — about 26 percent more.

Renting in Nassau costs \$51 a month more than renting in Duval — about 3 percent more.

Buying here carries a quarter-again premium. Renting here is practically the same price as Jacksonville.

If you are moving to the area and you are not certain which side of the county line you want to end up on, that gap is worth a year of your life. Renting in Nassau costs you almost nothing extra and buys you time to find out whether the commute, the schools and the drive to the beach actually suit you before you commit a quarter more capital to the decision.

The catch is in the row underneath. At 82.7 percent homeownership — against Duval's 58.2 — there is not much rental stock here to find. The price is close. The supply is not.

Growing and aging at the same time

Fast-growing counties are usually young ones. Nassau is not.

It is 26.7 percent over 65 and the median age at the 2020 Census was 46.9. It is also growing at nearly three times the rate of Jacksonville.

Both things are true because two different people are arriving. One is retiring to the coast. The other is working in Jacksonville and buying where the houses are newer and the yards are bigger, an extra six minutes each way.

Those two buyers want opposite things from a county — one wants quiet, one wants a road — and they are competing for the same houses. That competition is the reason for the price, and it is a reason to be specific about which of the two you are before you start looking.

Two resorts, two paper mills, one control tower

Nassau's economy sits on three legs that have almost nothing to do with each other.

The largest single employer is the Nassau County School District at about 1,598 people. But the Omni Amelia Island Resort at around 1,200 and the Ritz-Carlton at around 700 employ about 1,900 between them — more than the school district — and both sit on the same barrier island.

Then there is paper. WestRock at around 460 and Rayonier Advanced Materials at around 300, with Rayonier's own operations at 249. This is a mill county and has been for a long time.

And the Federal Aviation Administration employs around 550, at a facility out at Hilliard, which is not something most Florida counties can say.

Luxury resorts, a paper mill and an air traffic facility. Add Jacksonville commuters on top and you have a county whose working population has very little in common with itself.

Amelia Island, and a town with no city hall

Amelia Island is the county's only inhabited island. Fernandina Beach sits on it and is the county seat. The county runs 726 square miles in total, of which 77 — about 10.6 percent — is water.

But the largest community in Nassau County is Yulee, on the mainland, and Yulee is not a city. It is unincorporated. It has no mayor and no city government of its own.

That is worth knowing before you buy. The biggest place in this county is governed by the county, and questions that a city hall would answer somewhere else get answered in Fernandina Beach here.

Callahan and Hilliard sit west, inland, along the older road network — a different county entirely from the island, in price, in pace and in what a day looks like.

The county was created on December 29, 1824. Callahan was the site of the Battle of Alligator Bridge in 1778, which predates it by forty-six years and predates the state by rather more.

What to settle before you look at a house

Whether you are buying the island or the mainland. They are not the same market and the county-wide figures above describe neither one of them accurately.

Whether you are renting first. At a 3 percent premium on rent against a 26 percent premium on price, the case for taking a year is stronger here than in almost any county in this guide — if you can find something to rent at all.

And whether you are the retiree or the commuter. This county is being bought by both, and the answer decides which half of it you should be standing in.

Places that reveal the county

Fort Clinch State Park

Eleven hundred acres at the northern tip of Amelia Island, built around a brick fort begun in 1847 and never finished.

Egans Creek Greenway

More than three hundred acres of salt marsh and tidal creek running north to south through Fernandina Beach.

Amelia Island Historic District

Fifty walkable blocks of Victorian downtown Fernandina Beach, listed on the National Register as the Fernandina Beach Historic District on July 20, 1973.

Amelia Island State Park

Two hundred acres of beach, salt marsh and maritime forest at the southern tip of Amelia Island, on Nassau Sound.

George Crady Bridge Fishing Pier State Park

A decommissioned road bridge of 1949 across Nassau Sound, kept as a fishing pier when its replacement was built.

American Beach Museum

The museum of American Beach at 1600 Julia Street, renamed the A. L. Lewis Museum at American Beach when it reopened on October 15, 2022.

Amelia Island Lighthouse

The oldest lighthouse still standing in Florida, built in 1838 and 1839 out of materials from an older tower.

Bosque Bello Cemetery

A cemetery laid out under Spanish rule in 1798 on North 14th Street, among the oldest in Florida.

Amelia Island Museum of History

The county history museum at 233 South Third Street, in the old Nassau County jail.

Peters Point Beachfront Park

A county beachfront park at 4600 Peters Point Road, about halfway down the ocean side of Amelia Island.

Main Beach Park

The town beach of Fernandina Beach, on North Fletcher Avenue, run by the city.

Beaches in Nassau County

Always verify current parking, fees, water quality, lifeguard coverage and posted rules before leaving.

Main Beach Park

American Beach

Scott Road Beach Access

Fort Clinch State Park Beach

Seaside Park

Peters Point Beachfront Park

Burney Park

Amelia Island State Park Beach

Where these figures came from

US Census Bureau QuickFacts, Nassau County, Florida. Population estimate and percent change, age, income, home value, homeownership, gross rent, household size, commute, education, poverty, land area, population per square mile

US Census Bureau QuickFacts, Duval County, Florida. The Duval column of the comparison — population, percent change, age, income, home value, homeownership, gross rent, household size, commute, education, poverty

Wikipedia, Nassau County, Florida. County seat, largest community, 2020 census count, total and water area, county creation date, median age, largest employers and their headcounts, Amelia Island as the only inhabited island, the Battle of Alligator Bridge, the FAA facility at Hilliard. Employer headcounts are dated 2019 on the source and are written as "around" for that reason.