



HOMES BY
APOLLO

2026 PAHRUMP HOME BUYER'S GUIDE

Everything You Need to Know



2026

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Pahrump, NV | New Home Specialists

- WELCOME

Welcome to Pahrump.

Pahrump, Nevada is one of the fastest-growing communities in the American West. Sixty miles from Las Vegas, it offers the space, affordability, and lifestyle the Las Vegas metro can no longer provide. This guide was built by the team at Homes by Apollo to give you a clear, honest picture of what it means to buy or build a home here in 2026.

Whether you are a first-time buyer, a growing family, or an investor looking at multi-family opportunities, this guide covers everything from market data and financing to the Apollo build process and lot availability.

Pahrump median home price: \$310,000.

Compared to \$450,000+ in Las Vegas. Same Nevada sun. More land. Lower cost of living.

- WHAT'S INSIDE

Six chapters. One decision.

Everything you need to know about buying or building in Pahrump, structured so you can read it cover to cover or jump straight to what you need.

01 Pahrump Market Data and 2026 Price Trends

How the market actually moved, and what that means for your build budget.

02 Financing Options and Construction Loan Guide

Construction-to-perm, FHA, VA, USDA — what qualifies and what doesn't.

03 Step-by-Step Apollo Build Timeline

Thirty-five weeks from contract to keys. Every phase mapped.

04 Building Across Pahrump Valley

How Apollo handles lots, whether you own one or need help finding one.

05 First-Time Buyer Checklist

Every step you need to track, from credit pull to utilities connection.

06 Frequently Asked Questions

Cost, timeline, warranty, financing — answered straight.

• CHAPTER 01

Pahrump market data and 2026 price trends.

The Pahrump residential market has appreciated steadily and sustainably over the past five years. Unlike Las Vegas, which saw sharp post-pandemic corrections, Pahrump's growth has been driven by organic demand from remote workers, retirees, and Las Vegas commuters seeking more space at lower cost.

• KEY MARKET STATISTICS, 2026

\$310K MEDIAN PRICE	\$168 PER SQ FT	38 days DAYS ON MARKET	+6.2% YOY APPRECIATION
142 ACTIVE LISTINGS	31% NEW CONSTRUCTION	48,200 POPULATION	+14.3% 5-YR GROWTH

New construction commands a premium of roughly 12 to 15 percent over resale in Pahrump, driven by buyer preference for modern floor plans, energy efficiency, and warranty coverage. Apollo homes are built to current Nevada energy code and include a 10-year structural warranty.

- CHAPTER 01, CONTINUED

Cost of living: Pahrump vs. Las Vegas.

The same Nevada tax benefits without the Las Vegas overhead. Here's how the numbers compare across the categories that actually matter.

CATEGORY	PAHRUMP	LAS VEGAS	DIFFERENCE
Median Home Price	\$310K	\$455K	-32%
Property Tax Rate	0.53%	0.59%	-10%
Avg. Monthly Utilities	\$148	\$182	-19%
Grocery Index	94.2	101.4	-7%
State Income Tax	0%	0%	Same

Sources: Nye County Assessor 2026, Zillow Research Q1 2026, BestPlaces.net cost of living indices.

• CHAPTER 02

Financing options and construction loan guide.

Financing a new construction home is different from purchasing an existing home. Apollo works with a preferred network of lenders who specialize in Nevada construction financing. Here are the four loan types most buyers use.

Construction-to-Permanent

Most common for new builds. Single loan covers construction and the permanent mortgage. Interest-only during build, converts at completion.

MIN CREDIT

680

DOWN PAYMENT

10–20%

Best for strong credit, single closing.

FHA One-Time Close

FHA-backed construction loan with low down payment. Nye County limit for 2026: \$498,257 single-family.

MIN CREDIT

580

DOWN PAYMENT

3.5%

Best for first-time buyers.

VA Construction Loan

Eligible veterans and active-duty can use VA entitlement for new construction. Apollo is VA-approved.

MIN CREDIT

Varies

DOWN PAYMENT

0%

Best for veterans and active military.

USDA Rural Development

Pahrump qualifies as USDA rural. Section 502 offers 100% financing. Nye County income limit: \$110,650 (1–4 person).

MIN CREDIT

640

DOWN PAYMENT

0%

Best for income-qualifying buyers.

A note on rate risk: Apollo's preferred lenders offer rate locks of up to 12 months during construction, protecting your rate from market increases while your home is being built.

• CHAPTER 03

Step-by-step Apollo build timeline.

Apollo builds custom and semi-custom homes in Pahrump with a typical timeline of 7 to 10 months from contract to keys. Here's what to expect at each phase.

PHASE	WEEKS	WHAT HAPPENS
Pre-Construction	1–4	Site selection, lot survey, soil test, design consultation, permit application.
Foundation	5–7	Excavation, footings, slab pour, foundation inspection.
Framing	8–12	Wall framing, roof trusses, sheathing, windows and exterior doors.
Mechanical	13–17	HVAC, plumbing, and electrical rough-in. Insulation.
Drywall	18–20	Drywall hang, tape, texture, primer coat.
Interior Finishes	21–28	Flooring, cabinetry, countertops, paint, trim, fixtures.
Exterior	25–30	Stucco, garage door, landscaping, driveway, final grading.
Final Inspections	31–34	City inspections, punch list, certificate of occupancy.
Closing	35–38	Final walkthrough, loan conversion, keys handed over.

Apollo assigns a dedicated project manager to every build. You receive weekly photo updates and have 24/7 access to your build portal — track progress, approve change orders, and message your team.

- CHAPTER 04

Apollo builds across Pahrump Valley.

Apollo doesn't restrict you to a single subdivision. We build across the Pahrump Valley, on lots you bring to us or lots we help you source. That flexibility matters: it means you choose the location, view, and acreage that fits the home you actually want to live in.

BRING YOUR OWN LOT

Already own land? We'll build on it.

If you've already purchased a lot anywhere in the Pahrump Valley, we'll evaluate it for buildability, utilities, and soil conditions, then design a home that fits the site. No requirement to buy from us.

NEED A LOT

We help you find one.

If you're still looking, we maintain relationships with local land brokers and stay current on entitled lots across the valley. We'll help you evaluate options against your build budget, lifestyle, and timeline.

LOT DUE DILIGENCE

What we check before you commit.

Before you close on a lot, we run a buildability review: utility availability, septic versus sewer, soil conditions, setback requirements, HOA constraints, and projected site work costs. That review is free for active Apollo buyers.

Current lot inventory changes weekly. Call (775) 910-7771 or visit apollohomebuilders.com for what's available right now.

• CHAPTER 05

First-time buyer checklist.

Use this checklist to stay organized throughout your home buying journey. Check each item off as you complete it.

Before You Start

- ☐ Check your credit score (aim for 680+ for best rates)
- ☐ Calculate your debt-to-income ratio (target below 43%)
- ☐ Save for down payment (3.5% FHA, 10–20% conventional)
- ☐ Get pre-approved by a construction lender
- ☐ Research Pahrump neighborhoods and commute times

Lot and Design

- ☐ Tour available lots with Apollo representative
- ☐ Select floor plan or discuss custom design
- ☐ Review and sign purchase agreement
- ☐ Make design center selections (finishes, fixtures, upgrades)
- ☐ Review and approve final construction drawings

- CHAPTER 05, CONTINUED

Checklist, continued.

During Construction

- ☐ Attend pre-construction meeting with project manager
- ☐ Review weekly photo updates in your build portal
- ☐ Attend framing walkthrough (week 10–12)
- ☐ Attend pre-drywall inspection (week 17)
- ☐ Confirm final selections and change orders in writing

Before Closing

- ☐ Complete final walkthrough with project manager
- ☐ Review punch list and confirm all items resolved
- ☐ Confirm loan conversion with your lender
- ☐ Purchase homeowner's insurance
- ☐ Schedule utilities connection (NV Energy, Southwest Gas)

- CHAPTER 06

Frequently asked questions.

How long does a typical Apollo build take?

Most homes complete in 7 to 10 months from contract signing to certificate of occupancy. Timeline varies based on floor plan complexity, permit processing, and material availability.

Can I use my own architect or designer?

Yes. Apollo works with owner-supplied architects and designers. We also offer in-house design services and a curated selection of semi-custom floor plans that can be modified to your specifications.

What's included in the base price?

All Apollo homes include a concrete slab foundation, framing, roofing, stucco exterior, HVAC, plumbing, electrical, insulation, drywall, standard-grade flooring, cabinetry, countertops, and appliances. Upgrades are available at additional cost.

Is Pahrump a good investment?

Pahrump has appreciated at an average of 6.2% annually over the past five years. With continued population growth, limited new lot supply, and proximity to Las Vegas, the fundamentals for long-term appreciation remain strong.

What warranty does Apollo provide?

Apollo provides a 1-year workmanship warranty, a 2-year systems warranty (HVAC, plumbing, electrical), and a 10-year structural warranty on all homes.

How do I get started?

Contact Apollo at apollohomebuilders.com or call (775) 910-7771 to schedule a free consultation. We'll walk you through lot availability, floor plans, financing options, and next steps.

- READY TO BUILD?

Your Pahrump home starts here.

The Apollo team is ready to help you find the right lot, design the right home, and navigate every step of the build. We've built over 200 homes in the Pahrump Valley and we bring that experience to every project.



YOUR BUILDER

Brandon Stavros

“Most calls under 10 minutes. We’ll talk through your timeline, your lot, and what you’re trying to build. No script, no pressure.”

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Schedule your free lot tour. Most buyers who visit a lot make a decision within 30 days. The best lots go fast.

All data sources cited reflect publicly available information as of April 2026. Pricing, loan limits, and lot availability are subject to change. Apollo Home Builders, Pahrump, Nevada.

Brandon Stavros

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Home Builder, Homes by Apollo