A NEIGHBORHOOD GUIDE

Inside Roseville

The busiest market in Placer County

Every area from Old Roseville to the new west side, what homes really cost, and how they get bought and sold well.

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A NOTE BEFORE YOU START

Roseville is *the deep market.*

Roseville had 1,672 sales from January through October, more than any other city in Placer County. That much activity gives buyers real choice, and it gives sellers real competition.

It's also several markets in one: established neighborhoods on the east side, new construction on the west side, golf communities, and age-restricted communities for buyers 55 and older. Each one prices and finances differently.

This guide is what I walk my own clients through before they buy or sell in Roseville: how each area differs, what homes sold for in 2026, what to know about Mello-Roos and new construction, and where negotiation makes the biggest difference.

Shawnii

BOOK A 15-MINUTE CALL →

Roseville at a glance, 2026

MEDIAN SOLD PRICE	PRICE PER SQ FT	TEN YEARS
$630K	$331	+56%
1,672 sales, January to October	In line with Rocklin and Lincoln	From a $404,700 median in 2016

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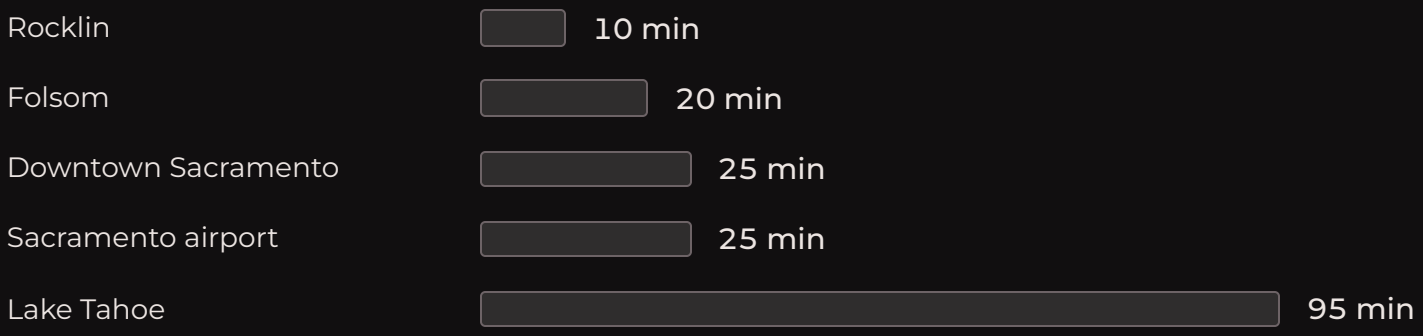
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A call, a private search, or a value estimate

01

Why *Roseville*

Roseville is a city of about 160,000 in south Placer County, on I-80 between Sacramento and Rocklin. It started as a railroad town and grew into the region's retail center, with established neighborhoods on the east side and new construction still going up on the west side.

Typical off-peak drive times



Approximate, from central Roseville near I-80.

THE UTILITY

Roseville Electric

The city runs its own electric utility.

THE SHOPPING

Regional center

The Galleria and the Fountains anchor the retail.

THE CITY

Still growing

New neighborhoods on the west side, established ones east.

02

The *pockets*

Roseville has no single price. A golf course home, a new build on the west side and a 1950s home near downtown can be ten minutes apart, and they come with very different costs to own.



Typical ranges, approximate, from recent sales and listings. Lot size, age, updates, HOA and special taxes move any one home well outside its range.

02 · THE POCKETS

The pockets, side by side

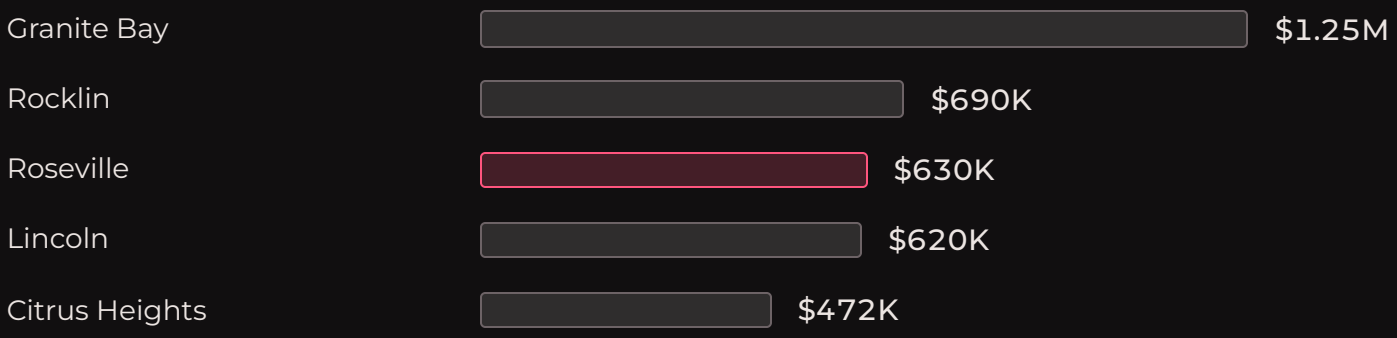
POCKET	WHAT IT'S LIKE	TYPICAL RANGE
Golf course and custom homes	Larger homes on and near the golf courses and in custom enclaves	$900K to $2M
Highland Reserve and Diamond Creek	Established 1990s and 2000s neighborhoods in the northeast	$650K to $1.1M
West Roseville new construction	Newer master-planned neighborhoods west of Fiddyment Road, many with Mello-Roos	$600K to $1M
Age-restricted, 55 and over	Communities such as Sun City Roseville, with HOA amenities and age requirements	$500K to $850K
Central and Old Roseville	Older homes near downtown, Vernon Street and the original railroad town	$400K to $700K
Condos and townhomes	Attached homes throughout the city, often the entry point	$300K to $500K

Ranges are approximate, and any single sale can move them. For a specific property, I'll pull the actual recent sales before you make a decision.

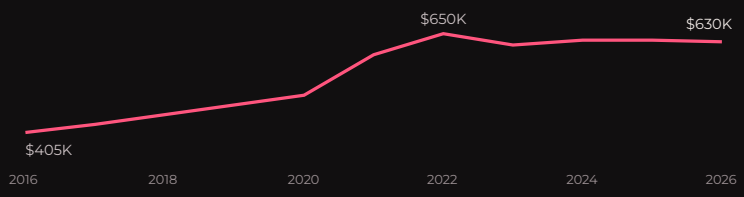
03
What homes *cost*

Roseville peaked at $650,000 in 2022 and has held between $620K and $635K since. It sits close to Lincoln and about $60,000 below Rocklin, with almost three times as many sales.

Median sold price, January to October 2026



Roseville median, 2016 to 2026



Price per square foot

$331 in Roseville, against $334 in Rocklin, $336 in Lincoln and $317 in Citrus Heights.

Volume and leverage

1,672 sales this year, up from 1,658 over the same months of 2025. Homes sold for 99.6% of list on average, so well-priced homes sell close to asking.

Source: MetroList residential sales, January 1 to October 31, 2026, by city. 2026 figures are year to date.

04
New build or *resale*

In Roseville, the choice between new construction and resale changes what you pay, what you own and what it costs each month.

- ☐ **Mello-Roos.** Most of west Roseville, and some other newer areas, carry a Community Facilities District tax on the property tax bill, often for decades. It can add hundreds of dollars a month.
- ☐ **HOA dues.** Many neighborhoods and all age-restricted communities have an HOA. Know the dues, what they cover and the rules.
- ☐ **Builder contracts.** A builder's purchase contract is written for the builder. Have your own agent review it before you sign anything in a sales office.
- ☐ **Builder incentives.** Builders often offer rate buydowns or credits. Compare them against a resale price, not just against each other.
- ☐ **Resale value.** Established areas usually have lower special taxes and mature trees, but older systems.
- ☐ **Solar.** Most new homes include solar. Know whether it is owned, leased or financed, and how it works with Roseville Electric.
- ☐ **Age requirements.** Communities for buyers 55 and over have occupancy rules. Read them before you write.

05
Inspecting a *Roseville home*

New or old, every home gets an independent inspection. It protects you after closing, and it's your strongest negotiating tool before.

- ☐ **New construction.** Hire your own inspector before the drywall goes up if the builder allows it, and again before the final walk-through.
- ☐ **Plumbing.** Some homes from the 1980s and early 1990s were built with polybutylene pipe, which many insurers and buyers avoid.
- ☐ **Roof.** Get the roof's age, and an underlayment inspection on tile roofs.
- ☐ **Heating and cooling.** Know the system's age. Summer heat makes AC a real cost.
- ☐ **Pools.** Have pool equipment and the shell inspected separately.
- ☐ **Drainage and grading.** Look at how water moves around the house and away from the foundation.
- ☐ **Permits.** Additions, patio covers and garage conversions add value only if they were permitted.

> **Inspection results are leverage.** Under the standard California contract, you typically have 17 days to inspect. I plan for a general inspection plus any specialists, then use what we find to negotiate repairs, a credit, or a price change.

06

The money *side*

At the $630K median, a buyer with 20% down stays comfortably under the conforming limit. Golf course and custom homes can cross into jumbo financing.

Conforming and jumbo loans

The 2026 conforming loan limit for a one-unit home in Placer County is *$832,750*. At the $630K median, 20% down keeps a buyer well under it. Above about $1.04M, a 20% down loan becomes jumbo, which usually means more reserves and stricter credit. Terms vary widely by lender, so shop them.

Special taxes

When you compare homes, compare the full monthly cost: principal, interest, property tax, Mello-Roos and HOA. Two Roseville homes at the same price can be several hundred dollars a month apart.

Transfer tax

Roseville does not add a city tax, so the total is the standard $1.10 per $1,000. On a $630K home, that's about $693. Who pays is negotiable.

Property tax

Based on the purchase price, roughly 1% plus local assessments, plus Mello-Roos in many newer areas. Your lender and the tax bill will give you the exact figure.

07
Daily *life*

Roseville's appeal is convenience: shopping, dining and medical centers close to every neighborhood, parks and trails throughout, and a downtown with real history.

A Saturday in Roseville

1. **Coffee** — Vernon Street downtown
2. **The park** — Maidu Regional Park or Royer Park
3. **The trail** — Miners Ravine or Dry Creek
4. **Lunch** — The Fountains or downtown
5. **Evening** — Folsom Lake, about 20 minutes away

Everything close

The Galleria, the Fountains and the major medical centers are minutes from most homes.

Easy to get around

Rocklin is about 10 minutes away, downtown Sacramento about 25, and the airport about 25.

School district boundaries vary across Roseville. Verify any address with the district before you buy.

08

Selling in *Roseville*

Roseville has more sales than any city in Placer County, which means more competition. Pricing, presentation and timing decide who sells first and for the most.

What buyers pay more for

Updated kitchens and baths, owned solar, single-story living, larger lots, golf course or open space views, and low or no Mello-Roos.

What they discount

Deferred maintenance, dated systems, polybutylene plumbing, high special taxes, leased solar and busy-street locations.

How I approach it

- ☐ **Price against the right competition.** Buyers compare your home to new builds on the west side and nearby resales. I price against both.
- ☐ **Inspect before you list.** A pre-listing inspection keeps a buyer's inspection from becoming a renegotiation.
- ☐ **Show how it lives.** Photography and video that show the light, the yard and what is nearby.
- ☐ **Negotiate the whole deal.** Price is one term. Credits, timing and rent-backs often matter as much.
- ☐ **Private when it fits.** For sellers who value discretion, I also run quiet, off-market offerings.

Own in Roseville? I'll put together a value estimate built on the sales that actually compare to your home.
Book a 15-minute call →

09

Your *next step*

The fastest way to turn this into a plan is a 15-minute call. If you're buying, I'll set up a private search for the area and the home you need. If you own here, I'll put together a value estimate from the sales that truly compare.

No pressure, and no commitment.

BOOK A 15-MINUTE CALL →

CALL OR TEXT

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Your Favorite Sacramento Valley Wealth Builder

Equal Housing Opportunity. This guide is general information, not legal, tax, or financial advice. Sold prices, price per square foot, closed sales and list-to-sale ratios: MetroList residential sales by city, January 1 to October 31 of each year, 2016 to 2026. Pocket ranges and drive times are approximate. Conforming loan limit: Federal Housing Finance Agency, 2026. Transfer tax: Placer County. Information current as of November 2026.