A NEIGHBORHOOD GUIDE

Inside Yuba City & Plumas Lake

More house, more land, less money

Every pocket from Yuba City to Plumas Lake, what homes really cost, and how they get bought and sold well.

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A NOTE BEFORE YOU START

The value is *up north.*

Yuba City's median reached $450,000 this year, a new high, and Plumas Lake sold for a median of $519,990. Both sit well below Roseville at $630,000 and Sacramento at $486,000, with newer homes and larger lots in many neighborhoods.

The trade is distance, and a few questions buyers in Sacramento don't usually ask: flood zones, levees, special taxes in newer neighborhoods and, on the edges, wells and septic.

This guide is what I walk my own clients through before they buy or sell here: where each pocket sits, what to know about flood zones and special taxes, what homes sold for in 2026, and where negotiation makes the biggest difference.

Shawnii

BOOK A 15-MINUTE CALL →

Yuba City and Plumas Lake at a glance, 2026

MEDIAN SOLD PRICE	PLUMAS LAKE	TEN YEARS
$450K	$519,990	+84%
Yuba City, 452 sales, January to October	171 sales, 100.2% of list	Yuba City, from $245,000 in 2016

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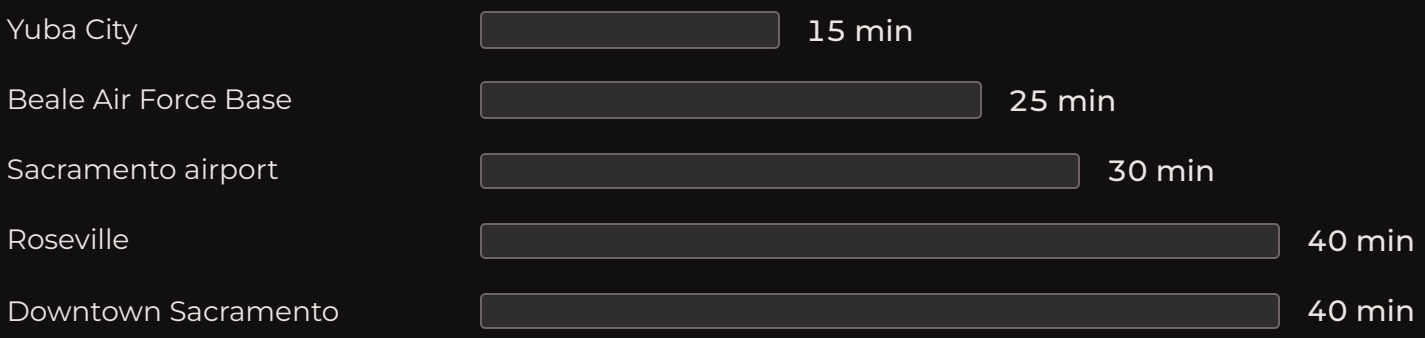
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A call, a private search, or a value estimate

01

Why *Yuba City and Plumas Lake*

Yuba City is the Sutter County seat, on the west bank of the Feather River across from Marysville. Plumas Lake is a newer community in Yuba County, off Highway 70, built mostly since the mid-2000s. Buyers shop them together for space and price, with Sacramento in reach.

Typical off-peak drive times



Approximate, from Plumas Lake off Highway 70.

THE PRICE

Value

About $180,000 below the Roseville median.

THE HOMES

Newer

Plumas Lake and much of south Yuba City were built after 2000.

THE LAND

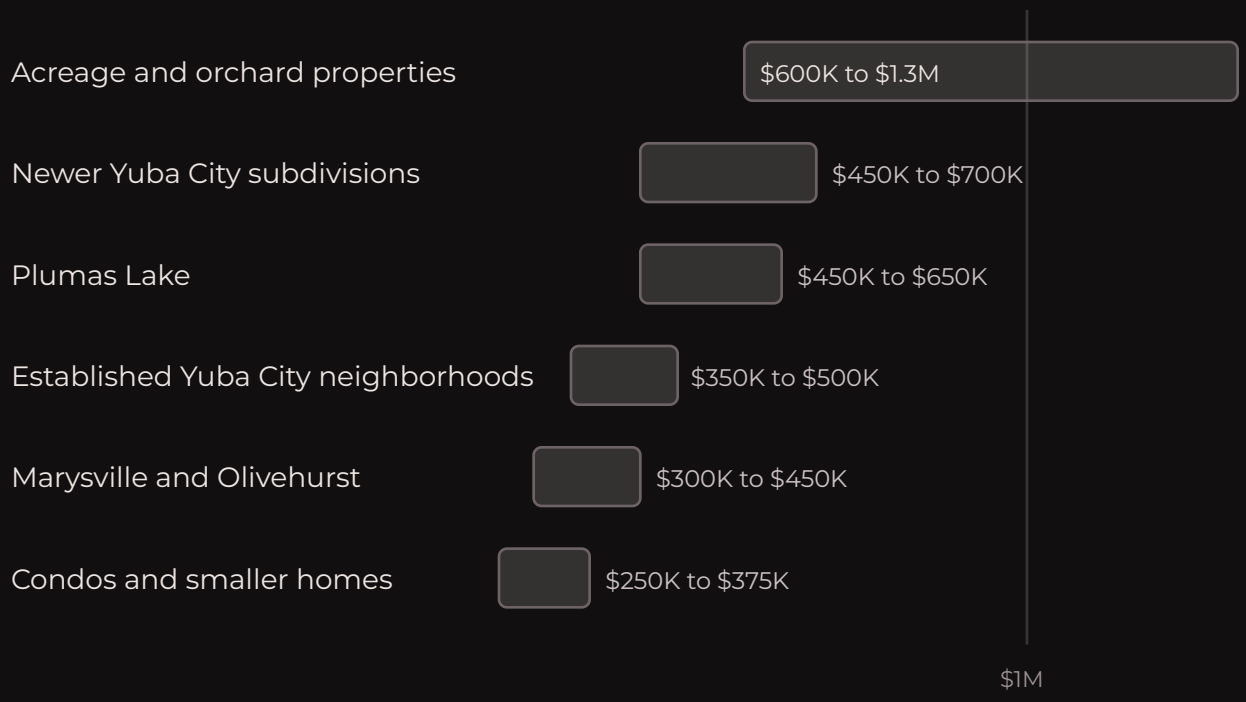
Room

Larger lots, and acreage and orchards on the edges.

02

The *pockets*

There's no single price here. A newer home in Plumas Lake, a 1970s home near downtown Yuba City and an orchard parcel outside town trade at very different prices.



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

02 · THE POCKETS

The pockets, side by side

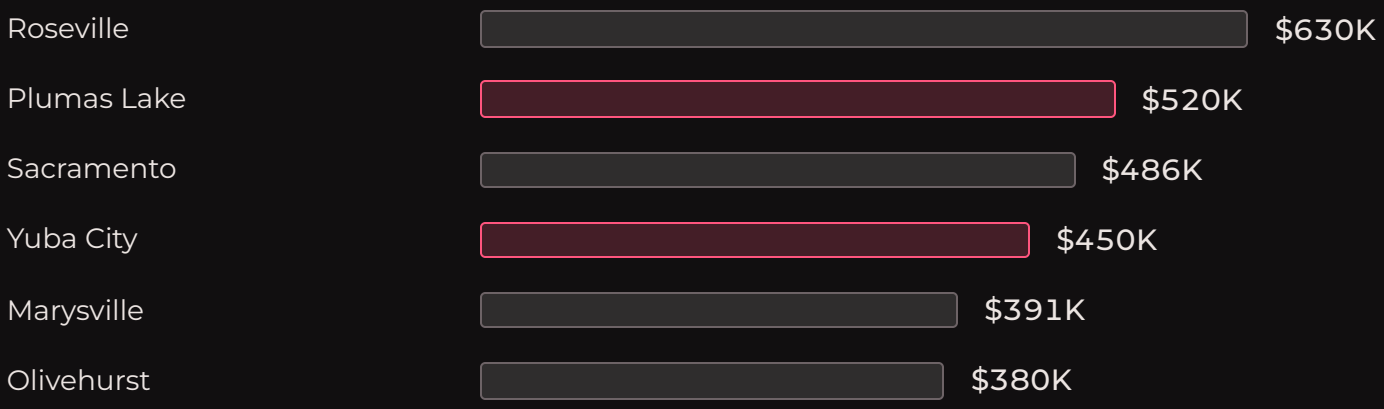
POCKET	WHAT IT'S LIKE	TYPICAL RANGE
Acreage and orchard properties	Rural parcels around Yuba City, Sutter and Live Oak, often on wells and septic	$600K to $1.3M
Newer Yuba City subdivisions	Subdivisions built mostly after 2000, closer to Highway 99	$450K to $700K
Plumas Lake	Master-planned neighborhoods off Highway 70, many with special taxes	$450K to $650K
Established Yuba City neighborhoods	Homes from the 1950s to 1990s, close to shopping and the river	$350K to $500K
Marysville and Olivehurst	Older and newer homes across the river in Yuba County	$300K to $450K
Condos and smaller homes	Attached and smaller detached homes, often the entry point	$250K to $375K

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.

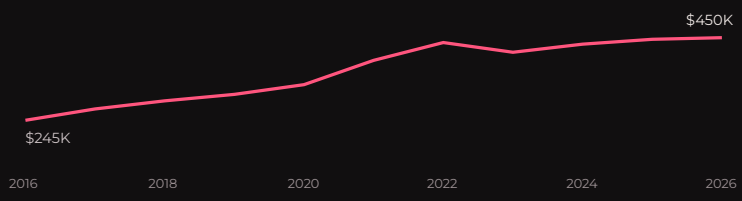
03
What homes *cost*

Yuba City reached a new high this year and is up 84% since 2016, faster than Roseville or Sacramento. Plumas Lake has held between $502K and $526K since 2022.

Median sold price, January to October 2026



Yuba City median, 2016 to 2026



Price per square foot

$260 in Yuba City and $248 in Plumas Lake, against $331 in Roseville and $327 in Sacramento. That gap is the reason buyers drive north.

Volume and leverage

452 sales in Yuba City this year, up from 401, and 171 in Plumas Lake. Homes sold for 98.7% of list in Yuba City and 100.2% in Plumas Lake.

Source: MetroList residential sales, January 1 to October 31, 2026, by city. Yuba City and Plumas Lake are reported separately. 2026 figures are year to date.

04

Flood, levees and *taxes*

The questions here are different from Sacramento's suburbs. These are the ones that change what a home is worth and what it costs to own.

- ☐ **Flood zones.** Much of the area sits behind levees on the Feather, Yuba and Bear rivers. Check the FEMA flood zone for the address.
- ☐ **Flood insurance.** Some lenders require it, and it is worth pricing even when they do not. Get a quote during your contingency period.
- ☐ **Mello-Roos.** Plumas Lake and some newer Yuba City neighborhoods carry special taxes on the property tax bill. They can add hundreds of dollars a month.
- ☐ **HOA dues.** Some newer neighborhoods have an HOA. Know the dues and the rules.
- ☐ **Wells and septic.** Rural parcels outside the cities often rely on a private well and septic. Test both.
- ☐ **Two counties.** Yuba City is in Sutter County and Plumas Lake is in Yuba County. Taxes, permits and services differ.
- ☐ **The commute.** Plumas Lake is about 40 minutes from downtown Sacramento off-peak. Drive it at rush hour before you buy.

05
Inspecting a *home here*

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

- ☐ **Roof.** Get the roof's age and condition. Valley heat is hard on roofs.
- ☐ **Heating and cooling.** Know the system's age. Summer heat makes AC a real cost.
- ☐ **Foundation and drainage.** Look at how water moves around the house and away from the foundation.
- ☐ **Plumbing.** Some older homes have galvanized or polybutylene pipe.
- ☐ **Well and septic.** On rural parcels, test the well and inspect the septic with pumping.
- ☐ **Pools.** Have pool equipment and the shell inspected separately.
- ☐ **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 these prices, most buyers stay well under the conforming limit, and lower down payment loans go further than they do in Sacramento.

Conforming and jumbo loans

The 2026 conforming loan limit for a one-unit home in Sutter and Yuba counties is *$832,750*. At the $450K Yuba City median, even a low down payment loan stays far under it. Buyers with VA eligibility, including many at Beale Air Force Base, can often buy with no down payment. Some areas outside the cities may qualify for USDA loans. Ask a lender which programs fit.

Special taxes and insurance

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

Transfer tax

Neither Yuba City nor Plumas Lake adds a city tax, so the total is the standard $1.10 per $1,000. On a $450K home, that's about $495. 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*

Most of the appeal is space and price, with the Feather River, the Sutter Buttes on the horizon and Sacramento within reach.

A Saturday in Yuba City

1. **Coffee** — Downtown Yuba City
2. **The river** — The Feather River parkway
3. **The view** — The Sutter Buttes on the horizon
4. **Lunch** — Historic downtown Marysville
5. **Evening** — Ellis Lake in Marysville

Room to breathe

Larger lots, orchards on the edges and less traffic than the Sacramento suburbs.

Sacramento in reach

The airport is about 30 minutes from Plumas Lake, and downtown and Roseville about 40.

School district boundaries vary across Yuba City and Plumas Lake. Verify any address with the district before you buy.

08

Selling in *Yuba City and Plumas Lake*

Buyers here are often comparing your home to new construction and to homes farther south. Pricing, presentation and timing decide who sells first and for the most.

What buyers pay more for

Updated kitchens and baths, owned solar, newer roofs and AC, larger lots, low or no Mello-Roos, and a flood zone that does not require insurance.

What they discount

Deferred maintenance, dated systems, high special taxes, leased solar, required flood insurance and busy-street locations.

How I approach it

- ☐ **Price against the right competition.** Buyers compare your home to new builds and nearby resales. I price against both.
- ☐ **Inspect before you list.** A pre-listing inspection keeps a buyer's inspection from becoming a renegotiation.
- ☐ **Answer the flood question first.** A flood zone check and an insurance quote up front keep buyers from walking late.
- ☐ **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 Yuba City or Plumas Lake? 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 pocket 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: Sutter and Yuba counties. Information current as of November 2026.