A NEIGHBORHOOD GUIDE

Inside Chico & Durham

Bidwell Park, orchards and a college town

Every pocket from downtown Chico to the Durham orchards, what homes really cost, and how they get bought and sold well.

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A NOTE BEFORE YOU START

A small city with *its own market.*

Chico's median reached $475,000 this year, a new high, across 724 sales. Durham, just south, sold for a median of $678,000 on larger lots and orchard land.

Chico runs on its own calendar: the university, the orchards around it and Bidwell Park in the middle of town. Prices sit close to Sacramento's, with fewer sales and very different pockets from one side of town to the other.

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

Shawnii

BOOK A 15-MINUTE CALL →

Chico and Durham at a glance, 2026

MEDIAN SOLD PRICE	DURHAM	TEN YEARS
$475K	$678,000	+56%
Chico, 724 sales, January to October	25 sales, the highest of the Chico-area markets	Chico, from $305,000 in 2016

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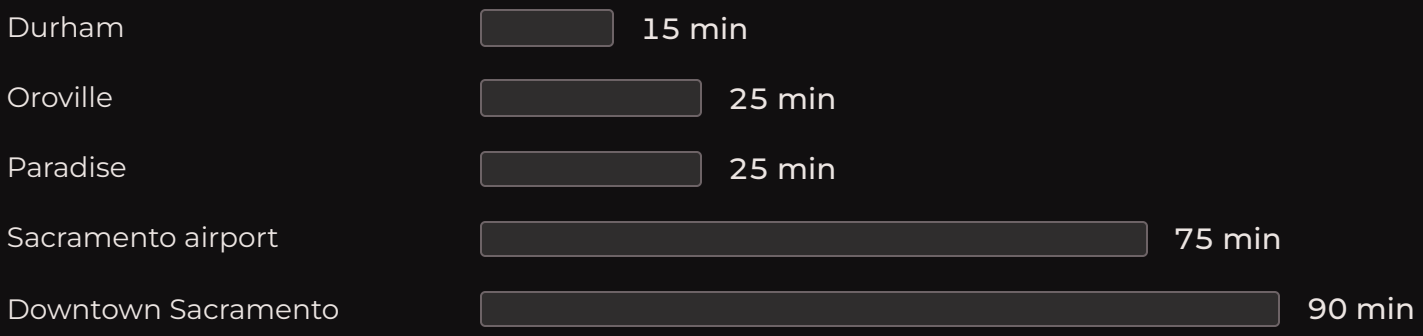
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A call, a private search, or a value estimate

01

Why *Chico and Durham*

Chico is the largest city in Butte County, built around Big Chico Creek, Bidwell Park and the university. Durham is an unincorporated farm town about 15 minutes south, surrounded by almond and walnut orchards. Buyers shop them together for a choice between town and land.

Typical off-peak drive times



Approximate, from downtown Chico.

THE PARK

Bidwell

More than 3,600 acres of park running through town.

THE LAND

Orchards

Almond and walnut country around Durham and the edges of Chico.

THE MARKET

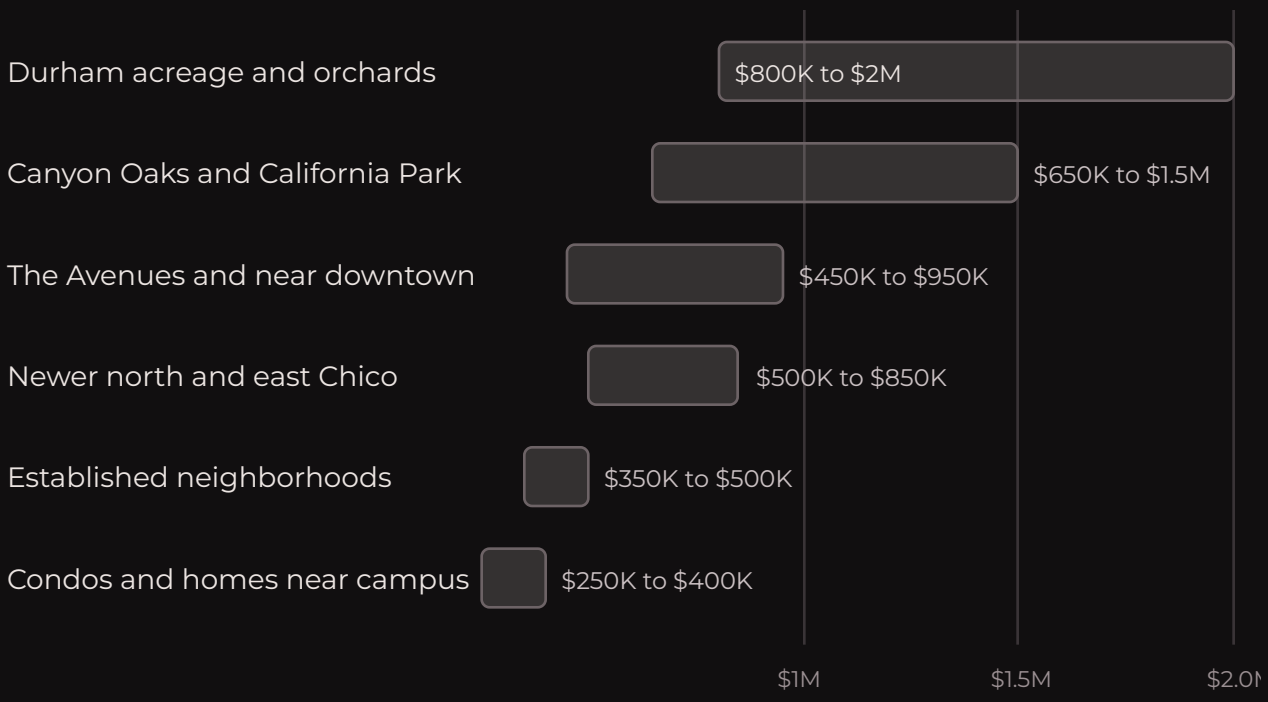
Steady

Chico has held between $440K and $475K since 2022.

02

The *pockets*

There's no single price here. A home near Bidwell Park, a newer house in north Chico and an orchard parcel in Durham trade at very different prices.



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

02 · THE POCKETS

The pockets, side by side

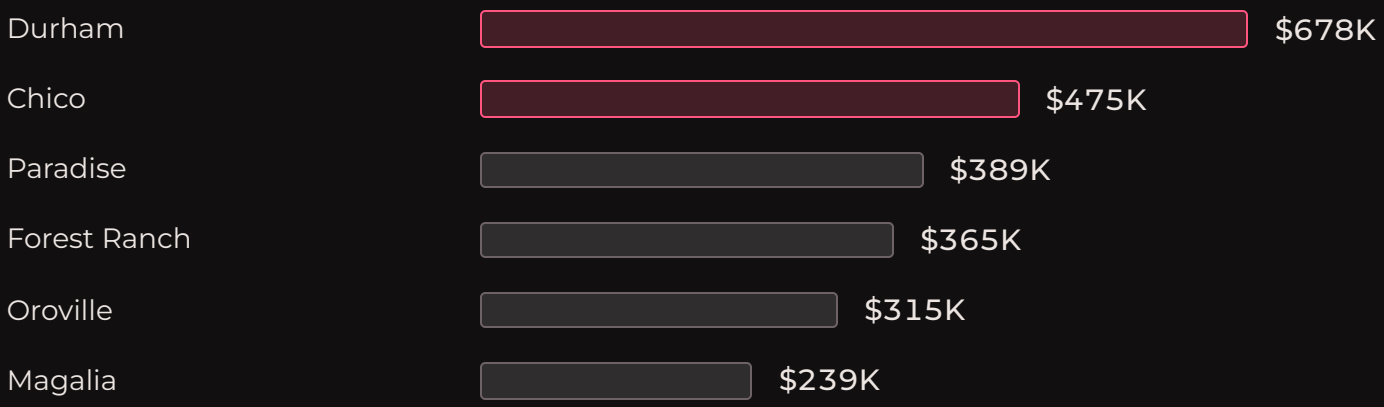
POCKET	WHAT IT'S LIKE	TYPICAL RANGE
Durham acreage and orchards	Rural parcels and working orchards south of Chico, usually on wells and septic	$800K to $2M
Canyon Oaks and California Park	Hillside and golf course homes on the east side, toward the foothills	$650K to $1.5M
The Avenues and near downtown	Older homes on tree-lined streets close to downtown and Bidwell Park	$450K to $950K
Newer north and east Chico	Subdivisions built mostly after 2000, including newer master-planned areas	$500K to $850K
Established neighborhoods	Homes from the 1950s to 1990s across south and west Chico	$350K to $500K
Condos and homes near campus	Attached and smaller homes near the university, often the entry point	$250K to $400K

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.

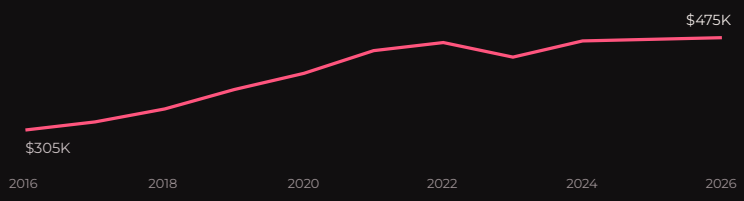
03
What homes *cost*

Chico reached a new high this year and is up 56% since 2016. After a dip in 2023, it has held between $470K and $475K for three years.

Median sold price, January to October 2026



Chico median, 2016 to 2026



Price per square foot

$300 in Chico and $332 in Durham, against $277 in Paradise and $216 in Oroville.

Volume and leverage

724 sales in Chico through October, on pace with 882 in all of 2025, and 25 in Durham. With so few sales, one or two homes can move Durham's median.

Source: CRMLS residential sales, January 1 to October 31, 2026, by city. Chico and Durham are reported separately. 2026 figures are year to date.

04
Land, water and *insurance*

Inside Chico, most questions are about the house. On the edges and in Durham, they're about the land. These are the ones that change what a home is worth and what it costs to own.

- ☐ **Wells and septic.** Most of Durham and the rural edges of Chico rely on a private well and septic. Test both.
- ☐ **Orchard land.** Working orchards come with irrigation, equipment and sometimes a farm lease. Know what transfers with the sale.
- ☐ **Williamson Act.** Some agricultural parcels are under Williamson Act contracts, which limit use and lower property taxes. Confirm it with Butte County.
- ☐ **Flood zones.** Some areas near the creeks and on low ground are in mapped flood zones. Check the FEMA zone for the address.
- ☐ **Insurance.** On the foothill edge, toward Canyon Oaks and Forest Ranch, get a homeowners quote during your contingency period.
- ☐ **Special taxes.** Some newer subdivisions carry assessments or Mello-Roos. Check the tax bill.
- ☐ **Near campus.** Rental demand is strong near the university. Know the street and the neighbors 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, and the roof affects insurance.
- ☐ **Heating and cooling.** Know the system's age. Summer heat makes AC a real cost.
- ☐ **Sewer line.** In older neighborhoods, a camera scope shows roots and old pipe.
- ☐ **Electrical.** Older homes near downtown may have outdated panels or wiring.
- ☐ **Well and septic.** On rural parcels, test the well and inspect the septic with pumping.
- ☐ **Trees.** Big trees near the house affect the roof, the sewer line and insurance.
- ☐ **Permits.** Additions, garage conversions and second units 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 Chico median, most buyers stay well under the conforming limit, and lower down payment loans go further than they do in most of Sacramento.

Conforming and jumbo loans

The 2026 conforming loan limit for a one-unit home in Butte County is *$832,750*. At the $475K Chico median, even a low down payment loan stays far under it. Some rural areas around Durham may qualify for USDA loans, and buyers with VA eligibility can often buy with no down payment. Ask a lender which programs fit.

Appraisals on land

In Durham and on the rural edges, there are few true comparables, and so much of the value is in land and water that appraisals can come in below the contract price. How the offer handles that gap is one of the most important terms you will negotiate.

Transfer tax

Chico's city tax is credited against the county's, so the total in Chico and Durham is the standard $1.10 per $1,000. On a $475K home, that's about $522. Who pays is negotiable.

Property tax

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

07
Daily *life*

Most of the appeal is the town itself: Bidwell Park, a walkable downtown and orchards a few minutes out, with Sacramento about an hour and a half south.

A Saturday in Chico

1. **Coffee** — Downtown Chico
2. **The park** — A walk or ride in Bidwell Park
3. **The creek** — Swimming holes in Upper Bidwell
4. **Lunch** — The Saturday farmers market downtown
5. **Evening** — Dinner downtown or a show on campus

Town and country

Downtown, the park and the university in town, and orchards and open land minutes away.

Sacramento in reach

The Sacramento airport is about an hour and 15 minutes away, and downtown Sacramento about an hour and a half.

School district boundaries vary across Chico and Durham. Verify any address with the district before you buy.

08

Selling in *Chico and Durham*

Chico buyers compare your home to the handful of similar sales nearby, and Durham buyers are often comparing land as much as houses. 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 and mature trees, single-story living, a clean insurance history, and on rural land, good water and usable acreage.

What they discount

Deferred maintenance, dated systems, insurance trouble, well or septic questions, unpermitted structures, leased solar and busy-street locations.

How I approach it

- ☐ **Price against the right competition.** With fewer sales than the valley suburbs, the right comparables matter more. I price against the sales that truly compare.
- ☐ **Inspect before you list.** A pre-listing inspection keeps a buyer's inspection from becoming a renegotiation.
- ☐ **Answer the insurance question first.** On the foothill edge, an insurance quote up front keeps 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 Chico or Durham? 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 →

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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: CRMLS residential sales by city, full calendar years 2016 to 2025 and January 1 to October 31, 2026. Pocket ranges and drive times are approximate. Conforming loan limit: Federal Housing Finance Agency, 2026. Transfer tax: Butte County, and City of Chico Municipal Code chapter 3.44. Information current as of November 2026.