A NEIGHBORHOOD GUIDE

Inside Auburn & Meadow Vista

Gold Country, the canyon and room to breathe

Every pocket from Old Town Auburn to the Meadow Vista ridge, what homes really cost, and how they get bought and sold well.

SHAWNIVAN HONE

REAL ESTATE ADVISOR · REAL BROKER · DRE #02027593

A NOTE BEFORE YOU START

Auburn hit *a new high.*

Auburn's median sold price reached $657,500 this year, the highest on record, while Roseville and Rocklin are still below their 2022 peaks. Meadow Vista, ten minutes up I-80, adds acreage, horse properties and a golf community.

Between the two you'll find a historic downtown, in-town neighborhoods, newer subdivisions in North Auburn, and parcels with wells, septic and barns. Those are very different purchases, and they price, finance and inspect differently.

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

Shawnii

BOOK A 15-MINUTE CALL →

Auburn and Meadow Vista at a glance, 2026

MEDIAN SOLD PRICE	MEADOW VISTA	TEN YEARS
$657,500	$733K	+65%
Auburn, 455 sales, January to October	66 sales, about $357 per sq ft	Auburn, from $399,000 in 2016

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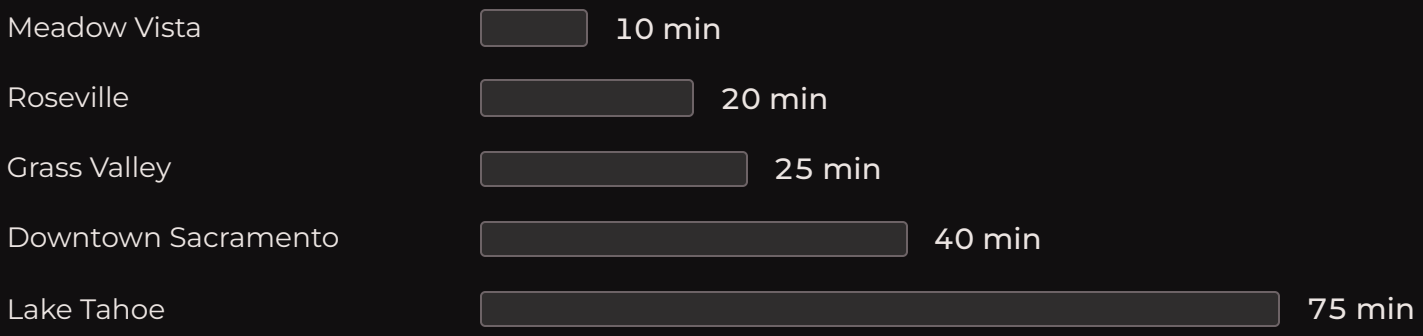
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A call, a private search, or a value estimate

01

Why *Auburn and Meadow Vista*

Auburn is the Placer County seat, a Gold Rush town on I-80 and Highway 49 above the American River canyon. Meadow Vista is an unincorporated community just up the hill, with larger lots, pasture and oak and pine. Together they sit where the valley turns into the Sierra foothills.

Typical off-peak drive times



Approximate, from downtown Auburn.

THE TOWN

County seat

Old Town, the courthouse and a working downtown.

THE OUTDOORS

The canyon

Auburn State Recreation Area and miles of trails.

THE LAND

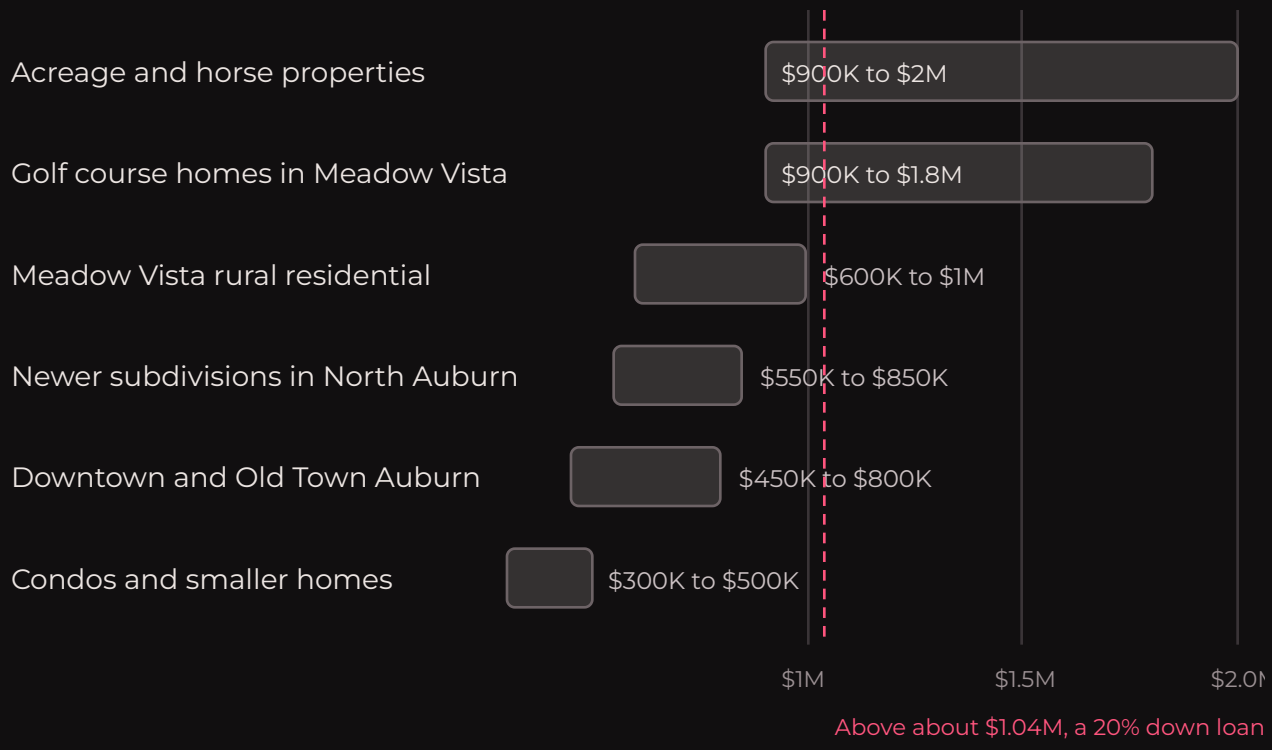
Space

Larger lots and acreage, especially toward Meadow Vista.

02

The *pockets*

There's no single price here. A cottage near Old Town, a newer home in North Auburn and a horse property in Meadow Vista can all be ten minutes apart, and they trade at very different prices.



Typical ranges, approximate, from recent sales and listings. Acreage, water, septic, fire zone and condition move any one home well outside its range.

02 · THE POCKETS

The pockets, side by side

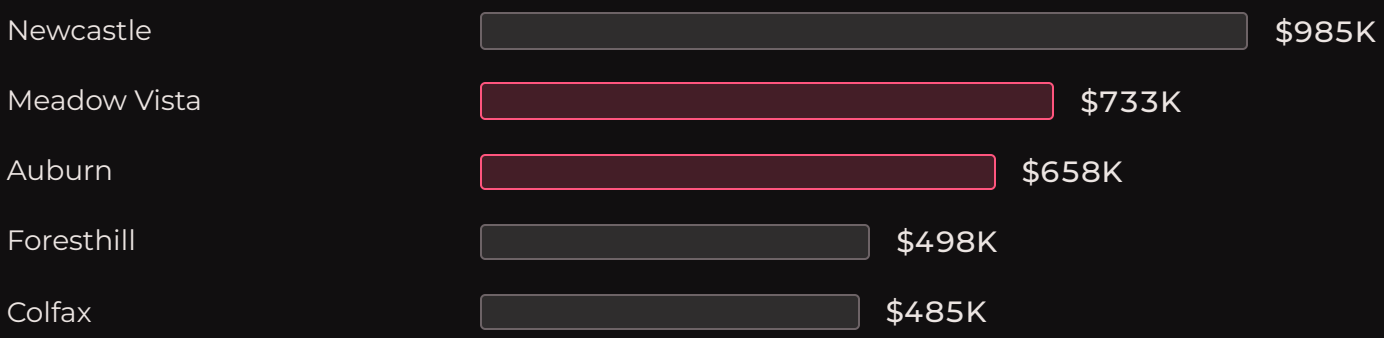
POCKET	WHAT IT'S LIKE	TYPICAL RANGE
Acreage and horse properties	Five acres and up around Auburn and Meadow Vista, with barns, pasture and long drives	$900K to $2M
Golf course homes in Meadow Vista	Larger homes on and around the golf course in Meadow Vista	$900K to $1.8M
Meadow Vista rural residential	Single-family homes on half an acre to a few acres, many on wells and septic	$600K to $1M
Newer subdivisions in North Auburn	Homes from the 1990s on, closer to Highway 49 shopping	$550K to $850K
Downtown and Old Town Auburn	Older homes near the courthouse and Old Town, from cottages to remodeled period homes	$450K to $800K
Condos and smaller homes	Attached and smaller detached homes, 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.

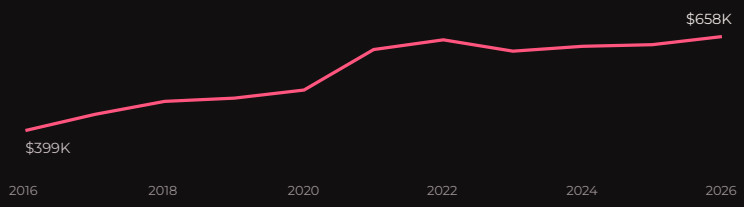
03
What homes *cost*

Auburn's median rose about 3% from 2025 to a new high. Meadow Vista eased from $780,000 last year, but its price per square foot keeps climbing. Both sit between the higher priced Newcastle and Loomis markets and the upper foothill towns.

Median sold price, January to October 2026



Auburn median, 2016 to 2026



Price per square foot

$350 in Auburn and $357 in Meadow Vista, up from $217 and $240 in 2016.

Volume and leverage

455 sales in Auburn and 66 in Meadow Vista this year. Homes sold for about 99% of list in Auburn and 98.5% in Meadow Vista, so pricing it right from the start matters.

Source: MetroList residential sales, January 1 to October 31, 2026, by city. Auburn and Meadow Vista are reported separately. 2026 figures are year to date.

04
Foothill *homes*

Buying in the foothills comes with questions you won't face in Roseville. These are the ones that change what a property is worth and what it costs to own.

- ☐ **Fire hazard zones.** Much of the area sits in mapped fire hazard severity zones. That affects insurance, defensible-space rules and disclosures. Get a homeowners quote early.
- ☐ **Insurance.** Some carriers have pulled back in the foothills. Get a quote during your contingency period, not after.
- ☐ **Water source.** In town and many subdivisions are on treated public water. Outlying parcels may rely on a private well, which needs flow and water quality testing.
- ☐ **Septic.** Many homes outside town are on septic. Know the system's size, age and condition, and whether it supports the bedroom count.
- ☐ **Older homes.** Downtown Auburn has homes from the early 1900s. Plan for older wiring, plumbing and foundations.
- ☐ **Zoning and animals.** Whether you can keep horses or livestock depends on the parcel's zoning and lot size. Confirm it with Placer County or the City of Auburn.
- ☐ **Private roads.** Shared driveways and private roads usually come with a road maintenance agreement. Read it.
- ☐ **Snow and elevation.** Meadow Vista sits higher than Auburn and sees an occasional light snow. It matters for steep driveways.

05
Inspecting a *foothill home*

Foothill homes carry costs most buyers never deal with in the valley. A thorough inspection protects you after closing, and it's your strongest negotiating tool before.

- ☐ **Roof.** Get the roof's age and condition. In fire zones, roof material affects insurance.
- ☐ **Well and septic.** On rural parcels, test the well and inspect the septic with pumping.
- ☐ **Electrical.** Older homes may have outdated panels or wiring. A licensed electrician can tell you the real cost.
- ☐ **Foundation and drainage.** Hillside lots rely on drainage and retaining walls, which are expensive to repair.
- ☐ **Trees and defensible space.** Large trees close to the house affect insurance, fire clearance and the roof.
- ☐ **Heating.** Many foothill homes heat with propane or wood. Know the system and the fuel cost.
- ☐ **Permits.** Additions, shops and guest quarters add value only if they were permitted.

> **Inspection results are leverage.** Under the standard California contract, you typically have 17 days to inspect. In the foothills, 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 $657,500 median, a buyer with 20% down stays well under the conforming limit. Larger acreage and the golf course homes in Meadow Vista 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 Auburn median, 20% down keeps a buyer comfortably under it. Above about $1.04M, a 20% down loan becomes jumbo, which usually means more reserves and stricter credit. Some lenders also have rules for large acreage, so ask before you write.

Appraisals

On acreage and unique homes, there are fewer true comparables, and appraisals can come in below the contract price. How the offer handles that gap is one of the most important terms you will negotiate, on either side.

Transfer tax

Neither Auburn nor Placer County adds a city tax, so the total is the standard $1.10 per $1,000. On a $658K home, that's about $724. Who pays is negotiable.

Property tax

Based on the purchase price, roughly 1% plus local assessments. Your lender and the tax bill will give you the exact figure.

07
Daily *life*

Most of the appeal is the setting: a real downtown with history, the American River canyon at the edge of town, and Meadow Vista's quiet, wooded lots up the hill.

A Saturday in Auburn

1. **Coffee** — Old Town or downtown Auburn
2. **The trail** — The canyon trails in Auburn State Recreation Area
3. **The river** — The confluence of the North and Middle Forks
4. **Lunch** — Downtown Auburn or Meadow Vista
5. **Evening** — Back up the hill, or on to Tahoe

Outdoors every day

The American River canyon, Hidden Falls Regional Park and the foothill trails are minutes from most homes.

Close to everything

Roseville shopping is about 20 minutes away, downtown Sacramento about 40, and Tahoe about an hour and fifteen.

School district boundaries vary across Auburn and Meadow Vista. Verify any address with the district before you buy.

08

Selling in *Auburn and Meadow Vista*

Selling in the foothills is a pricing, presentation and negotiation job, in that order. With fewer true comparables than the valley, the price you start at shapes everything that follows.

What buyers pay more for

Updated kitchens and baths, single-story living, usable flat land, views, owned solar, newer roofs, and good defensible space.

What they discount

Insurance trouble, well or septic questions, unpermitted structures, steep driveways, deferred maintenance and dated systems.

How I approach it

- ☐ **Price against the right sales.** In-town homes, acreage and golf course homes each have their own comparables. I price against the ones that truly compare.
- ☐ **Get ahead of insurance and inspections.** An insurance quote and a pre-listing inspection keep a buyer's contingency from becoming a renegotiation.
- ☐ **Show the setting.** Photography, video and aerials that show the land, the trees, the views and how close town is.
- ☐ **Negotiate the whole deal.** Price is one term. Credits, appraisal gaps, 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 Auburn or Meadow Vista? 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, the land 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

916-945-1294

EMAIL

shawnii@shawnivan.com

ONLINE

shawnivan.com · @realshawniihone

SHAWNIVAN HONE

Real Estate Advisor · DRE #02027593 · Real Broker, CA · Broker DRE #02022092

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.