A NEIGHBORHOOD GUIDE

Inside Penryn & Newcastle

Orchards, granite and foothill acreage

The pockets from the Penryn hills to Newcastle's orchards, what the land is really worth, and how homes get bought and sold well.

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A NOTE BEFORE YOU START

Two small towns, *one market.*

Penryn and Newcastle sit side by side on I-80 between Loomis and Auburn, and buyers shop them together. Both are unincorporated, rural and among the highest priced markets in Placer County.

Between them they see fewer than a hundred sales a year, and almost no two properties are alike. A home on half an acre near the old town centers and a ranch on twenty acres with a barn and an orchard can share a zip code, which makes pricing here harder than almost anywhere in the region.

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

Shawnii

BOOK A 15-MINUTE CALL →

Penryn and Newcastle at a glance, 2026

MEDIAN SOLD PRICE

$985K to $1.02M

Newcastle and Penryn, January to October

PRICE PER SQ FT

$474 to $490

Above Loomis and Granite Bay

TEN YEARS

+64% to +115%

From $600K and $475K in 2016

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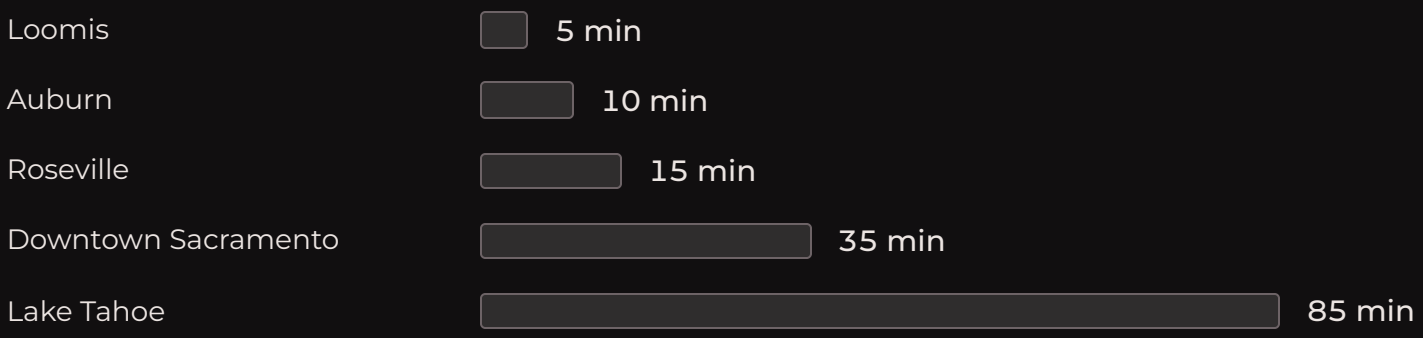
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A call, a private search, or a value estimate

01

Why *Penryn and Newcastle*

Penryn and Newcastle are unincorporated communities in the Placer County foothills, between Loomis and Auburn along I-80. Both grew up around granite quarries and fruit orchards, and both have kept their rural character: larger lots, rolling oak hills, horse properties and two small historic centers.

Typical off-peak drive times



Approximate, from the Penryn and Newcastle exits on I-80.

THE SETTING

Foothills

Oak-covered hills at a slightly higher elevation than Loomis and Rocklin.

THE LAND

Acreage

One to twenty acre parcels are common, many with barns, pasture or orchards.

THE COUNTY

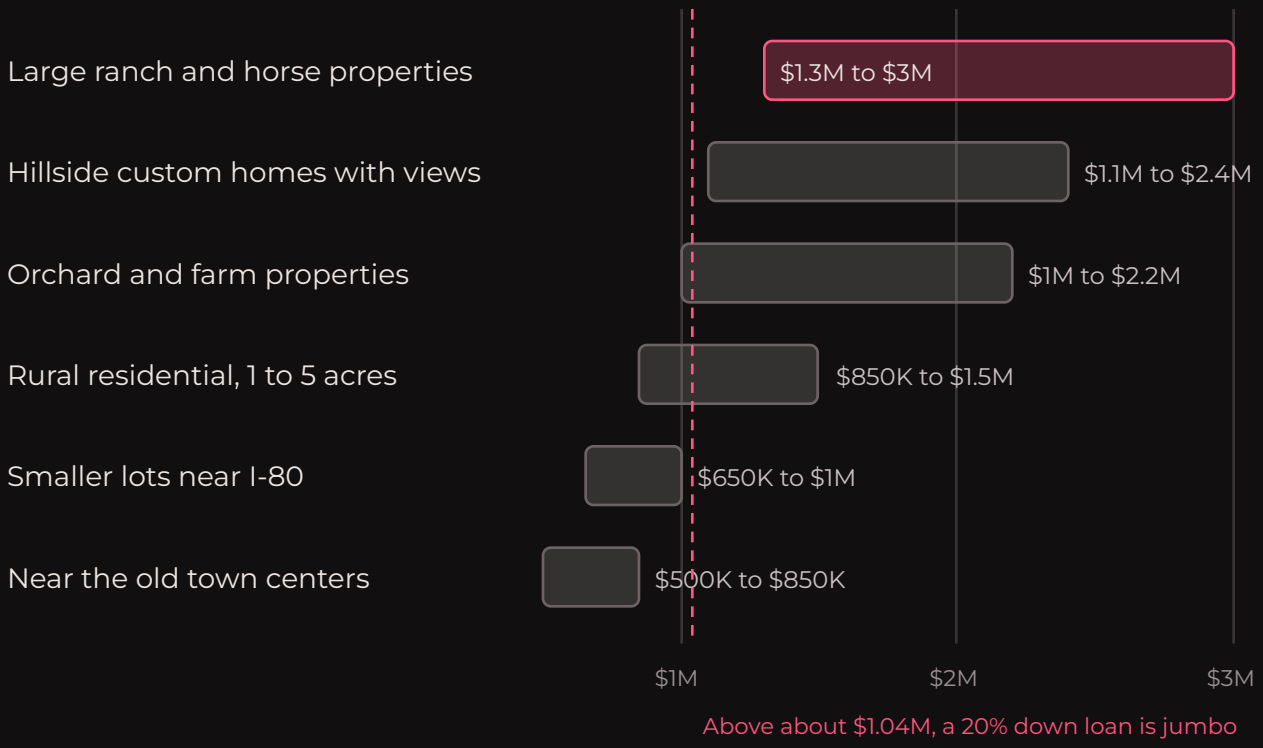
Unincorporated

Placer County handles planning, permits and zoning.

02

The *pockets*

There's no single price here. A small home near Newcastle's old fruit sheds, a hillside custom with a view and a twenty acre horse ranch all share the same two zip codes, and they trade at very different prices.



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

02 · THE POCKETS

The pockets, side by side

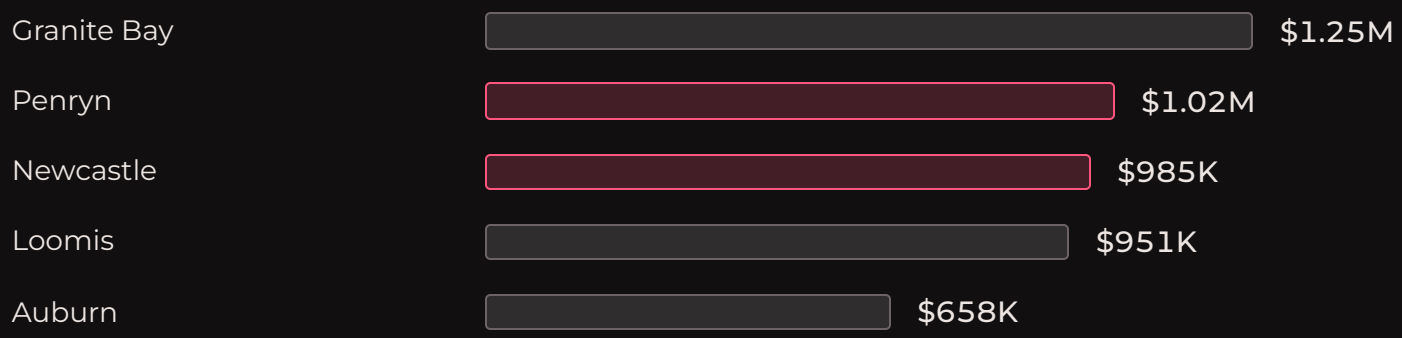
POCKET	WHAT IT'S LIKE	TYPICAL RANGE
Large ranch and horse properties	Ten acres and up, with barns, arenas, pasture and long private drives	$1.3M to $3M
Hillside custom homes with views	Custom homes on the higher ridges, many with valley or Folsom Lake views	$1.1M to $2.4M
Orchard and farm properties	Working or former fruit orchards, often with outbuildings and irrigation water	$1M to $2.2M
Rural residential, 1 to 5 acres	Single-family homes on larger lots throughout both communities	$850K to $1.5M
Smaller lots near I-80	Smaller parcels and newer homes close to the freeway	$650K to $1M
Near the old town centers	Older homes on smaller lots near Penryn and Newcastle's historic centers	$500K to $850K

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.

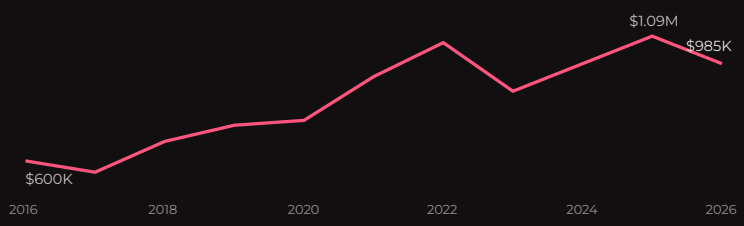
03
What homes *cost*

Both markets cooled slightly from 2025, when each sold for a median near $1.1M. Even so, Penryn and Newcastle carry the highest price per square foot in south Placer County, ahead of Loomis and Granite Bay.

Median sold price, January to October 2026



Newcastle median, 2016 to 2026



Price per square foot

$490 in Penryn and $474 in Newcastle, against $465 in Loomis and $421 in Granite Bay. Much of the value here is the land.

Volume and leverage

97 sales between the two this year: 67 in Newcastle and 30 in Penryn. Homes sold for about 96% of their original list price on average, so there is room to negotiate.

Source: MetroList residential sales, January 1 to October 31, 2026, by city. Penryn and Newcastle are reported separately and combined here. 2026 figures are year to date.

04
Land, acreage and *animals*

Here you're buying the land as much as the house. These are the questions that change what a property is worth and what you can do with it.

- ☐ **Water source.** Some parcels are on treated public water and many rely on a private well. A well needs flow and water quality testing, and a shared well needs a written agreement.
- ☐ **Irrigation water.** Many properties can buy canal water through Placer County Water Agency. Ask whether the parcel has service and what it costs.
- ☐ **Septic.** Nearly all acreage is on septic. Know the system's size, age and condition, and whether it supports the bedroom count.
- ☐ **Zoning and animals.** Whether you can keep horses or livestock, and how many, depends on the parcel's zoning and lot size. Confirm it with Placer County before you buy.
- ☐ **Usable land.** Flat pasture and steep oak woodland are different products. Usable land carries the premium.
- ☐ **Outbuildings and permits.** Barns, shops and guest quarters add value only if they were permitted. Ask for the permit history.
- ☐ **Private roads.** Shared driveways and private roads usually come with a road maintenance agreement. Read it.
- ☐ **Fire hazard zones.** Much of the area sits in mapped fire hazard severity zones, which affects insurance and defensible-space rules.

05
Inspecting a *rural home*

A rural property has systems most buyers never think about in town. A thorough inspection protects you after closing, and it's your strongest negotiating tool before.

- ☐ **Well.** Flow rate, recovery and water quality tests, plus the age of the pump and pressure tank.
- ☐ **Septic.** A septic inspection with pumping shows the tank and leach field condition.
- ☐ **Roof.** Get the roof's age, and an underlayment inspection on tile roofs.
- ☐ **Outbuildings.** Barns, shops and arenas need their own look: roofs, electrical, and slabs.
- ☐ **Fencing and gates.** On horse properties, fencing is a real cost. Walk the whole perimeter.
- ☐ **Drainage.** Look at how water moves across the lot during the wet season, and around the house.
- ☐ **Insurance.** Get a homeowners quote during your contingency period, not after.

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

06

The money *side*

Around the median, a buyer with 20% down can stay just under the conforming limit. On larger acreage and view properties, most purchases cross into jumbo financing, and the appraisal matters more.

Conforming and jumbo loans

The 2026 conforming loan limit for a one-unit home in Placer County is *$832,750*. At a $1M purchase, 20% down keeps the loan right at the limit. 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 or agricultural use, so ask before you write.

Appraisals

With so few comparable sales, and so much of the value in land and outbuildings, appraisals here 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

Both communities are unincorporated, so only the county tax applies: $1.10 per $1,000. On a $1.00M home, that's about $1,103. 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 space and quiet: oak hills, orchards, horses, two small historic centers, and Auburn, Loomis and Roseville close by.

A Saturday in the foothills

1. **Coffee** — Downtown Auburn or Loomis
2. **The farms** — Seasonal fruit stands and mandarin orchards
3. **The trails** — Griffith Quarry Park in Penryn
4. **Lunch** — Old Town Newcastle or Auburn
5. **Evening** — Folsom Lake, about 20 minutes away

History you can see

Newcastle's old fruit sheds and Penryn's granite quarry are reminders of what built both towns.

Close to everything

Roseville shopping is about 15 minutes away, Auburn about 10, and Tahoe about an hour and a half.

School district boundaries vary across Penryn and Newcastle. Verify any address with the district before you buy.

08

Selling in *Penryn and Newcastle*

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

What buyers pay more for

Flat, usable land, good water, permitted outbuildings, horse facilities in good shape, single-story living, privacy and views.

What they discount

Well or septic questions, unpermitted structures, steep or unusable land, deferred maintenance, and fencing or barns that need work.

How I approach it

- ☐ **Price on the land and the house.** I separate what the land, the outbuildings and the home are each worth, then check it against real sales.
- ☐ **Know your water and septic first.** Well and septic reports up front keep a buyer's inspection from becoming a renegotiation.
- ☐ **Show the property, not just the house.** Aerial photography and video that show the acreage, the barn, the views and how the land is used.
- ☐ **Negotiate the whole deal.** Price is one term. Appraisal gaps, 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 Penryn or Newcastle? I'll put together a value estimate built on the sales that actually compare to your land and 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 land, the zoning and the setup 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.