A NEIGHBORHOOD GUIDE

Inside Colusa, Williams & Maxwell

The river, the rice fields and small-town prices

Every pocket from the river in Colusa to the farm towns along I-5, 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

Three small towns, *one county.*

Colusa sold for a median of $426,000 this year and Williams for $435,000, a new high. Maxwell, the smallest of the three, came in at $302,000.

Colusa County is farm country: rice, almonds and walnuts, the Sacramento River on the east side and the Coast Range on the west. The towns are small, sales are few, and every home is compared to a short list of others.

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, wells and farm land, what homes sold for in 2026, and where negotiation makes the biggest difference.

Shawnii

BOOK A 15-MINUTE CALL →

Colusa, Williams and Maxwell at a glance, 2026

MEDIAN SOLD PRICE	WILLIAMS	TEN YEARS
$426K	$435,000	+84%
Colusa, 34 sales, January to October	14 sales, the highest on record	Colusa, from $232,000 in 2016

CONTENTS

What's *inside*

01 Why Colusa County
Three towns and the farm land between them

02 The pockets
Six pockets and how they differ

03 What homes cost
2026 sold prices against nearby markets

04 Land, water and flood zones
Levees, wells, septic and farm parcels

05 Inspecting a home here
The systems that cost the most to get wrong

06 The money side
Loan options, appraisals and taxes

07 Daily life
The river, the refuges and the drive south

08 Selling here
Pricing, presentation and negotiation

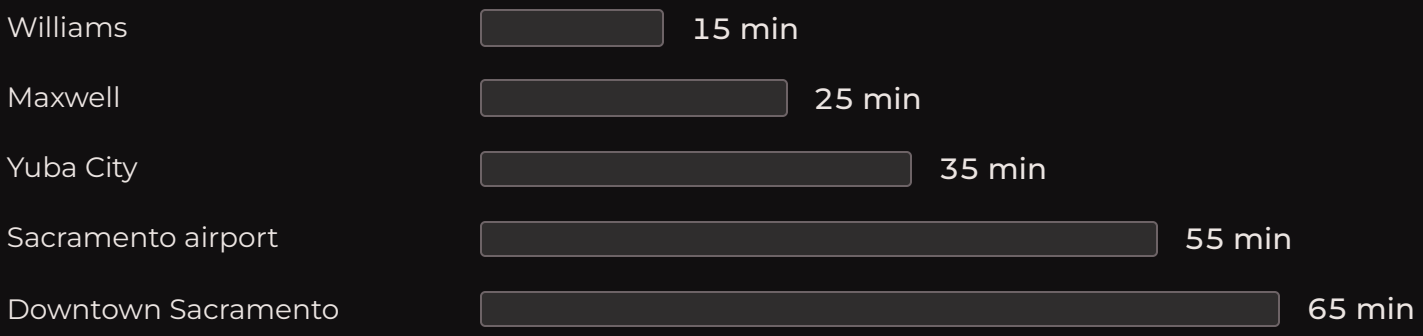
09 Your next step
A call, a private search, or a value estimate

01

Why *Colusa County*

Colusa is the county seat, an old river town on the Sacramento River. Williams sits on I-5 about 10 miles west, and Maxwell is a smaller farm town another 15 minutes north. Buyers look at all three for more house and more land for the money, an hour or so from Sacramento.

Typical off-peak drive times



Approximate, from downtown Colusa.

THE RIVER

Sacramento

Colusa sits right on the river, with a state recreation area in town.

THE LAND

Rice and orchards

Rice fields, almonds and walnuts surround every town.

THE PRICE

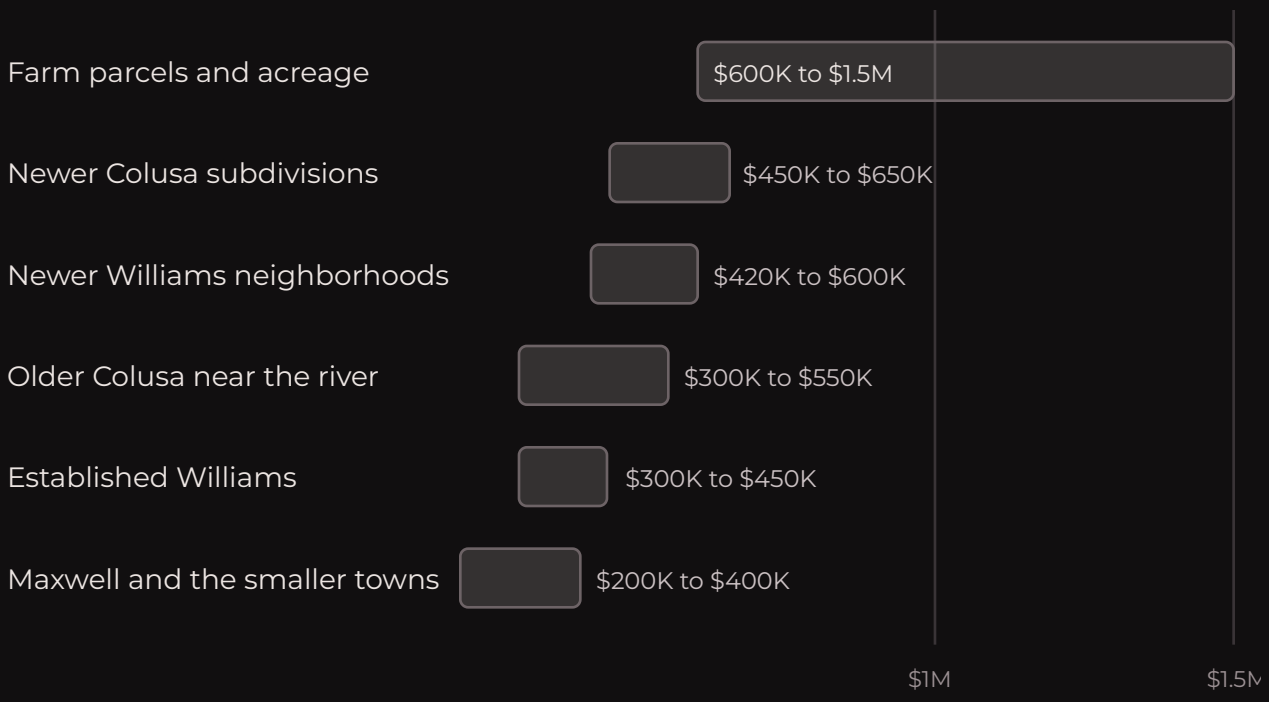
Under $450K

All three towns sold for a median under $450,000 in 2026.

02

The *pockets*

There's no single price here. A newer home in Williams, an older house by the river in Colusa and a farm parcel outside Maxwell trade at very different prices.



Typical ranges, approximate, from recent sales and listings. With so few sales, one home can move a town's median. Lot size, age, flood zone and condition move any one home well outside its range.

02 · THE POCKETS

The pockets, side by side

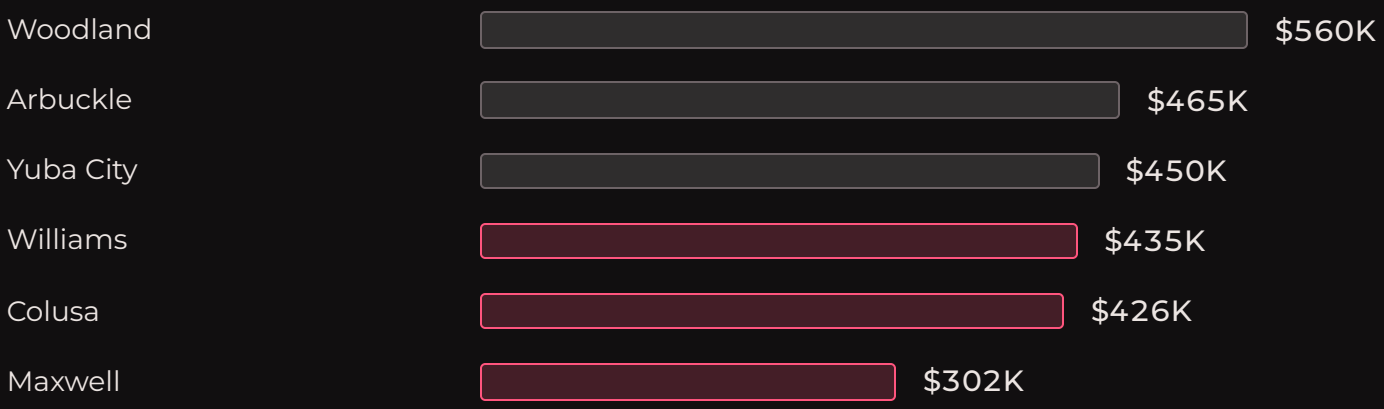
POCKET	WHAT IT'S LIKE	TYPICAL RANGE
Farm parcels and acreage	Rural homes on rice, orchard and pasture land, usually on wells and septic	$600K to $1.5M
Newer Colusa subdivisions	Homes built mostly since the 1990s on the south and west sides of town	$450K to $650K
Newer Williams neighborhoods	Subdivisions built mostly since 2000, close to I-5	$420K to $600K
Older Colusa near the river	Older homes on tree-lined streets near downtown and the levee	$300K to $550K
Established Williams	Homes from the 1950s to 1990s in the center of town	$300K to $450K
Maxwell and the smaller towns	Maxwell, Grimes, Princeton and Stonyford, with few sales and wide ranges	$200K 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.

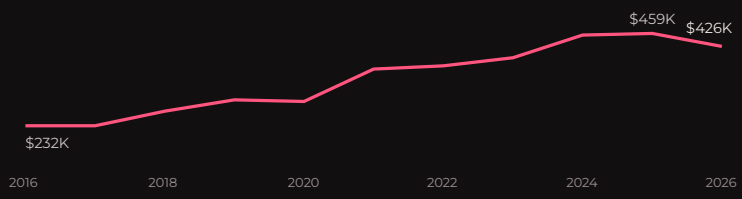
03
What homes *cost*

Colusa is up 84% since 2016 and dipped this year on 34 sales. Williams reached a new high at $435,000, up 91% since 2016.

Median sold price, January to October 2026



Colusa median, 2016 to 2026



Price per square foot

$246 in Colusa, $264 in Williams and $244 in Maxwell, against $320 in Woodland and $327 in Sacramento.

Volume and leverage

54 sales across the three towns through October: 34 in Colusa, 14 in Williams and 6 in Maxwell. With so few sales, one or two homes can move a median.

Source: MetroList residential sales, January 1 to October 31, 2026, by city. Colusa, Williams and Maxwell are reported separately. 2026 figures are year to date.

04

Land, water and *flood zones*

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

- ☐ **Flood zones.** Colusa sits behind Sacramento River levees, and much of the county is mapped. Check the FEMA zone for the address.
- ☐ **Flood insurance.** Some lenders require it. Price it during your contingency period either way.
- ☐ **Wells and septic.** Most rural homes rely on a private well and septic. Test both.
- ☐ **Farm land.** Rice, orchards and pasture come with water rights, irrigation and sometimes a farm lease. Know what transfers with the sale.
- ☐ **Williamson Act.** Many farm parcels are under Williamson Act contracts, which limit use and lower property taxes. Confirm it with Colusa County.
- ☐ **Neighbors that farm.** Spraying, field burning, equipment and early mornings come with farm country.
- ☐ **Zoning and animals.** Confirm what the parcel allows 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.
- ☐ **Drainage.** Flat ground and heavy soil hold water. Watch how it moves around the house.
- ☐ **Plumbing and sewer.** Older homes may have galvanized pipe. A camera scope shows the line to the street.
- ☐ **Well and septic.** On rural parcels, test the well and inspect the septic with pumping.
- ☐ **Outbuildings.** Shops, barns and second units add value only if they were permitted.
- ☐ **Pests.** Termites and rodents are common in older and rural homes.

> **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 Colusa County 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 Colusa County is *$832,750*. At the $426K Colusa median, even a low down payment loan stays far under it. Much of the county may qualify for USDA loans, and buyers with VA eligibility can often buy with no down payment. Ask a lender which programs fit.

Appraisals in a small market

With so few sales, appraisers sometimes have to reach to other towns or older sales for 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.

Transfer tax

Any city share is credited against the county's, so the total in all three towns is the standard $1.10 per $1,000. On a $426K home, that's about $469. Who pays is negotiable.

Property tax

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

07
Daily *life*

Most of the appeal is space and quiet: the river, the wildlife refuges and open farm land, with Sacramento about an hour south.

A Saturday in Colusa

1. **Coffee** — Downtown Colusa
2. **The river** — A walk at the state recreation area
3. **The refuges** — A drive through the wildlife refuge auto tour
4. **Lunch** — A deli stop in Williams
5. **Evening** — Dinner downtown or a backyard barbecue

Outdoors

Fishing on the Sacramento River, the wildlife refuges in winter, and the Coast Range to the west.

Sacramento in reach

The Sacramento airport is about an hour away, and Yuba City about 35 minutes.

School district boundaries vary across Colusa, Williams and Maxwell. Verify any address with the district before you buy.

08

Selling in *Colusa, Williams and Maxwell*

Colusa County buyers compare your home to the few similar sales nearby and to homes in Yuba City and Woodland. 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, shops and garages, no required flood insurance, and good water on rural land.

What they discount

Deferred maintenance, dated systems, required flood insurance, well or septic questions, unpermitted structures and leased solar.

How I approach it

- ☐ **Price against the right competition.** With so few sales, the right comparables matter more than anywhere.
- ☐ **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 and 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 Colusa, Williams or Maxwell? 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 town 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: Colusa County. Information current as of November 2026.