A NEIGHBORHOOD GUIDE

Inside Arbuckle & the I-505 Corridor

Orchards, Cache Creek and the back way to the Bay

Every pocket from Arbuckle down I-505 to Winters and up the Capay Valley, 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

Small towns on *a fast road.*

Winters sold for a median of $654,395 this year, a new high, and Esparto for $540,000, also a new high. Arbuckle, at the north end, came in at $465,000.

I-505 runs about 33 miles from I-5 at Dunnigan to I-80 at Vacaville, past orchards, the Capay Valley turnoff and the town of Winters. The towns along it are small, but the road puts the Bay Area, Davis and Sacramento within reach.

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

Shawnii

BOOK A 15-MINUTE CALL →

Arbuckle and the I-505 Corridor at a glance, 2026

MEDIAN SOLD PRICE	ARBUCKLE	TEN YEARS
$654K	$465,000	+83%
Winters, 48 sales, a new high	17 sales, about $273 per square foot	Esparto, from $295,000 in 2016

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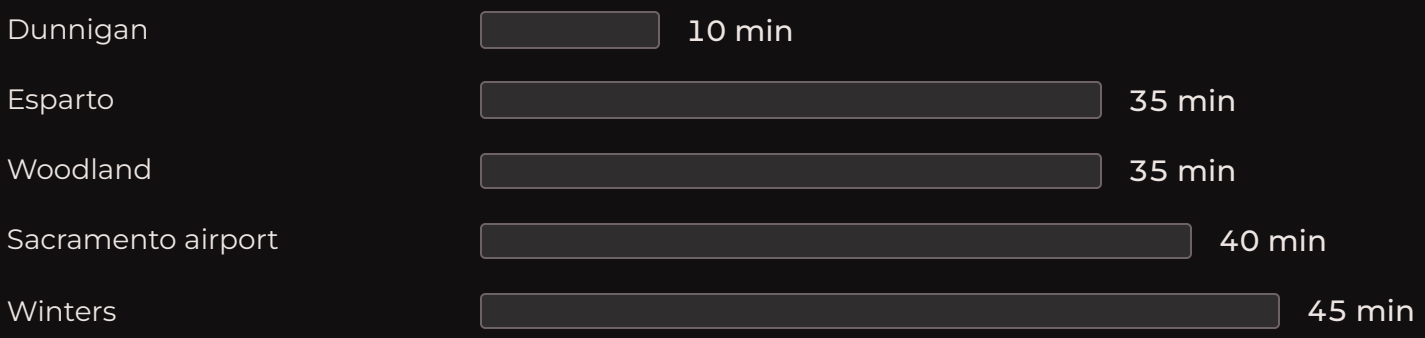
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A call, a private search, or a value estimate

01

Why *the I-505 corridor*

Arbuckle is an orchard town in southern Colusa County, just off I-5. Dunnigan and Zamora sit at the top of I-505 in Yolo County, Esparto and Madison at the mouth of the Capay Valley, and Winters at the south end on Putah Creek. Buyers look here for land, quiet and a direct drive to Vacaville, Davis and the Bay.

Typical off-peak drive times



Approximate, from Arbuckle.

THE ROAD

I-505

A direct line from I-5 to I-80 and the Bay Area.

THE LAND

Orchards

Almonds, walnuts and open farm land in every direction.

THE MARKET

New highs

Winters, Esparto and Dunnigan all set new highs in 2026.

02

The *pockets*

There's no single price here. A home in downtown Winters, a house in Arbuckle and a ranch in the Capay Valley 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. Acreage, water, fire zone and condition move any one home well outside its range.

02 · THE POCKETS

The pockets, side by side

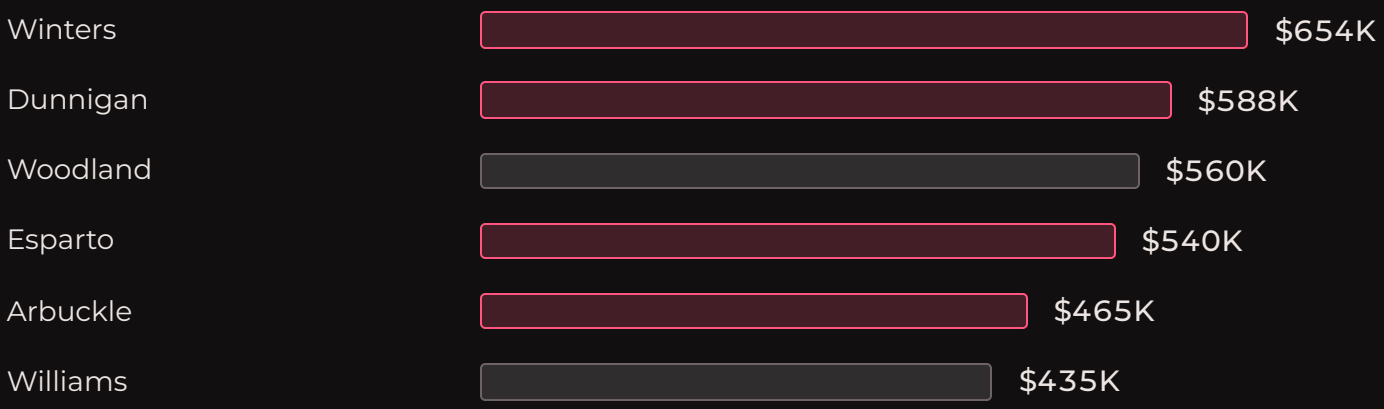
POCKET	WHAT IT'S LIKE	TYPICAL RANGE
Capay Valley ranches and acreage	Guinda, Brooks, Capay and Rumsey along Cache Creek and Highway 16	$800K to $2M
Rural parcels around Winters	Acreage and ranch homes toward Lake Berryessa and the Putah Creek hills	$800K to $1.8M
Winters in town	Older homes near downtown and newer subdivisions on the edges	$550K to $900K
Orchard parcels on the corridor	Farm homes around Arbuckle, Dunnigan and Zamora, usually on wells and septic	$500K to $1.5M
Esparto and Madison	Small-town homes at the mouth of the Capay Valley	$400K to $700K
Arbuckle and Dunnigan in town	In-town homes and newer subdivisions close to I-5	$350K to $600K

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.

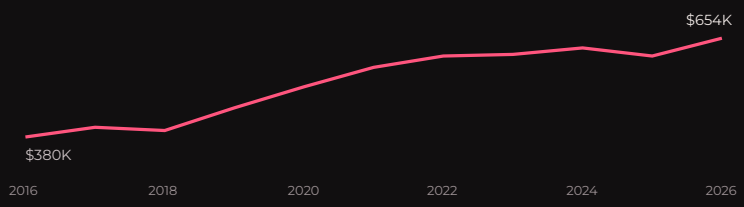
03
What homes *cost*

Winters reached a new high this year and is up 72% since 2016. Arbuckle is up 61% over the same years, and Esparto 83%.

Median sold price, January to October 2026



Winters median, 2016 to 2026



Price per square foot

$343 in Winters, $339 in Esparto, $319 in Dunnigan and $273 in Arbuckle, against $320 in Woodland.

Volume and leverage

48 sales in Winters through October, 21 in Esparto, 17 in Arbuckle and 6 in Dunnigan, plus a handful in the Capay Valley. With so few sales, one or two homes can move a median.

Source: MetroList residential sales, January 1 to October 31, 2026, by city. Each town is reported separately. No Madison sales closed in 2026 through October. 2026 figures are year to date.

04
Land, water and *insurance*

In town, most questions are about the house. Out on the corridor and up the valley, they're about the land, the water and the insurance. These are the ones that change what a home is worth and what it costs to own.

- ☐ **Wells and septic.** Most rural homes rely on a private well and septic. Test both.
- ☐ **Water.** In farm country, how much water a parcel has and from where matters as much as the house.
- ☐ **Farm land.** Orchards come with irrigation, equipment 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 the county.
- ☐ **Fire zones.** The hills west of Winters and the Capay Valley are mapped. It affects insurance, defensible space and disclosures.
- ☐ **Insurance.** Get a homeowners quote during your contingency period, not after.
- ☐ **Flood zones.** Some low ground near Cache Creek and Putah Creek is mapped. Check the address.

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. It also affects insurance.
- ☐ **Heating and cooling.** Know the system's age. Summer heat makes AC a real cost.
- ☐ **Well and septic.** On rural parcels, test the well and inspect the septic with pumping.
- ☐ **Electrical.** Older homes and farm buildings may have outdated panels or wiring.
- ☐ **Drainage.** Watch how water moves around the house and the outbuildings.
- ☐ **Trees and brush.** Clearance around the house affects insurance and fire safety.
- ☐ **Permits.** Shops, barns 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 corridor prices, most buyers stay under the conforming limit, and lower down payment loans go further than they do closer to the Bay.

Conforming and jumbo loans

The 2026 conforming loan limit for a one-unit home in Colusa and Yolo counties is *$832,750*. At the $465K Arbuckle median, even a low down payment loan stays far under it, and in Winters most buyers do too. Many rural areas 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

Out on the corridor and up the valley, 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

Any city share is credited against the county's, so the total in every town on the corridor is the standard $1.10 per $1,000. On a $465K home, that's about $512. 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 land and quiet with a fast road out: Cache Creek, Putah Creek and the orchards, with Davis, Vacaville and the Bay within reach.

A Saturday in the corridor

1. **Coffee** — Downtown Winters
2. **The creek** — A walk along Putah Creek
3. **The valley** — A drive up Highway 16 through the Capay Valley
4. **Lunch** — A farm stand on the way back
5. **Evening** — Dinner in Winters or a backyard barbecue

Outdoors

Cache Creek for rafting and fishing, Lake Berryessa west of Winters, and open farm land everywhere else.

The commute

From Winters, Davis is about 20 minutes and Vacaville about 15. From Arbuckle, the Sacramento airport is about 40 minutes.

School district boundaries vary across Arbuckle and the I-505 Corridor. Verify any address with the district before you buy.

08

Selling in *Arbuckle and the I-505 Corridor*

Buyers here compare your home to the few similar sales nearby, and to Woodland, Davis and Vacaville. 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, usable acreage, good water, shops and outbuildings, and a clean insurance history.

What they discount

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

How I approach it

- ☐ **Price against the right competition.** With 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 insurance question first.** In fire zones, 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 along I-505 or in the Capay Valley? 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 and Yolo County. Information current as of November 2026.