A NEIGHBORHOOD GUIDE

Inside Orangevale & Citrus Heights

Big lots, horse property and the lakes

Every pocket from Orangevale acreage to Citrus Heights ranch homes, what homes really cost, and how they get bought and sold well.

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A NOTE BEFORE YOU START

More lot *for the money.*

Orangevale sold for a median of $559,900 from January through October across 254 sales. Citrus Heights came in at $472,000 across 632 sales. In both, homes sold for about full list price on average.

The two sit side by side between Fair Oaks, Folsom and Roseville. Orangevale is unincorporated and known for bigger lots and horse property. Citrus Heights is a city with established neighborhoods and some of the lowest prices in the east county.

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

Shawnii

BOOK A 15-MINUTE CALL →

Orangevale and Citrus Heights at a glance, 2026

ORANGEVALE MEDIAN

$560K

254 sales, January to October

CITRUS HEIGHTS MEDIAN

$472K

632 sales, January to October

TEN YEARS

+69% / +74%

Orangevale and Citrus Heights, since 2016

CONTENTS

What's *inside*

01 Why Orangevale and Citrus Heights
Space between Folsom and Roseville

02 The pockets
Six pockets and how they differ

03 What homes cost
2026 sold prices against the east county

04 Acreage, older homes and permits
What the lots and the age bring

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

06 The money side
Loans, appraisals and taxes

07 Daily life
The lake, the parks and the drive

08 Selling here
Pricing, presentation and negotiation

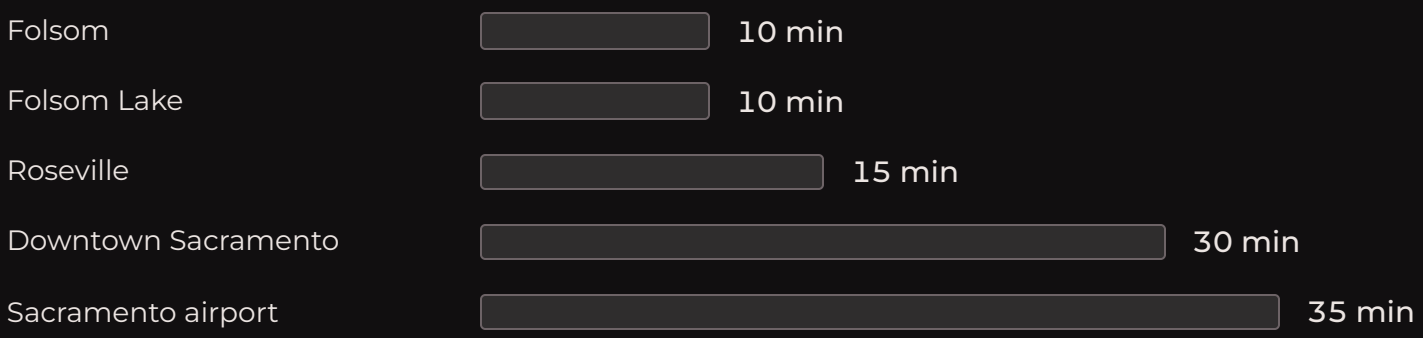
09 Your next step
A call, a private search, or a value estimate

01

Why *Orangevale and Citrus Heights*

Orangevale and Citrus Heights sit in the northeast corner of Sacramento County, between Fair Oaks, Folsom and Roseville. Buyers come for more lot and more house for the money, with Folsom Lake and Lake Natoma close by.

Typical off-peak drive times



Approximate, from Orangevale.

THE LOTS

Acreage

Parts of Orangevale allow horses and larger animals.

THE WATER

Two lakes

Folsom Lake and Lake Natoma are minutes away.

THE PRICE

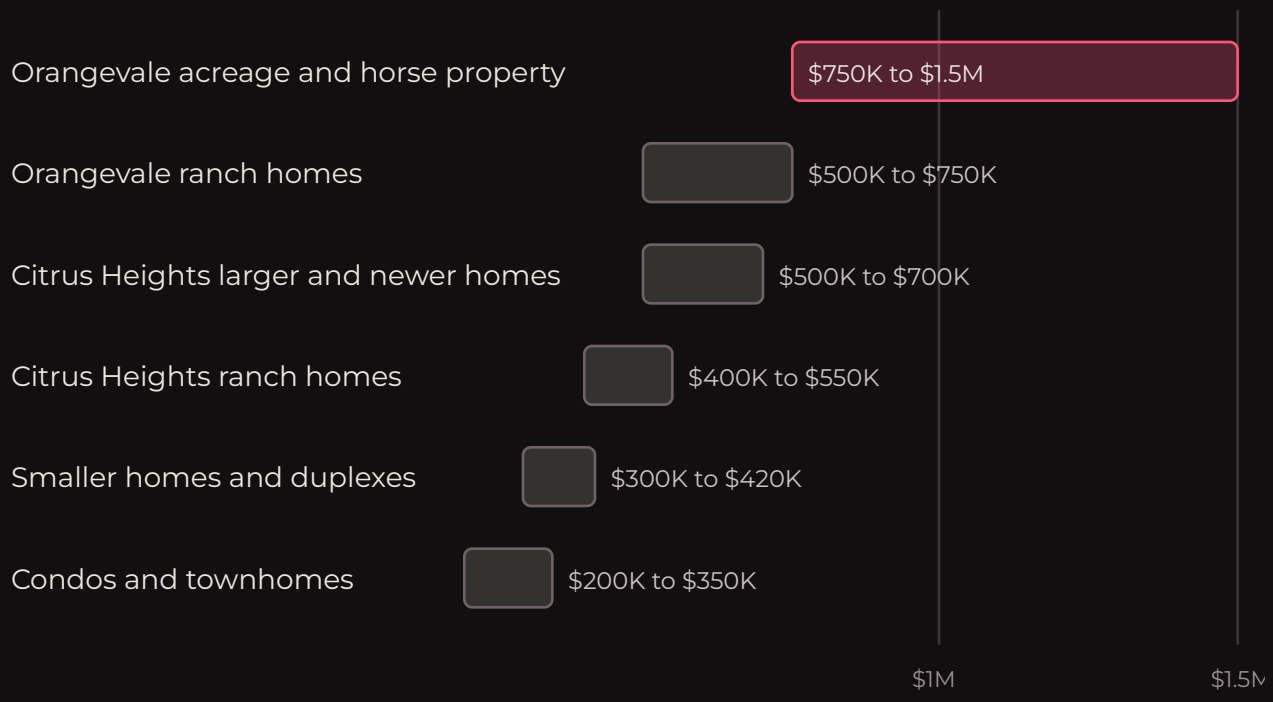
$472K

Citrus Heights median, against $486K in Sacramento.

02

The *pockets*

There's no single price here. Orangevale horse property, a remodeled ranch home and a Citrus Heights starter home can be five minutes apart, and they trade at very different prices.



Typical ranges, approximate, from recent sales and listings. Lot size, zoning, condition and pool or no pool move any one home well outside its range.

02 · THE POCKETS

The pockets, side by side

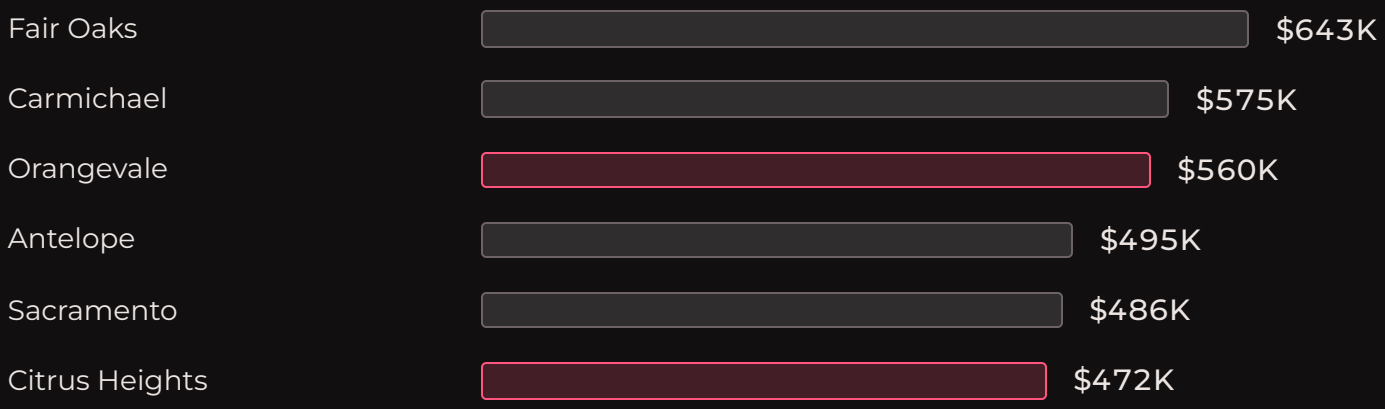
POCKET	WHAT IT'S LIKE	TYPICAL RANGE
Orangevale acreage and horse property	Homes on half an acre or more in Orangevale, many zoned for horses	$750K to $1.5M
Orangevale ranch homes	Ranch homes from the 1960s to 1980s on wide Orangevale lots	$500K to $750K
Citrus Heights larger and newer homes	Homes from the 1980s and 1990s on the east and north sides of Citrus Heights	$500K to $700K
Citrus Heights ranch homes	Ranch homes from the 1960s and 1970s across Citrus Heights	$400K to $550K
Smaller homes and duplexes	Smaller homes and duplexes near the main corridors	$300K to $420K
Condos and townhomes	Attached homes, often the entry point	$200K to $350K

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.

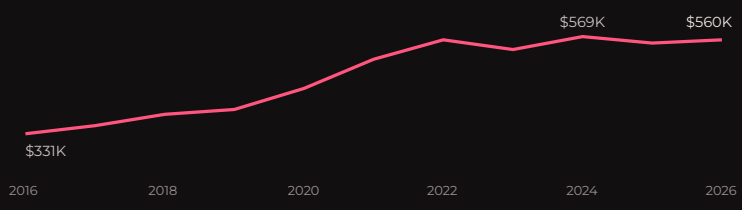
03
What homes *cost*

Orangevale is up about 69% since 2016 and a little below its 2024 high. Citrus Heights is up about 74% since 2016, from $272,000 to $472,000.

Median sold price, January to October 2026



Orangevale median, 2016 to 2026



Price per square foot

$366 in Orangevale and $317 in Citrus Heights, against $336 in Fair Oaks and $327 in Sacramento.

Volume and leverage

254 sales in Orangevale and 632 in Citrus Heights through October. Homes sold for 100.1% and 100.0% of list on average.

Source: MetroList residential sales, January 1 to October 31, 2026, by city. Orangevale and Citrus Heights are reported separately. 2026 figures are year to date.

04

Acreage, older homes *and permits*

Most homes here are 40 to 60 years old, and many sit on bigger lots. These are the questions that change what a home is worth and what it costs to own.

- ☐ **Unincorporated or city.** Orangevale is Sacramento County. Citrus Heights is a city. Permits and services follow different rules.
- ☐ **Horse property.** Some Orangevale lots are zoned for horses and other animals. Confirm the zoning if it matters to you.
- ☐ **Septic and wells.** A few larger Orangevale parcels have septic or a well. Confirm service for the address.
- ☐ **Original systems.** Many homes keep original wiring, plumbing and ductwork behind remodeled rooms.
- ☐ **Permits.** Garage conversions, additions and second units add value only if they were permitted.
- ☐ **Flips.** A fresh remodel can hide old wiring, plumbing and sewer lines. Inspect past the finishes.
- ☐ **Pools.** Older pools can need resurfacing, new equipment or a safety upgrade.

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.

- ☐ **Sewer line.** A camera scope shows roots, cracks and old clay or cast iron pipe.
- ☐ **Electrical.** Older homes may have knob-and-tube wiring or an outdated panel, which insurers notice.
- ☐ **Plumbing.** Know what is galvanized and what has been replaced.
- ☐ **Foundation.** Look at the crawlspace for settling, moisture and past repairs.
- ☐ **Roof and chimney.** Get the roof's age, and have the chimney checked before you use it.
- ☐ **Trees.** Big trees affect the roof, the sewer line and insurance.
- ☐ **Permits.** Additions, converted garages 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 these prices, most buyers stay well under the conforming limit, and lower down payment loans go further than they do in Folsom or Roseville.

Conforming and jumbo loans

The 2026 conforming loan limit for a one-unit home in Sacramento County is *$832,750*. FHA, VA and down payment assistance programs can work well here. Ask a lender which programs fit, and check that the home's condition meets the loan's rules.

Appraisals on bigger lots

Acreage and horse property have fewer true comparables, so 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

Orangevale is unincorporated and Citrus Heights does not add a city tax, so the total is the standard $1.10 per $1,000. On a $560K home, that's about $616. 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 the outdoors: bigger yards, Folsom Lake and Lake Natoma ten minutes away, and Folsom and Roseville close for shopping and work.

A Saturday in Orangevale



1	2	3	4	5
Coffee	**The water**	**The trail**	**Lunch**	**Evening**
A cafe on Greenback Lane	A paddle on Lake Natoma	A ride on the American River Bike Trail	Sunrise Boulevard	Dinner in Folsom

The outdoors

Folsom Lake, Lake Natoma and the American River Bike Trail are about ten minutes away.

Easy to get around

Folsom is about 10 minutes away, Roseville about 15 and downtown Sacramento about 30.

School district boundaries vary across Orangevale and Citrus Heights. Verify any address with the district before you buy.

08

Selling in *Orangevale and Citrus Heights*

Buyers here compare your home to the closest similar sales and to Fair Oaks, Folsom and Roseville. Pricing, presentation and timing decide who sells first and for the most.

What buyers pay more for

Permitted remodels, updated electrical and plumbing, owned solar, usable yards and pools, RV or shop space, and single-story living.

What they discount

Unpermitted work, original wiring and plumbing, sewer or septic problems, deferred maintenance, dated pools and busy-street locations.

How I approach it

- ☐ **Price against the right competition.** Buyers compare your home to the closest similar sales, block by block.
- ☐ **Inspect before you list.** A pre-listing inspection keeps a buyer's inspection from becoming a renegotiation.
- ☐ **Show the lot.** Photos and plans that show the yard, the shop or the horse setup sell the land, not just the house.
- ☐ **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 Orangevale or Citrus Heights? 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 →

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: Sacramento County. Information current as of November 2026.