A NEIGHBORHOOD GUIDE

Inside Fair Oaks & Gold River

The river, the bluffs and room to breathe

Every pocket from Fair Oaks Village to the gates of Gold River, 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

Fair Oaks set *a new high.*

Fair Oaks sold for a median of $642,659 from January through October across 360 sales, the highest on record and up about 70% from 2016. Gold River, across the river, came in at $650,000 on 102 sales.

The two sit on opposite banks of the American River. Fair Oaks is older and more varied: bluff-top homes, ranch homes on big lots, and a village where chickens still walk the streets. Gold River is a planned community from the 1980s and 1990s, built as gated neighborhoods with an HOA.

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

Shawnii

BOOK A 15-MINUTE CALL →

Fair Oaks and Gold River at a glance, 2026

MEDIAN SOLD PRICE

$643K

Fair Oaks, 360 sales, January to October

PRICE PER SQ FT

$336

Fair Oaks, against $322 in Gold River

TEN YEARS

+70%

Fair Oaks, from $377,500 in 2016

CONTENTS

What's *inside*

01 Why Fair Oaks and Gold River
Two sides of the American River

02 The pockets
Six pockets and how they differ

03 What homes cost
2026 sold prices against the east county

04 Lots, the river and HOAs
What the land and the gates 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 village, the parkway 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 *Fair Oaks and Gold River*

Fair Oaks sits on the north bank of the American River between Carmichael and Orangevale. Gold River sits on the south bank, between Rancho Cordova and Folsom, just off Highway 50. Buyers come for the river, the trees and lots that are bigger than most of the county.

Typical off-peak drive times



Approximate, from Fair Oaks Village.

THE RIVER

Parkway

The American River Parkway runs along both communities.

THE LOTS

Room

Many Fair Oaks homes sit on a quarter acre or more.

THE MARKET

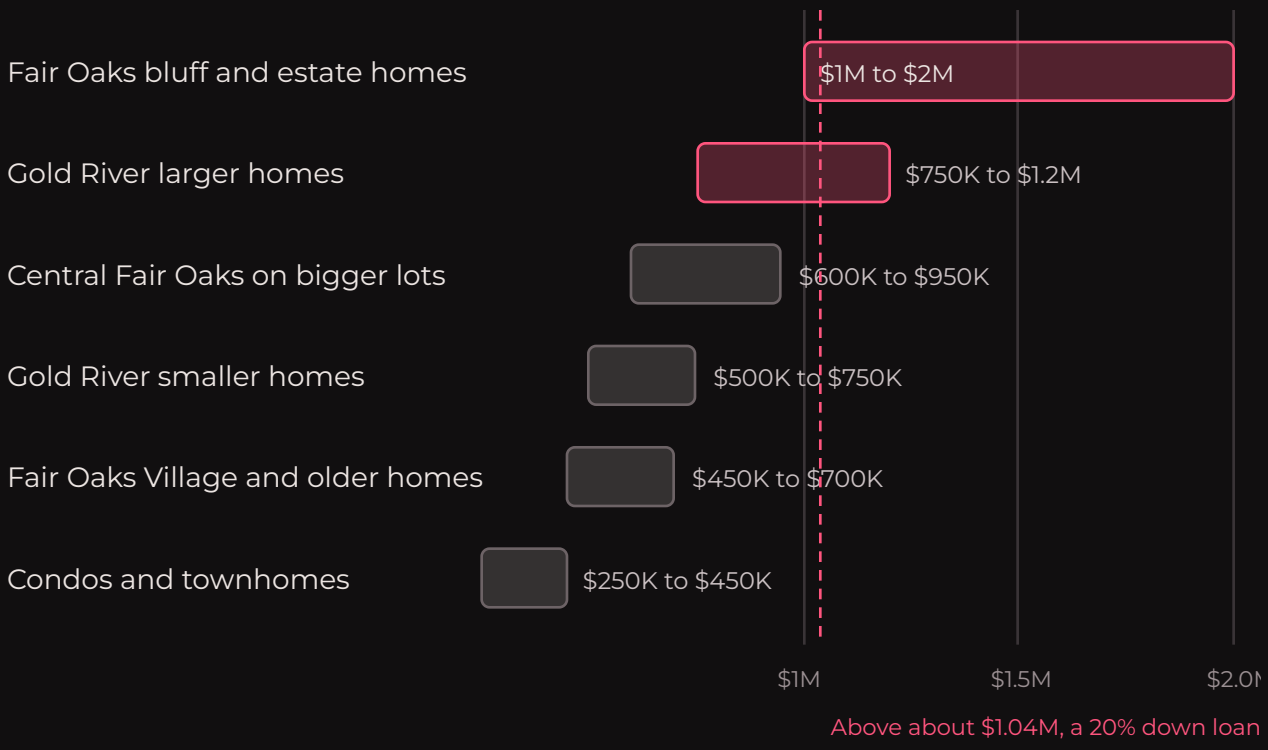
Record

The 2026 Fair Oaks median is the highest on record.

02

The *pockets*

There's no single price here. A bluff-top home in Fair Oaks, a gated home in Gold River and a ranch home near the village trade at very different prices.



Typical ranges, approximate, from recent sales and listings. Lot size, river views, the HOA and condition move any one home well outside its range.

02 · THE POCKETS

The pockets, side by side

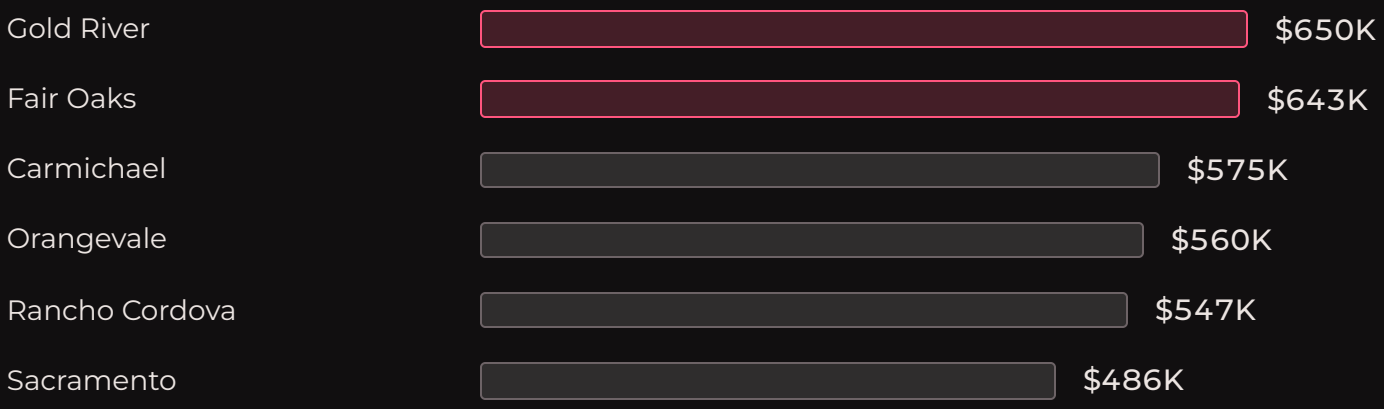
POCKET	WHAT IT'S LIKE	TYPICAL RANGE
Fair Oaks bluff and estate homes	Homes on the bluffs above the river and custom homes on large parcels	$1M to $2M
Gold River larger homes	Larger homes in the gated neighborhoods of Gold River	$750K to $1.2M
Central Fair Oaks on bigger lots	Ranch and custom homes from the 1950s to 1980s on wide lots	$600K to $950K
Gold River smaller homes	Patio homes and smaller homes inside Gold River	$500K to $750K
Fair Oaks Village and older homes	Older homes in and around the village, close to the bridge	$450K to $700K
Condos and townhomes	Attached homes along the main corridors, often the entry point	$250K to $450K

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.

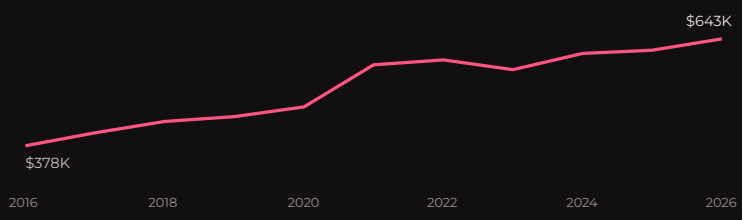
03
What homes *cost*

Fair Oaks reached a new high this year, up about 4% from 2025 and 70% from 2016. Gold River is about 6% below 2025, and its smaller number of sales makes it swing more from year to year.

Median sold price, January to October 2026



Fair Oaks median, 2016 to 2026



Price per square foot

$336 in Fair Oaks and $322 in Gold River, against $346 in Carmichael and $366 in Orangevale.

Volume and leverage

360 sales in Fair Oaks and 102 in Gold River through October. Homes sold for 99.8% and 98.6% of list on average.

Source: MetroList residential sales, January 1 to October 31, 2026, by city. Fair Oaks and Gold River are reported separately. 2026 figures are year to date.

04
Lots, the river and *HOAs*

The appeal here is the land and the setting. These are the questions that change what a home is worth and what it costs to own.

- ☐ **Unincorporated.** Both are Sacramento County, not a city. Permits, services and the transfer tax follow county rules.
- ☐ **Septic.** Some older Fair Oaks parcels still use septic. Confirm sewer service for the address.
- ☐ **Trees.** Large oaks are protected. Removing or trimming big ones can need a county permit.
- ☐ **Slopes and bluffs.** Homes near the river bluffs can have drainage and slope questions. Look at how the lot handles water.
- ☐ **Lot use.** Some Fair Oaks lots allow animals, a second unit or a shop. Confirm the zoning before you plan on it.
- ☐ **Gold River HOAs.** Most Gold River homes pay a community HOA and a neighborhood HOA. Know both dues, the reserves and the rules.
- ☐ **Water district.** Water comes from a local district, not one citywide utility. Confirm which serves 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.

- ☐ **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 the Fair Oaks median, a buyer with 20% down stays under the conforming limit. Bluff and estate homes often cross into jumbo financing.

Conforming and jumbo loans

The 2026 conforming loan limit for a one-unit home in Sacramento County is *$832,750*. Above about $1.04M, a 20% down loan becomes jumbo, with its own rates, reserves and down payment rules. Ask a lender early if you're shopping there.

Appraisals on unique homes

Custom homes, river views and big lots have few 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

Fair Oaks and Gold River are unincorporated, so only the county tax applies: $1.10 per $1,000. On a $643K home, that's about $707. 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 river and the space: the parkway on both banks, Fair Oaks Village for coffee and dinner, and Folsom 15 minutes away.

A Saturday in Fair Oaks

1. **Coffee** — A cafe in Fair Oaks Village
2. **The river** — A walk across the Fair Oaks Bridge
3. **The trail** — A ride on the American River Parkway
4. **Lunch** — Back in the village
5. **Evening** — An outdoor show at Fair Oaks Park

The parkway

The American River Parkway runs along both banks, for walking, riding and time on the water.

Close to everything

Folsom is about 15 minutes away, Roseville about 20 and downtown Sacramento about 25.

School district boundaries vary across Fair Oaks and Gold River. Verify any address with the district before you buy.

08

Selling in *Fair Oaks and Gold River*

Buyers here compare your home to the few similar sales on similar lots, and to Carmichael, Orangevale and Folsom. Pricing, presentation and timing decide who sells first and for the most.

What buyers pay more for

Updated kitchens and baths, updated systems, river or open space views, usable yards and pools, single-story living and a quiet street.

What they discount

Original wiring and plumbing, septic or sewer problems, deferred maintenance, dated pools, busy-street locations and unpermitted additions.

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 setting.** Photos and video that show the lot, the trees and how close the river is sell more than the floor plan.
- ☐ **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 Fair Oaks or Gold River? 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

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: Sacramento County. Information current as of November 2026.