A NEIGHBORHOOD GUIDE

Inside Carmichael

Big lots, old trees and the American River

Every pocket from the river estates to the ranch-home streets, what homes really cost, and how they get bought and sold well.

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A NOTE BEFORE YOU START

More range than *any one median shows.*

Carmichael sold for a median of $575,000 from January through October across 488 sales, up about 67% from 2016. But 47 of those sales closed at $1 million or more.

Carmichael runs from modest postwar ranch homes to custom estates on the American River, often a few minutes apart. Most of it is unincorporated county land with bigger lots and mature trees.

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

Shawnii

BOOK A 15-MINUTE CALL →

Carmichael at a glance, 2026

MEDIAN SOLD PRICE	$1M AND UP	TEN YEARS
$575K	47 sales	+67%
488 sales, January to October	About one in ten sales this year	From $345,000 in 2016

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01

Why *Carmichael*

Carmichael sits between Arden Arcade and Fair Oaks, on the north bank of the American River. Buyers come for lots bigger than the city's, mature trees and the parkway, with Sacramento State and downtown close by.

Typical off-peak drive times



Approximate, from central Carmichael.

THE PARK

Ancil Hoffman

A county park on the river with a golf course and nature center.

THE LOTS

Room

Many parcels run a quarter acre or more.

THE RANGE

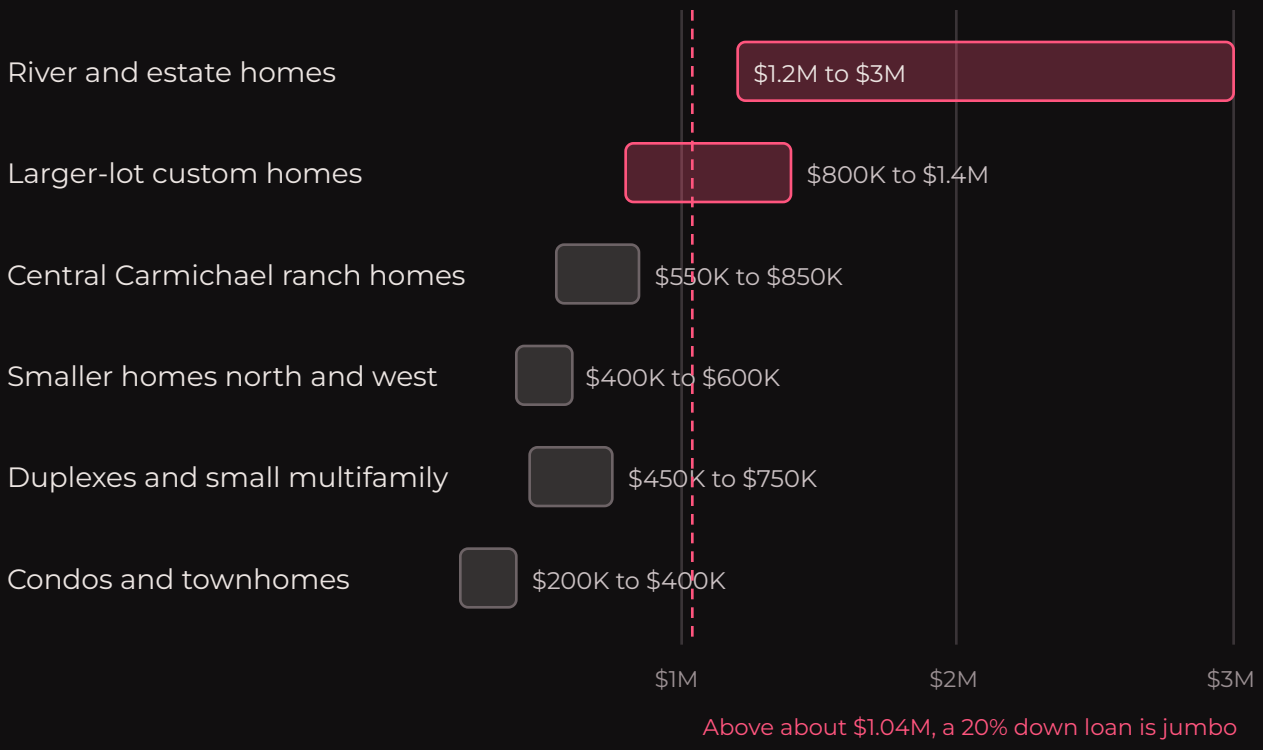
47 sales

Closed at $1 million or more this year.

02

The *pockets*

There's no single price here. A river estate, a remodeled ranch on a big lot and a starter home on the north side can all be in Carmichael, and they trade at very different prices.



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

02 · THE POCKETS

The pockets, side by side

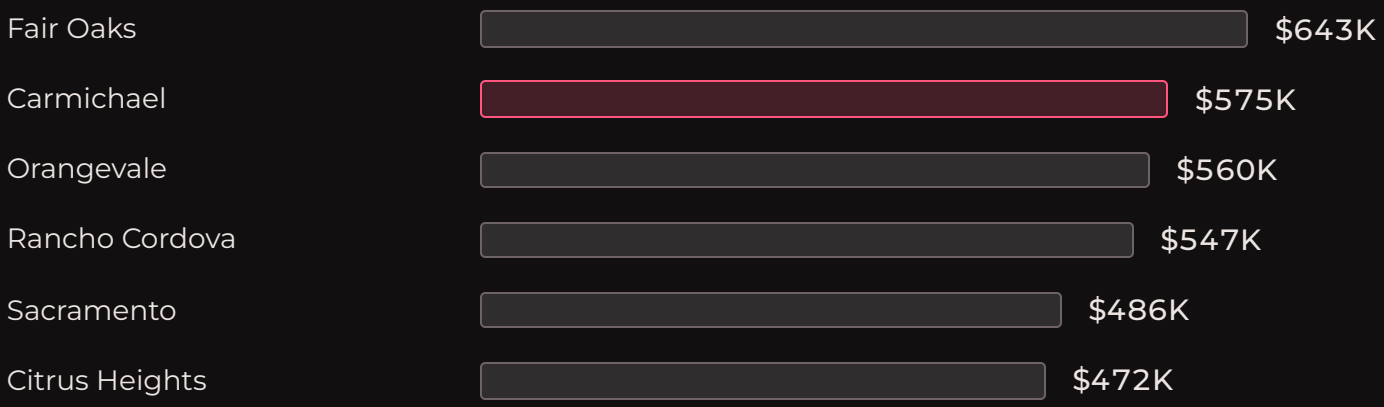
POCKET	WHAT IT'S LIKE	TYPICAL RANGE
River and estate homes	Custom homes and estates on the bluffs and streets nearest the river	$1.2M to $3M
Larger-lot custom homes	Custom and remodeled homes on large parcels south of Fair Oaks Boulevard	$800K to $1.4M
Central Carmichael ranch homes	Ranch homes from the 1950s to 1970s on wide lots	$550K to $850K
Smaller homes north and west	Smaller homes on smaller lots toward the north and west edges	$400K to $600K
Duplexes and small multifamily	Duplexes and small multifamily along the main corridors	$450K to $750K
Condos and townhomes	Attached homes, often the entry point	$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.

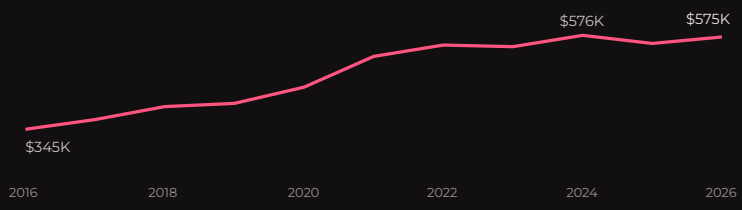
03
What homes *cost*

Carmichael is up about 3% from 2025 and close to its 2024 high of $576,000. The median hides a wide range: one in ten sales this year closed at $1 million or more.

Median sold price, January to October 2026



Carmichael median, 2016 to 2026



Price per square foot

$346 in Carmichael, against $336 in Fair Oaks, $366 in Orangevale and $327 in Sacramento.

Volume and leverage

488 sales through October, up from 438 over the same months of 2025. Homes sold for 99.8% of list on average.

Source: MetroList residential sales, January 1 to October 31, 2026, by city. 2026 figures are year to date.

04

Lots, trees and *older homes*

Most of the value here is in the land and the setting. These are the questions that change what a home is worth and what it costs to own.

- ☐ **Unincorporated.** Carmichael is Sacramento County, not a city. Permits, services and the transfer tax follow county rules.
- ☐ **Sewer and septic.** Some older 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.
- ☐ **Original systems.** Many homes keep original wiring, plumbing and ductwork behind remodeled rooms.
- ☐ **Lot use.** Big lots can hold a pool, a shop or a second unit. Confirm what the county allows before you plan on it.
- ☐ **Flood zones.** Some low areas near the river are mapped. Check the FEMA zone for the address.
- ☐ **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 the $575K median, a buyer with 20% down stays well under the conforming limit. River 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 on large 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

Carmichael is unincorporated, so only the county tax applies: $1.10 per $1,000. On a $575K home, that's about $632. 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 trees with the city close by: Ancil Hoffman Park and the parkway on the river, Fair Oaks Boulevard for errands and dinner, and Sacramento State ten minutes away.

A Saturday in Carmichael

1. **Coffee** — A cafe on Fair Oaks Boulevard
2. **The river** — A walk at the Effie Yeaw Nature Center
3. **Golf** — A round at Ancil Hoffman
4. **Lunch** — Near Carmichael Park
5. **Evening** — Dinner in Fair Oaks Village or East Sac

The river

Ancil Hoffman Park, the nature center and the American River Parkway are on the south edge.

The city close by

Sacramento State is about 10 minutes away and downtown about 20.

School district boundaries vary across Carmichael. Verify any address with the district before you buy.

08

Selling in *Carmichael*

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

What buyers pay more for

Updated kitchens and baths, updated systems, usable yards and pools, single-story living, mature trees that frame the house 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 lot.** Photos and plans that show the yard and what it can hold 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 Carmichael? 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.