A NEIGHBORHOOD GUIDE

Inside Lincoln

Newer homes, open space and an old downtown

Every area from downtown to Twelve Bridges, Sun City and the acreage outside town, 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

Placer County's *second-busiest market.*

Lincoln had 924 sales from January through October at a median of $620,000, up about 57% from 2016. Only Roseville had more sales in Placer County.

Most of Lincoln was built in the last 25 years: master-planned neighborhoods like Twelve Bridges and Lincoln Crossing, Sun City Lincoln Hills for buyers 55 and over, and newer homes still going up on the east side. Around them sit an old downtown and rural acreage.

This guide is what I walk my own clients through before they buy or sell in Lincoln: how each area differs, what homes sold for in 2026, what to know about Mello-Roos, HOAs and new construction, and where negotiation makes the biggest difference.

Shawnii

BOOK A 15-MINUTE CALL →

Lincoln at a glance, 2026

MEDIAN SOLD PRICE	PRICE PER SQ FT	TEN YEARS
$620K	$336	+57%
924 sales, January to October	Close to Roseville at $331	From a $395,500 median in 2016

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North of Roseville on Highway 65

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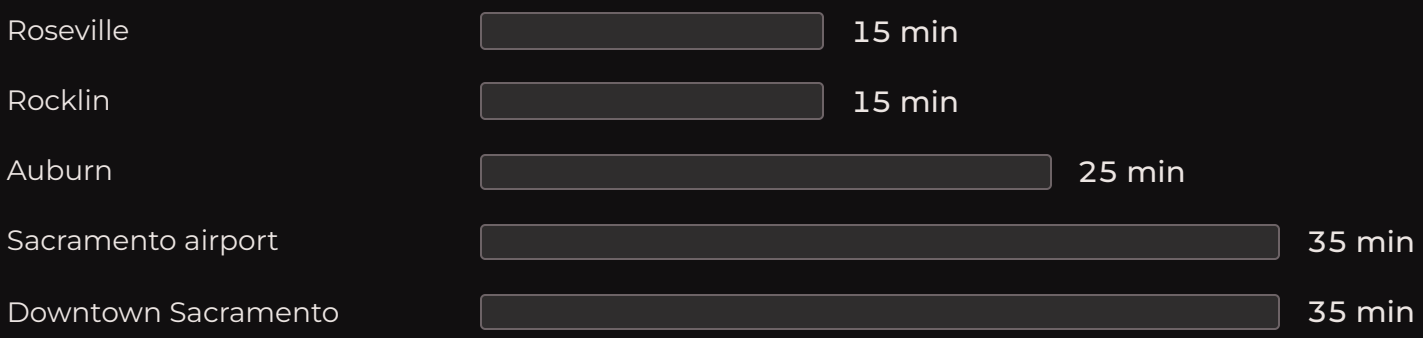
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A call, a private search, or a value estimate

01

Why *Lincoln*

Lincoln is a city in western Placer County on Highway 65, about 15 minutes north of Roseville. It grew from a small clay-works town into one of the larger cities in the county, and new neighborhoods are still being built.

Typical off-peak drive times



Approximate, from central Lincoln.

THE CHOICE

924 sales

This year, January through October.

THE HOMES

Mostly newer

Much of the city was built after 2000.

THE LAND

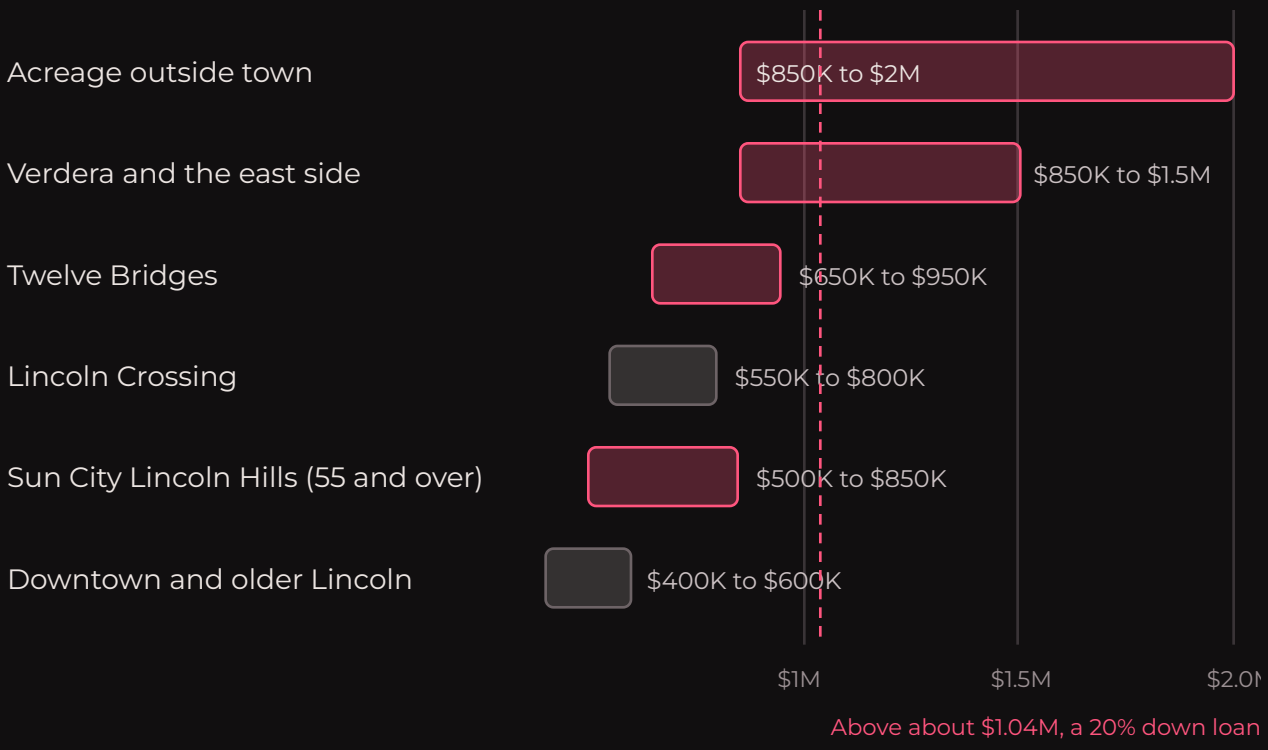
Open space

Trails, preserves and farmland around town.

02

The *pockets*

Lincoln has no single price. A home on acreage, a new build on the east side and a home in Sun City can be ten minutes apart, and they come with very different costs to own.



Typical ranges, approximate, from recent sales and listings. Lot size, age, updates, HOA and special taxes move any one home well outside its range.

02 · THE POCKETS

The pockets, side by side

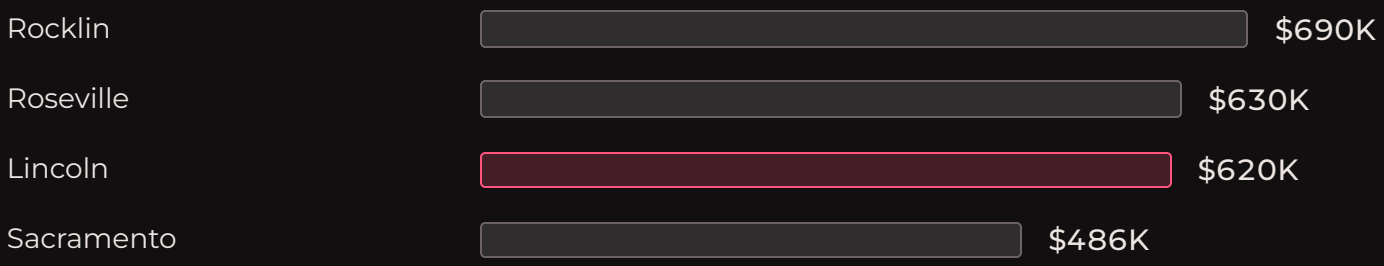
POCKET	WHAT IT'S LIKE	TYPICAL RANGE
Acreage outside town	Rural homes on acreage west and north of town, often with wells and septic	$850K to $2M
Verdera and the east side	Newer and larger homes in Verdera and the east side, some on bigger lots	$850K to $1.5M
Twelve Bridges	Master-planned neighborhoods from the late 1990s and 2000s, with trails and a golf course	$650K to $950K
Lincoln Crossing	Neighborhoods from the 2000s on the south side, near Highway 65	$550K to $800K
Sun City Lincoln Hills (55 and over)	An age-restricted community with its own clubhouses, golf and HOA	$500K to $850K
Downtown and older Lincoln	Older homes around downtown and First Street	$400K 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.

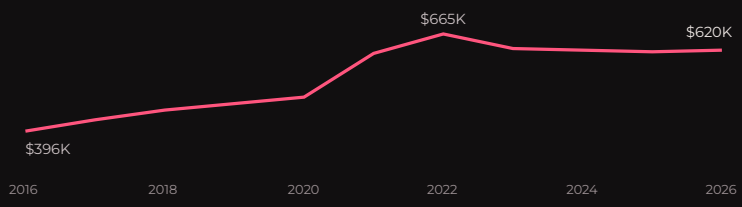
03
What homes *cost*

Lincoln peaked at $665,000 in 2022 and has held between $615K and $625K since. It sits about $10,000 below Roseville and about $70,000 below Rocklin.

Median sold price, January to October 2026



Lincoln median, 2016 to 2026



Price per square foot

$336 in Lincoln, against $331 in Roseville, $334 in Rocklin and $327 in Sacramento.

Volume and leverage

924 sales this year, against 908 over the same months of 2025. Homes sold for 99.5% of list on average, so well-priced homes sell close to asking.

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

04
New build or *resale*

In Lincoln, the choice between new construction and resale changes what you pay, what you own and what it costs each month.

- ☐ **Mello-Roos.** Many Lincoln neighborhoods carry a Community Facilities District tax on the property tax bill, often for decades. It can add hundreds of dollars a month.
- ☐ **HOA dues.** Many neighborhoods have an HOA, and Sun City has its own. Know the dues, what they cover and the rules.
- ☐ **Builder contracts.** A builder's purchase contract is written for the builder. Have your own agent review it before you sign anything in a sales office.
- ☐ **Builder incentives.** Builders often offer rate buydowns or credits. Compare them against a resale price, not just against each other.
- ☐ **Age-restricted homes.** In Sun City, at least one resident usually has to be 55 or over. Read the HOA rules before you write an offer.
- ☐ **Solar.** Most new homes include solar. Know whether it is owned, leased or financed.
- ☐ **Acreage.** Rural homes often have a well and septic. Inspect both, and confirm what the zoning allows.

05
Inspecting a *Lincoln home*

New or old, every home gets an independent inspection. It protects you after closing, and it's your strongest negotiating tool before.

- ☐ **New construction.** Hire your own inspector before the drywall goes up if the builder allows it, and again before the final walk-through.
- ☐ **Plumbing.** Some homes from the 1980s and early 1990s were built with polybutylene pipe, which many insurers and buyers avoid.
- ☐ **Roof.** Get the roof's age, and an underlayment inspection on tile roofs.
- ☐ **Heating and cooling.** Know the system's age. Summer heat makes AC a real cost.
- ☐ **Pools.** Have pool equipment and the shell inspected separately.
- ☐ **Drainage and grading.** Look at how water moves around the house and away from the foundation.
- ☐ **Permits.** Additions, patio covers and garage conversions 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 $620K median, a buyer with 20% down stays comfortably under the conforming limit. Acreage and the larger east-side homes can cross into jumbo financing.

Conforming and jumbo loans

The 2026 conforming loan limit for a one-unit home in Placer County is *$832,750*. Above about $1.04M, a 20% down loan becomes jumbo, which usually means more reserves and stricter credit. Terms vary widely by lender, so shop them.

Special taxes

When you compare homes, compare the full monthly cost: principal, interest, property tax, Mello-Roos and HOA. Two Lincoln homes at the same price can be several hundred dollars a month apart.

Transfer tax

Lincoln does not add a city tax, so the total is the standard $1.10 per $1,000. On a $620K home, that's about $682. Who pays is negotiable.

Property tax

Based on the purchase price, roughly 1% plus local assessments, plus Mello-Roos in many neighborhoods. Your lender and the tax bill will give you the exact figure.

07
Daily *life*

Lincoln's appeal is newer homes, open space and an easy drive to Roseville, with a small downtown that still feels like its own town.

A Saturday in Lincoln

1. **Coffee** — Downtown on G Street
2. **The trail** — A walk through the Twelve Bridges open space
3. **Outdoors** — Hidden Falls Regional Park, east of town
4. **Lunch** — Lincoln Boulevard
5. **Evening** — Dinner in Roseville

Room to grow

Newer neighborhoods, trails and parks are spread across the city.

Easy to get around

Roseville is about 15 minutes away, Auburn about 25 and downtown Sacramento about 35.

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

08

Selling in *Lincoln*

Lincoln has a deep market, which means more competition. Buyers compare your home to new builds on the east side and to nearby resales. Pricing, presentation and timing decide who sells first and for the most.

What buyers pay more for

Updated kitchens and baths, owned solar, single-story living, larger lots, open space views, and low or no Mello-Roos.

What they discount

Deferred maintenance, dated systems, polybutylene plumbing, high special taxes, leased solar and busy-street locations.

How I approach it

- ☐ **Price against the right competition.** Buyers compare your home to new builds and nearby resales. I price against both.
- ☐ **Inspect before you list.** A pre-listing inspection keeps a buyer's inspection from becoming a renegotiation.
- ☐ **Show how it lives.** Photography and video that show the light, the yard and what is nearby.
- ☐ **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 Lincoln? 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 area 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: Placer County. Information current as of November 2026.