A NEIGHBORHOOD GUIDE

Inside Cameron Park

The lake, the golf course and the airpark

Every pocket from the lake to the golf course, the airpark and Cameron Estates, what homes really cost, and how they get bought and sold well.

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A NOTE BEFORE YOU START

Foothill living, *$280,000 below El Dorado Hills.*

Cameron Park sold for a median of $627,000 from January through October across 184 sales, up about 55% from 2016. El Dorado Hills, ten minutes west, came in at $905,000.

Cameron Park is unincorporated El Dorado County on Highway 50, built mostly from the 1960s on. It holds a little of everything: homes around a lake and a golf course, an airpark where houses come with hangars, newer neighborhoods, and larger lots in Cameron Estates.

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, HOAs and the airpark, what homes sold for in 2026, and where negotiation makes the biggest difference.

Shawnii

BOOK A 15-MINUTE CALL →

Cameron Park at a glance, 2026

MEDIAN SOLD PRICE	PRICE PER SQ FT	TEN YEARS
$627K	$321	+55%
184 sales, January to October	Against $309 in Placerville	From a $404,000 median in 2016

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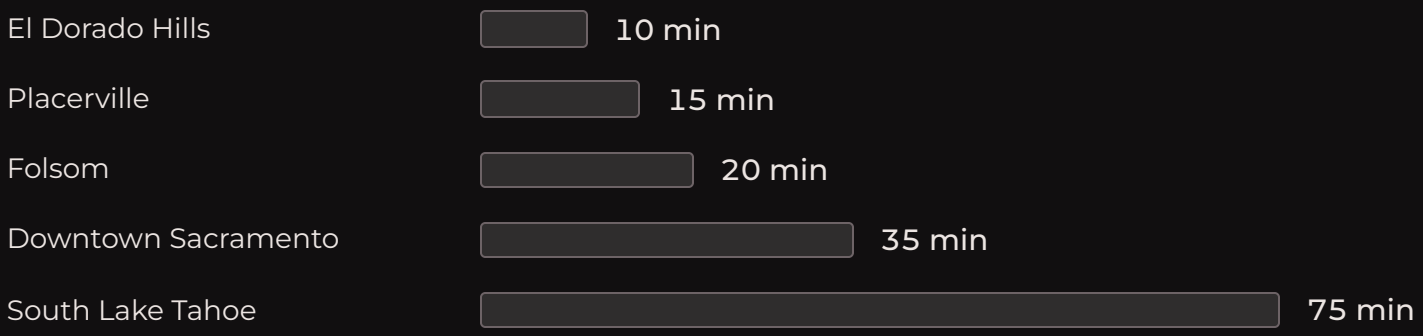
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A call, a private search, or a value estimate

01

Why *Cameron Park*

Cameron Park sits on Highway 50 between El Dorado Hills and Shingle Springs, about 35 minutes from downtown Sacramento. It's foothill living with town services close by, at a lower price than the hills to the west.

Typical off-peak drive times



Approximate, from central Cameron Park.

THE PRICE

$278K less

Than the El Dorado Hills median.

THE SETTING

Foothills

Oaks, hills and a lake in the middle of town.

THE ROAD

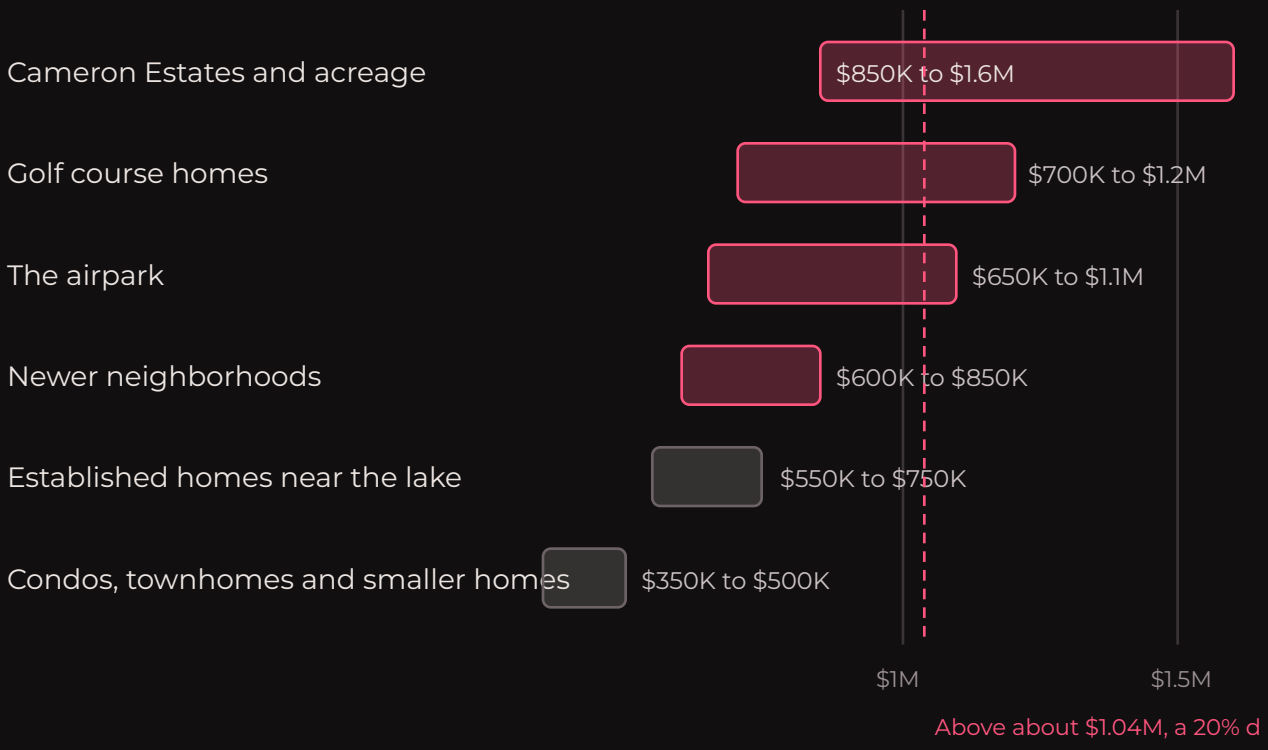
Highway 50

Folsom in 20 minutes, Tahoe in about 75.

02

The *pockets*

Cameron Park has no single price. A home on an acre in Cameron Estates, a hangar home at the airpark and a 1970s home near the lake can be five minutes apart, and they price very differently.



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

02 · THE POCKETS

The pockets, side by side

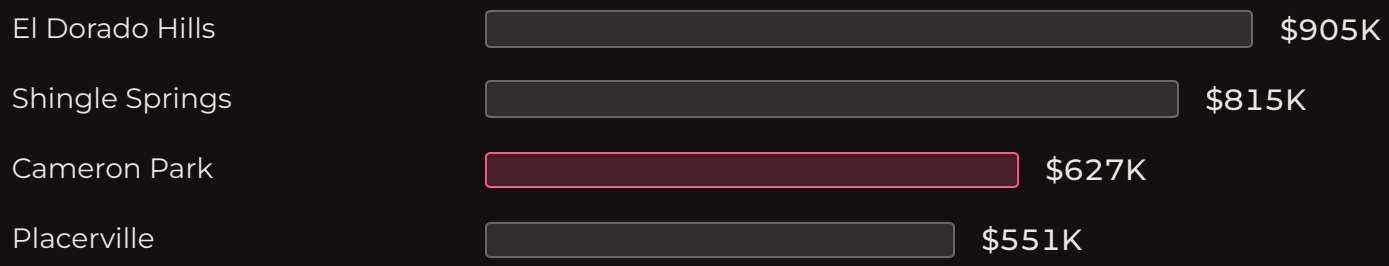
POCKET	WHAT IT'S LIKE	TYPICAL RANGE
Cameron Estates and acreage	Larger lots of an acre or more in Cameron Estates and on the edges of town	$850K to $1.6M
Golf course homes	Homes on and around the Cameron Park Country Club golf course	$700K to $1.2M
The airpark	Homes with hangars on taxiway streets at Cameron Airpark	$650K to $1.1M
Newer neighborhoods	Neighborhoods from the 1990s and 2000s, some with HOAs	$600K to $850K
Established homes near the lake	Homes from the 1970s and 1980s around Cameron Park Lake	$550K to $750K
Condos, townhomes and smaller homes	Attached homes and smaller houses, often the entry point	$350K to $500K

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.

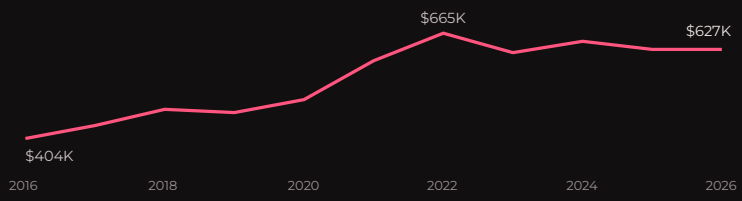
03
What homes *cost*

Cameron Park peaked at $665,000 in 2022 and has held between $617K and $648K since. It sits about $280,000 below El Dorado Hills and about $75,000 above Placerville.

Median sold price, January to October 2026



Cameron Park median, 2016 to 2026



Price per square foot

$321 in Cameron Park, against $309 in Placerville and $361 in Shingle Springs.

Volume and leverage

184 sales this year, against 187 over the same months of 2025. Homes sold for 99.2% 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

Lots, HOAs and *the airpark*

In Cameron Park, the land and the setting change what a home is worth and what it costs to own.

- ☐ **The airpark.** Homes at Cameron Airpark have hangars and front onto taxiways. Read the airpark rules and dues, and know that aircraft use the streets.
- ☐ **HOA dues.** Some neighborhoods and the golf course areas have an HOA. Know the dues, what they cover and the rules.
- ☐ **Acreage.** Larger lots may have a well and septic. Inspect both, and confirm what the zoning allows.
- ☐ **Fire and insurance.** The foothills carry wildfire risk. Get an insurance quote early, before you remove contingencies.
- ☐ **Slopes and views.** Hillside lots can bring drainage and foundation questions. Look at how water moves around the house.
- ☐ **Solar.** Know whether solar is owned, leased or financed.
- ☐ **County land.** Cameron Park is unincorporated, so permits run through El Dorado County.

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.

- ☐ **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 $627K median, a buyer with 20% down stays comfortably under the conforming limit. Larger homes on acreage can cross into jumbo financing.

Conforming and jumbo loans

The 2026 conforming loan limit for a one-unit home in El Dorado 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.

Insurance first

Insurance in the foothills can take longer to place and cost more than buyers expect. I have buyers get a quote during the inspection period, so it shapes the offer instead of surprising them after.

Transfer tax

Cameron Park is unincorporated, so the total is the standard $1.10 per $1,000. On a $627K home, that's about $690. 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*

Cameron Park's appeal is foothill living at a lower price: oaks and open hills, a lake in the middle of town, and Folsom and El Dorado Hills close for shopping and work.

A Saturday in Cameron Park

1. **Coffee** — A cafe on Cameron Park Drive
2. **The lake** — A walk around Cameron Park Lake
3. **The trail** — The El Dorado Trail toward Placerville
4. **Lunch** — Placerville Main Street
5. **Evening** — Wine tasting in the Shenandoah Valley or Apple Hill in the fall

The outdoors

The lake, the golf course and the El Dorado Trail are close by.

Easy to get around

El Dorado Hills is about 10 minutes away, Folsom about 20 and downtown Sacramento about 35.

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

08

Selling in *Cameron Park*

Buyers here compare your home to the closest similar sales and to El Dorado Hills and Shingle Springs. 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, views, usable flat land, hangars, and fire-hardened landscaping.

What they discount

Deferred maintenance, dated systems, polybutylene plumbing, steep or unusable lots, hard-to-insure homes 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 setting.** Photos and video that show the view, the lot, the hangar or the lake 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 Cameron Park? 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: El Dorado County. Information current as of November 2026.