The Lake of the Pines insider guide

Straight talk on what it costs, what it's like, and what to check before you buy.

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I've sold real estate in Nevada County for over 20 years, and before that I spent 18 years in high-tech customer support — which means I've spent my whole career doing one job: keeping people calm and informed when things get confusing. Nevada County is a bit of everything, and I've worked all of it. Lake of the Pines is one corner I know especially well because I've lived here for over 20 years, and this guide is the version of it I'd hand a friend, not a brochure.

Here's what's actually true about the place — the numbers, the fees, the trade-offs, and the stuff residents will tell you over a beer at the Sports Lounge that you won't find on a listing sheet.

The community, straight up

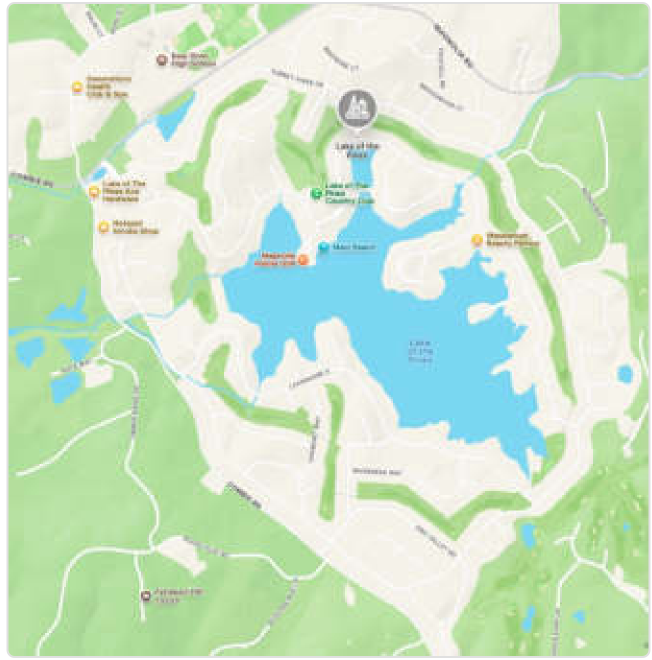
Lake of the Pines is a private, gated community built around a 232-acre lake at 1,500 feet elevation — high enough to feel removed, low enough that you're rarely chaining up to get to the grocery store. It sits on Combie Road between Auburn and Grass Valley, staffed gate, 24/7. Inside: a golf course wrapping the shoreline, a marina, seven parks, a main beach, a pool, tennis and pickleball courts, bocce, a Clubhouse, and a Sports Lounge that anchors a genuinely busy social calendar. Residents are retirees, families, a growing number of remote workers, and Sacramento commuters willing to trade a bit of drive time for community and lake access.

232	1,500'	4,400	1,900
ACRE LAKE	ELEVATION	RESIDENTS	HOUSEHOLDS

1 The one-page map

Get the official community map from the Association office (530-268-1141) before your first tour. It's worth having in your hand, not just in your head. Quick orientation until then:

- Main gate off Combie Road, staffed around the clock
- The golf course wraps around the lake
- Seven parks ring the lake, mostly with sand beaches, plus a dog park
- The marina sits near the Clubhouse; across the lake, Park 4 has a day-use boat launch
- Clubhouse, Sports Lounge, Pro Shop and Lakeside Pavilion cluster together as the social hub, with the pool just below overlooking the main beach



The lake sits at the center; Combie Road and the main gate run along the northwest edge.

2 Home prices, mid-2026

TYPICAL RANGE

$450k – $950k

Most homes off the water. Smaller homes start in the high $300,000s.

LAKEFRONT & GOLF FRONTAGE

$900k – $1.3M+

Private-dock lakefront sits at the top of the range.

PACE

~1 month

On market for a well-priced home, with close to a third selling at or above asking.

Homes are moving faster than last year even with prices softening a bit. Pull a live comp sheet before you price anything specific — this market moves within a quarter, and view premiums shift block by block.

3 HOA dues

$371
PER MONTH

Covers the lake, marina, parks, main beach, pool, golf course, Clubhouse, Sports Lounge, Lakeside Pavilion, 24/7 security, and the tennis, pickleball and bocce courts. It also covers bulk-rate Optimum internet and cable TV — folded into your dues, not billed separately.

Compare that against a bare HOA somewhere else and remember you're already paying for internet before you even shop for a plan. Golf, marina and court access are all separate, itemized costs on top of the $371 — more on those below.

Plan for two one-time fees at purchase: a **$360 Sale of Property Transfer Fee** and a **$282 Owner/Tenant Administration Fee** for initial registration, which drops to $78 a year after that.

Thinking about an ADU? The Association charges a monthly fee equal to your full assessment for it — a JADU is half that. Basically a second HOA payment; know that going in. The community also does not allow short-term rentals, so don't plan on buying something you want to put on Airbnb.

4 Golf

The private 19-hole course wraps the lake and holds its own regionally – water hazards, canyons, bunkers. You don't need a membership to play; daily green fees are open to residents and their guests, and members just pay less. Tee times, plus the tennis, pickleball and bocce courts, all get booked through the same online reservation app.

Nineteen holes, canyon carries, and a shoreline you play alongside.

GREEN FEES

Player	18	9
Member	$52	$36
Guest of member	$62	$41
Junior (under 18)	$16	$11
Reciprocal	$72	$36

Reciprocal includes cart and a small bucket of range balls, and requires an annual membership at your home club.

ANNUAL MEMBERSHIPS

Membership	Annual	EZ Pay
Individual adult	$1,942	$1,972
Spouse of member	$1,694	$1,724
Weekend-only adult	$1,406	$1,436
Nine-hole (9/day max)	$1,030	$1,060
Family (2 adults + kids)	$3,883	$3,913
Junior (under 18)	$149	–
College student (May–Aug)	$287	–
Greens play only (after 2:30pm)	$287	–

CARTS

$16 per person for 9 holes, $26 for 18. Cart registration is separate: $443/year course-and-street, $46/year street only.

TWILIGHT

From 2:30pm May–Oct, 1:00pm in winter. Member $36, guest $41, cart $26, junior $11, reciprocal $57.

DRIVING RANGE

$8 small bucket, $13 large. Ball cards run $83 to $395 depending on volume.

5 The lake and marina

The lake runs bass, trout, bluegill, crappie and catfish, with water in the mid-70s through summer — good for swimming, skiing, sailing, kayaking, the works. Both motorized and non-motorized boats are welcome.

MARINA SLIP

$1,430/year annual, $1,465 monthly. Wait-list fee $50, non-refundable; move-list fee $50.

BOAT DECALS

Priced by engine size: $175 for 25 HP or less up to $257 at 100 HP+. $83 battery or sail, $46 for kayaks, canoes and rowboats without CF numbers.

BOAT RACK

Smaller craft: $195/year, $30 to get on the waitlist.

RV STORAGE

$715/year up to 20 feet, up to $1,150 over 40 feet, plus $17 for the dump station and $60 for that waitlist.

BOB'S TAKE

There's a waitlist for marina slips, so get on the marina and boat-rack lists the day you close if a slip matters to you. Don't wait for boating season — the list doesn't move that fast.

6 Beaches and pool

Seven parks around the lake, most with sand beaches and picnic tables, one set aside as a dog park. The pool overlooks the main beach and it's free to get in — no daily fee. Season runs April through November.

Lessons and programs: group lessons $67 for members and $83 for guests, private lessons $88 / $109, water fitness $5 a class or $50 for the season, swim team $26 to join ($98 for a guest of a member).

7 Tennis, pickleball, bocce

All three book through the same app as golf, and there are organized clubs and league play. Pickleball has a real following here — daily drop-in play, loaner paddles for newcomers, beginner and intermediate clinics, junior camps. You don't need to own equipment to show up.

8 Clubhouse and dining

Two dining spots, both open to every member and their guests — no minimums, no membership required to eat there.

The Sports Lounge

Casual, next to the Pro Shop above the bocce courts. Kitchen Sun–Thu 11am–8:30pm, Fri–Sat 11am–9pm.

The Clubhouse Restaurant & Bar

The nicer option, lake views, open Thursday and Friday 5–9pm, with private event space available beyond that.

Both venues also host private events — weddings, celebrations of life, club meetings — with published pricing if you want to book the space yourself.

Beyond the food, more than 25 resident-run clubs meet regularly: water skiing, bocce, ukulele, tai chi, bridge, line dancing. This is where the "close-knit" reputation actually comes from. It's not a marketing line — it's a packed calendar.

9 Schools

> **Elementary and middle:** Pleasant Ridge Union Elementary School District. Cottage Hill Elementary (K–5) and Magnolia Intermediate (6–8) both serve this area and carry solid local ratings.

> **High school:** Nevada Joint Union High School District. Bear River High School, just outside the LOP gate, is well-regarded — small classes, above-average attendance, a real AP lineup.

> Both districts sit right outside the gate on Combie Road.

10 Drive times

LOP sits almost dead-center between Auburn and Grass Valley, right off Highway 49.

Where	Drive
Auburn — I-80, hospital, big-box shopping	10–15 min
Grass Valley / Nevada City	15–20 min
Roseville / Rocklin	30–40 min
Downtown Sacramento	45–60 min
Reno / Tahoe ski areas	45–75 min
San Francisco	2.5–3 hrs

Don't let anyone promise you 30 minutes to Sacramento — that's not how I-80 works most days. And the 1,500-foot elevation keeps LOP below the snow line most winters, a real difference from the higher Sierra communities.

11 Grocery and shopping

This is one of the most underrated parts of living here — you don't have to leave the neighborhood for the basics. Right at the Combie & 49 shopping center, through its own resident gate:

- Holiday Market, a full grocery store
- Several gas stations
- A few coffee shops, including a Starbucks
- Sunrise Cafe, Mario's Early Toast, El Agave and the Gristmill for a meal out

Need more than that — a Costco run, more retail — Auburn and Grass Valley are both a short drive, and Roseville covers the rest at 30 to 40 minutes.

12 Internet and utilities

INTERNET & CABLE

Bundled into HOA dues through a bulk Optimum deal. T-Mobile Home Internet and Astound also serve the area.

POWER & WATER

PG&E for electricity; Nevada Irrigation District for water.

SEWER

Community sewer, not septic — Nevada County Sanitation District No. 1 runs a dedicated plant for LOP.

HEAT	TRASH	GATE ACCESS
No natural gas line runs through the community. Homes run on propane or electric – budget for it if you're used to gas.	Waste Management.	Up to three free gate cards per lot. A guest card runs $80 for 12 months.

13 Fire insurance — the real story

I'd rather you hear this from me now than get surprised by it in escrow.

This is a heavily wooded Sierra Foothills community, and insurers price it like one. Nevada County's fire-hazard designation moved to "very high" in early 2025, and premiums have climbed across the whole region since – not just here.

For a growing share of buyers, the California FAIR Plan has stopped being a last resort and started being the starting point. Worth knowing what that actually means: it covers fire and smoke only, not liability or water damage, so most owners pair it with a separate DIC policy to cover the rest. Costs vary a lot parcel to parcel – defensible space, roof type, how close you sit to dense tree cover.

14.5%
off for a Class-A roof and ember-resistant vents

5%
off for defensible space around the home

10%
off the wildfire portion with Firewise USA certification

A broker who works this region regularly can bundle FAIR Plan and DIC, and knows exactly which discounts a specific property qualifies for.

Get an actual quote – not an estimate – before you remove contingencies. It's the biggest surprise cost buyers run into here, and it's completely avoidable with one phone call. Download my Nevada County Wildfire Insurance Guide for the complete picture.

14 What residents actually love

Ask anyone who's lived here a few years and you'll hear the same handful of things.

The lake, every day

Boating, walking the shoreline, paddleboarding before dinner. People here mean it when they say it feels like vacation.

A community that knows each other

25+ clubs and a full calendar – fireworks, golf tournaments, wine tastings, monthly music on the lake. Neighbors here are actually friends.

Real security

Staffed gate, sponsor-only access. No through-traffic, no drop-in solicitors.

One membership, a full menu

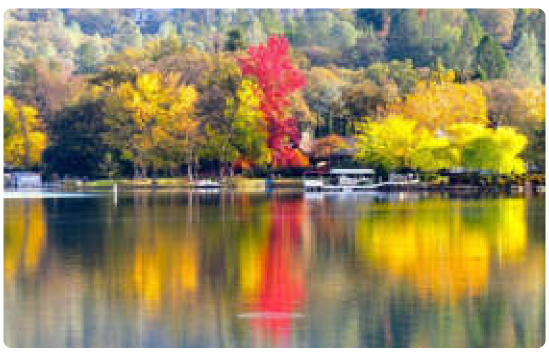
Golf, tennis, pickleball, bocce, the pool, the lake – all inside the same gate.

Real value compared to other areas

Buyers coming from the Bay Area consistently get more house, more land, and a lake for a fraction of what the same lifestyle costs closer to the water.

Two real towns nearby

Auburn and Grass Valley are both minutes away – resort living without giving up an actual commute or a place to shop.



Fall color on the water, resident bald eagles, and fawns in the yard most springs – all inside the gate.

15 What to know before you buy

MONEY

Dues are mandatory – $371 a month, no opting out. Golf, marina and courts are extra. Budget the full picture before you fall for a specific house.

Get a real fire insurance quote before you remove contingencies.

No natural gas – plan for propane or electric.

Considering an ADU? It comes with its own monthly assessment on top of what you're already paying.

RULES — THE ENVIRONMENTAL CONTROL COMMITTEE

As with many HOA communities, there are CC&Rs to keep us all good neighbors.

> Any exterior change — new construction, additions, paint, driveways, landscaping, pools, decks, or removing a tree over 3 inches in diameter — needs ECC approval. Usually 3 to 8 weeks. Skip the process and you're looking at fines running four times the normal plan check fee, accruing weekly until you're compliant.

> Fencing is regulated tight: 6-foot max, specific setbacks, ECC sign-off for every type.

> Rentals are single-family use only. Owners register tenants with the Association, and tenants are bound by every rule the day they move in.

> Pets stay leashed or contained at all times.

> New construction minimums: 1,200 sq ft of living space, 400+ sq ft garage.

ACCESS

> This is a closed, sponsor-only community. You can't just drive in and look around — you need an agent or a resident sponsor to tour, so plan for that step early.

> Owners get up to three free gate cards per lot; a guest card runs $80 for 12 months.

THE LAKE

> Lakefront lots need an ECC-approved dock to moor a boat — a seawall doesn't count, and boats can't extend more than 30 feet from shore.

> It's a reservoir, not an alpine lake. Clarity varies by season.

SCHOOLS AND COMMUTE

> Bear River High School, 11130 Magnolia Road, is a two-minute drive from the main gate, with Cottage Hill Elementary and Magnolia Junior High another two minutes down the road.

> Budget 45 minutes to an hour for downtown Sacramento.

CLOSING

> Read the HOA transfer disclosure package — CC&Rs, current dues, reserve fund health, any pending litigation.

> Budget the $360 transfer fee and $282 initial registration fee as part of closing costs. Easy to forget, easy to plan for.

Let's talk before you tour

I take care of people — that's the whole approach, whether you're buying your first place here or your last one. If you're seriously looking at Lake of the Pines, get in touch and I'll walk you through it in plain language.

Bob Sawyer RE/MAX

Book a consultation

or call me directly at **(530) 489-4892**

This guide reflects LOP's 2026 fee schedule and current community details as of mid-2026. The Association sets fees annually — confirm current pricing with LOP Administration (530-268-1141) before you finalize anything.