

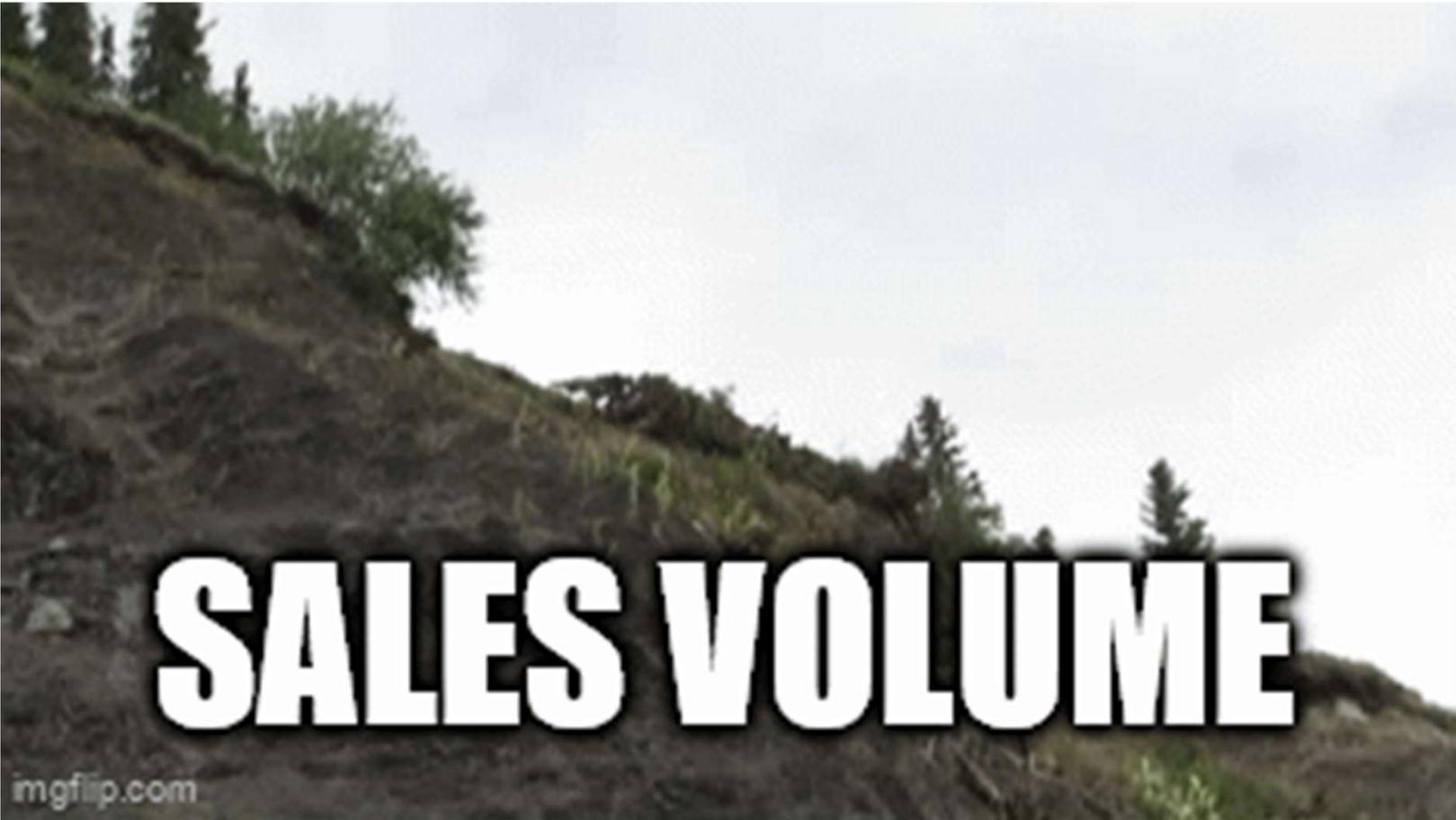
Buckling up for the 2026 Housing Market

January 13, 2026

Ryan Lundquist - @SacAppraiser

SacramentoAppraisalBlog.com

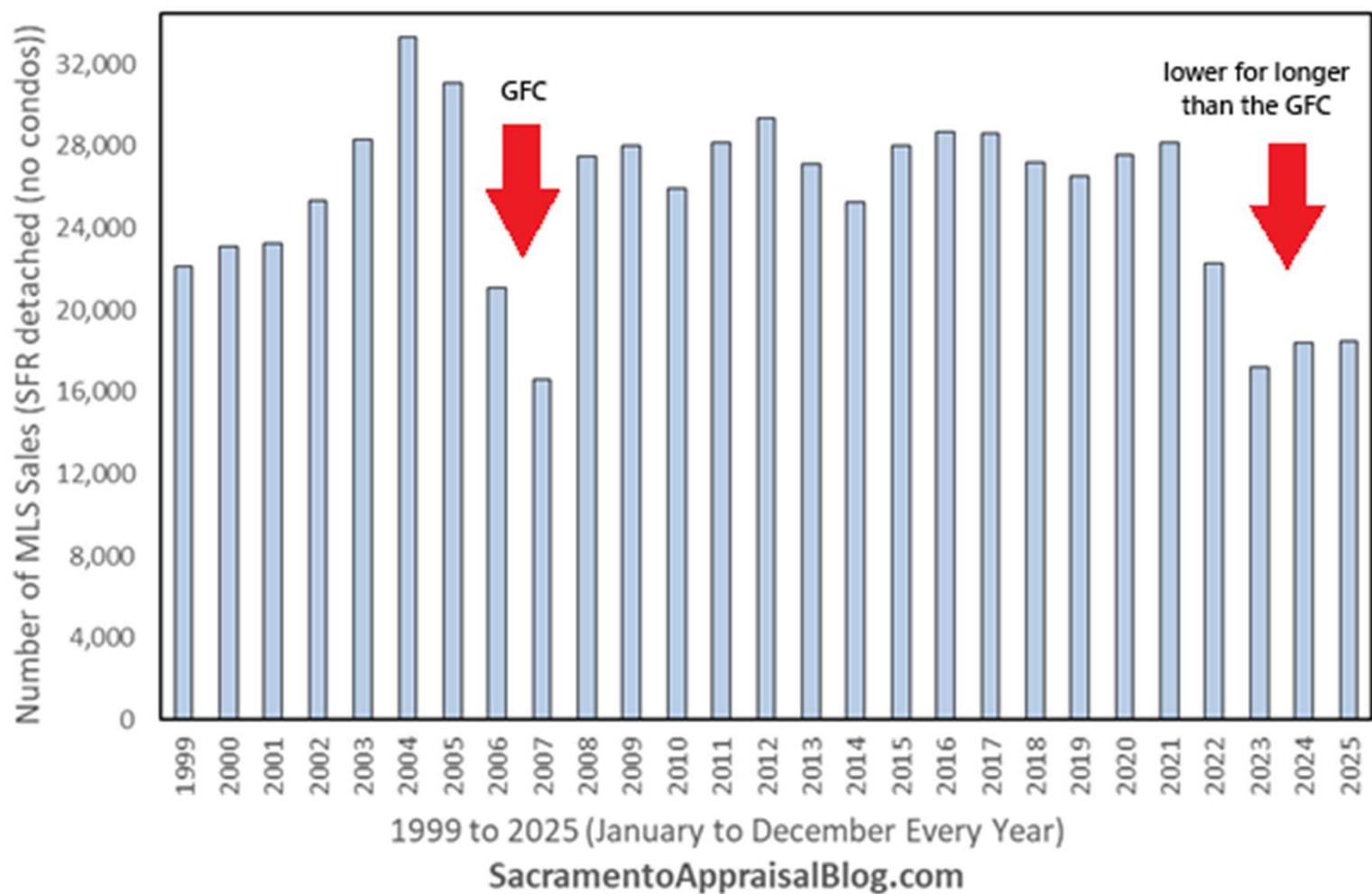




SALES VOLUME

imgflip.com

Sacramento Region Monthly Sales Volume (Sacramento, Placer, Yolo, El Dorado)





**REALTORS
IN 2021**

imgflip.com



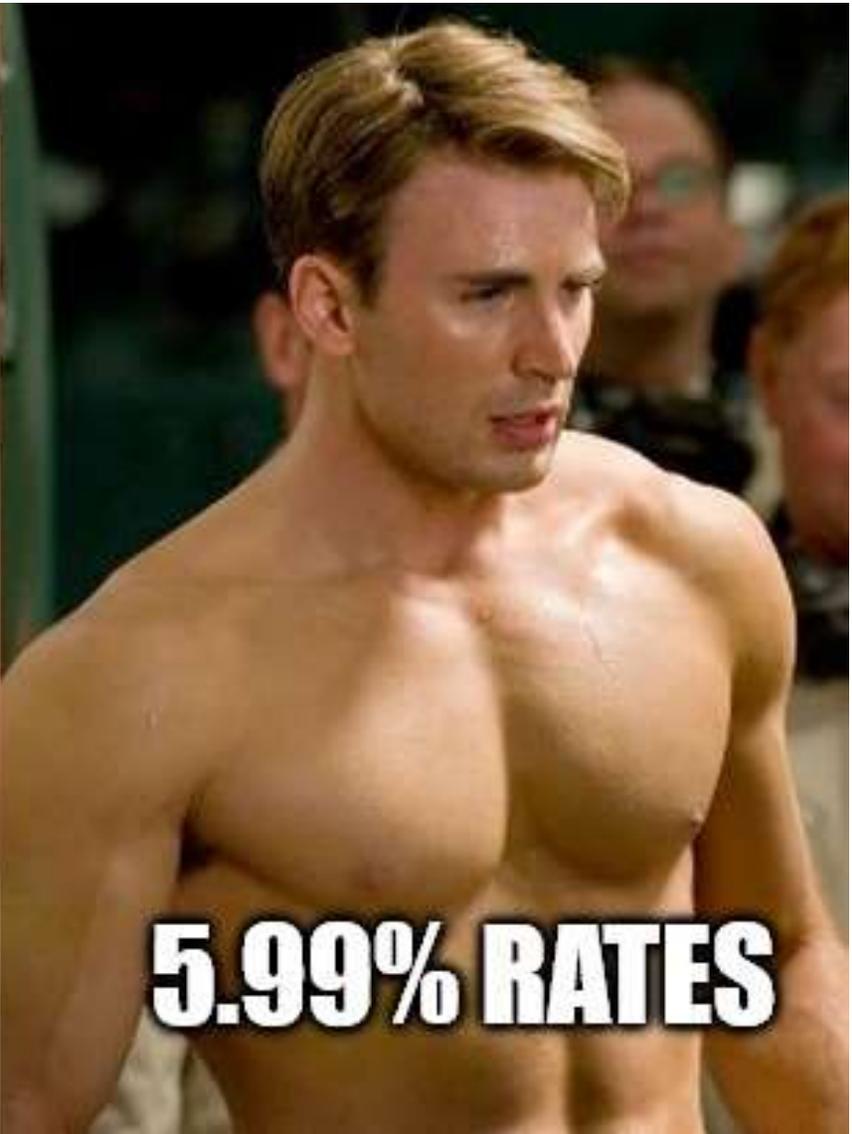
**REALTORS
IN 2026**

@SacAppraiser



6.2% RATES

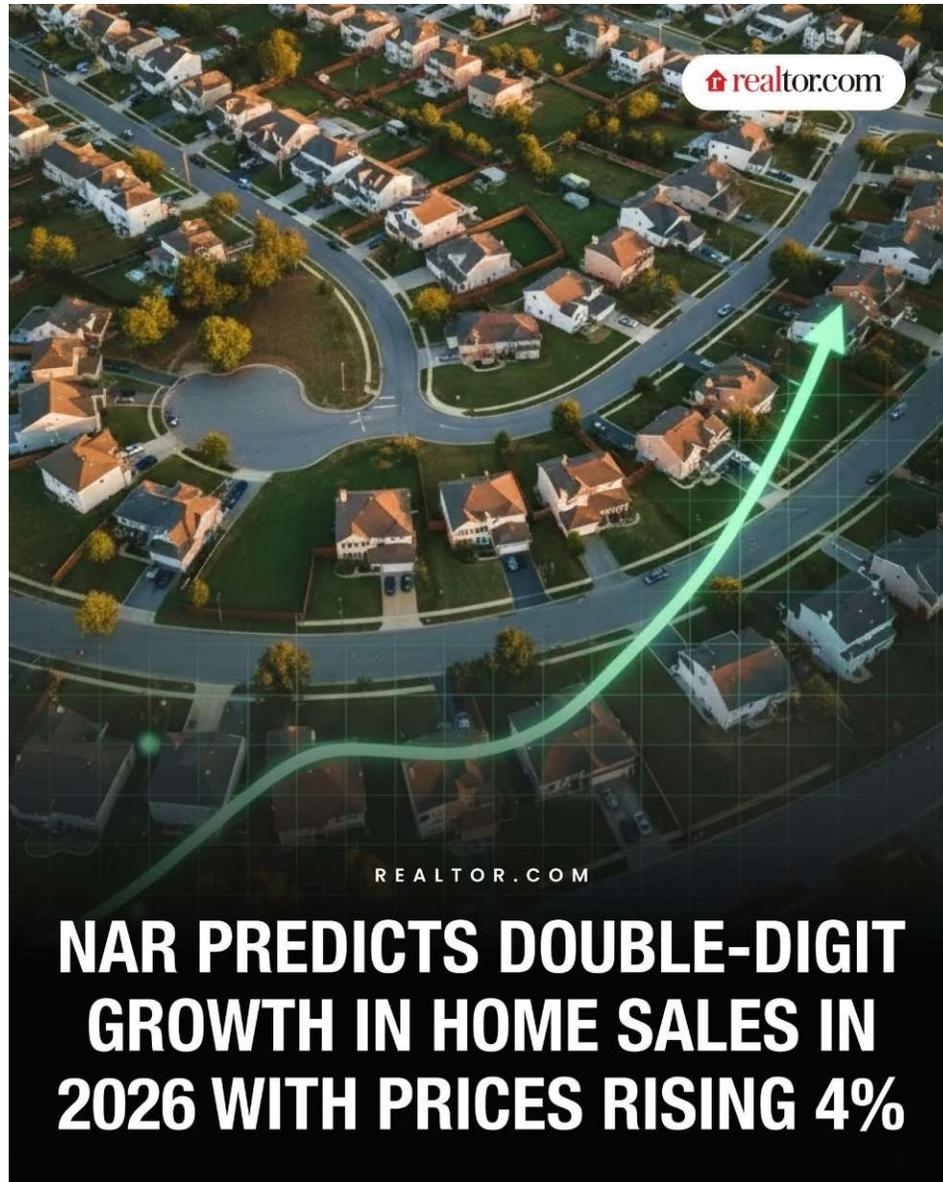
imgflip.com



5.99% RATES

WARNING: Real estate agents who stayed consistent through 2023-2025 are about to have the biggest years of their careers. The compression is over. The explosion is coming.

@rickycarruth



**NAR PREDICTS DOUBLE-DIGIT
GROWTH IN HOME SALES IN
2026 WITH PRICES RISING 4%**

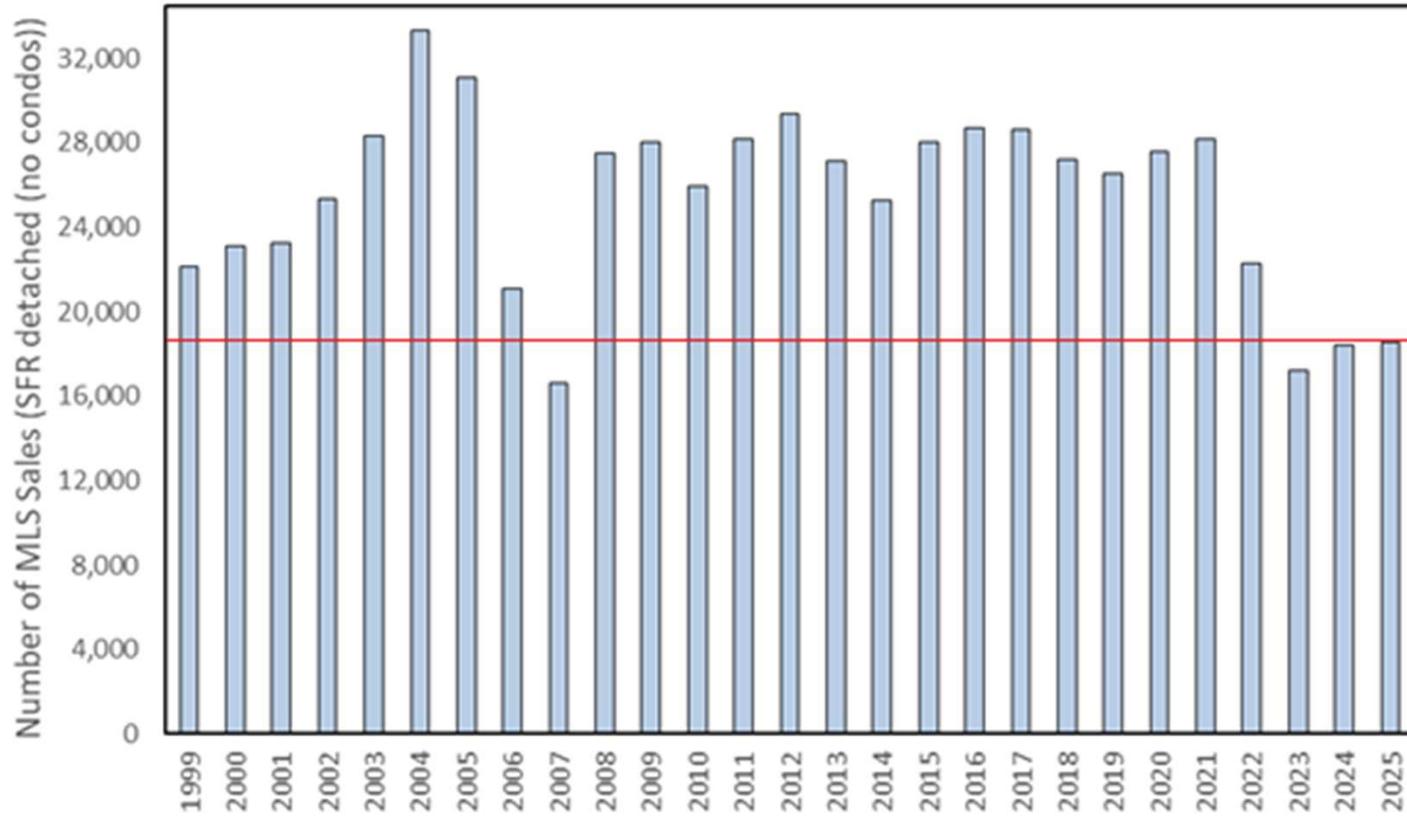
2026

A little less disappointing

2026

A little bit better

Sacramento Region Monthly Sales Volume (Sacramento, Placer, Yolo, El Dorado)



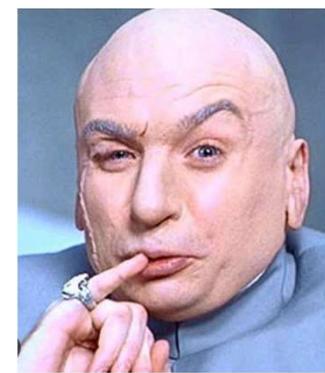
1999 to 2025 (January to December Every Year)

SacramentoAppraisalBlog.com

PRICE & TRANSACTION VOLUME IN 2025

COUNTY	# OF SALES	TOTAL PRICE
Amador	457	\$203,957,728
El Dorado	1,930	\$1,503,763,098
Merced	1,235	\$562,553,901
Nevada	1,109	\$700,375,913
Placer	4,702	\$3,626,568,986
Sacramento	10,700	\$6,482,381,013
San Joaquin	5,025	\$2,968,059,798
Solano	3,353	\$2,120,199,127
Stanislaus	3,332	\$1,711,539,477
Sutter	551	\$260,001,826
Yolo	1,199	\$859,328,665
Yuba	847	\$384,053,935
TOTAL	34,440	\$21,382,783,467

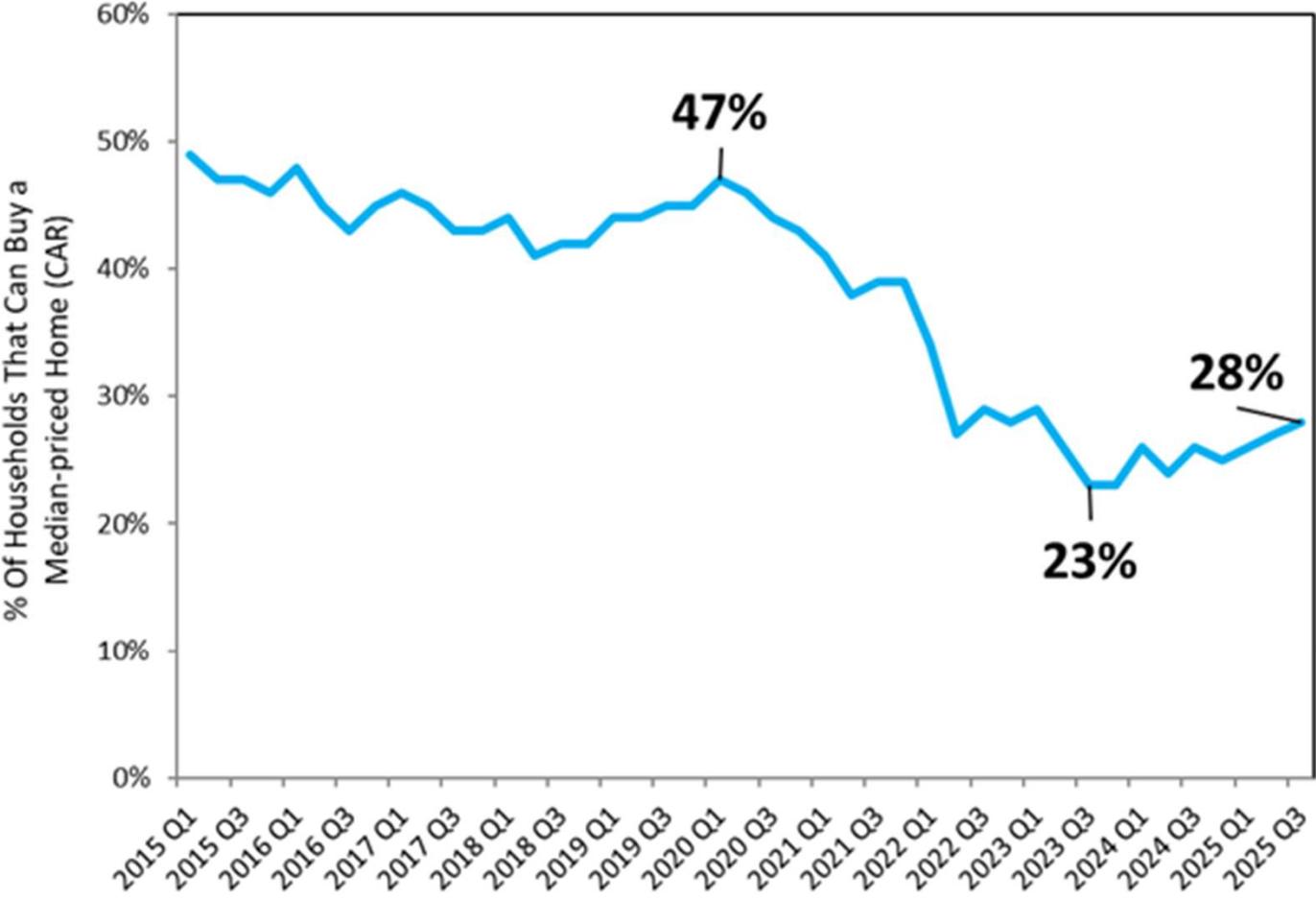
**21.4
BILLION
DOLLARS**



Based on SFR detached MLS sales (no condos) 1-1-25-12-31-25

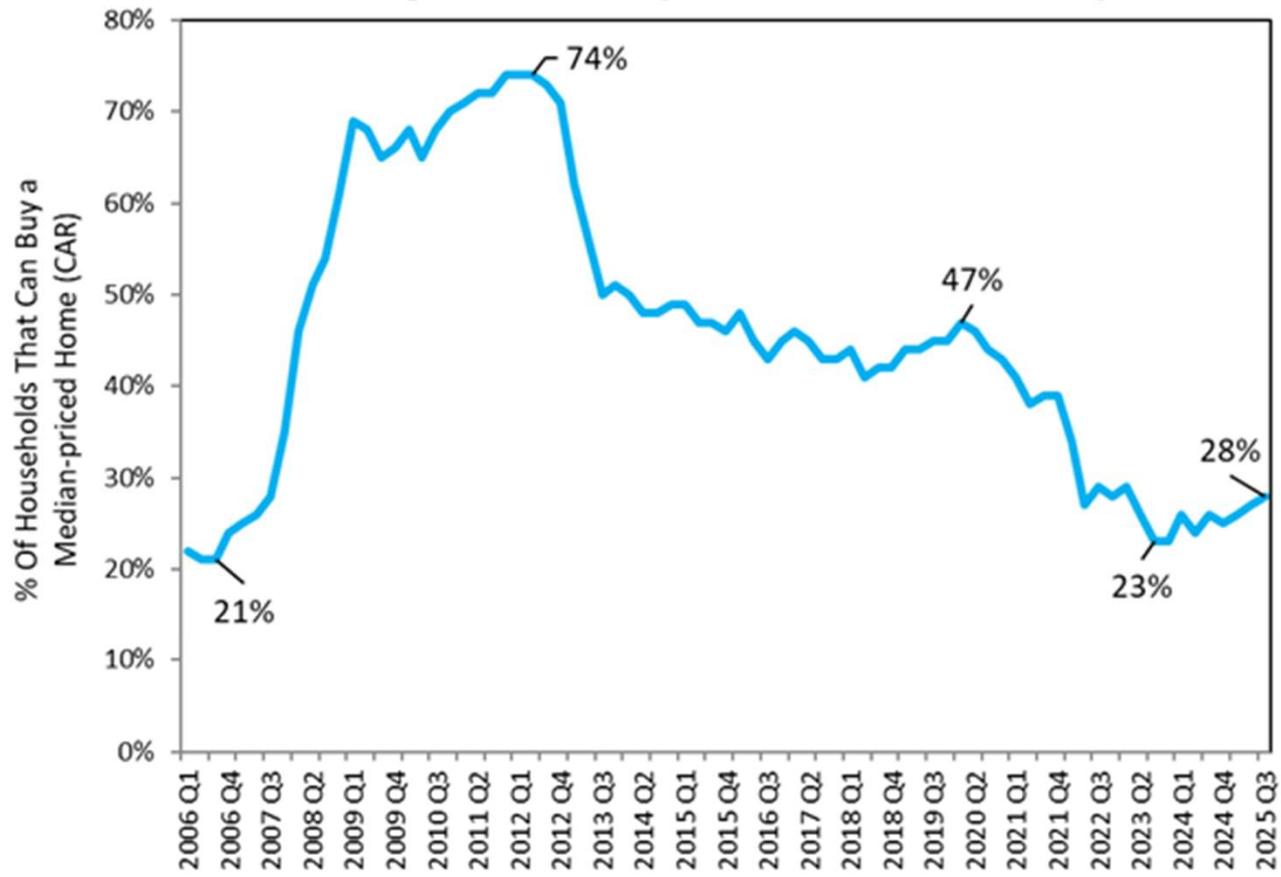
SacramentoAppraisalBlog.com

Housing Affordability in Sacramento County



Q1 2020 - Q3 2025 (stats from CAR)
SacramentoAppraisalBlog.com

Housing Affordability in Sacramento County



Q1 2006 - Q3 2025 (stats from CAR)

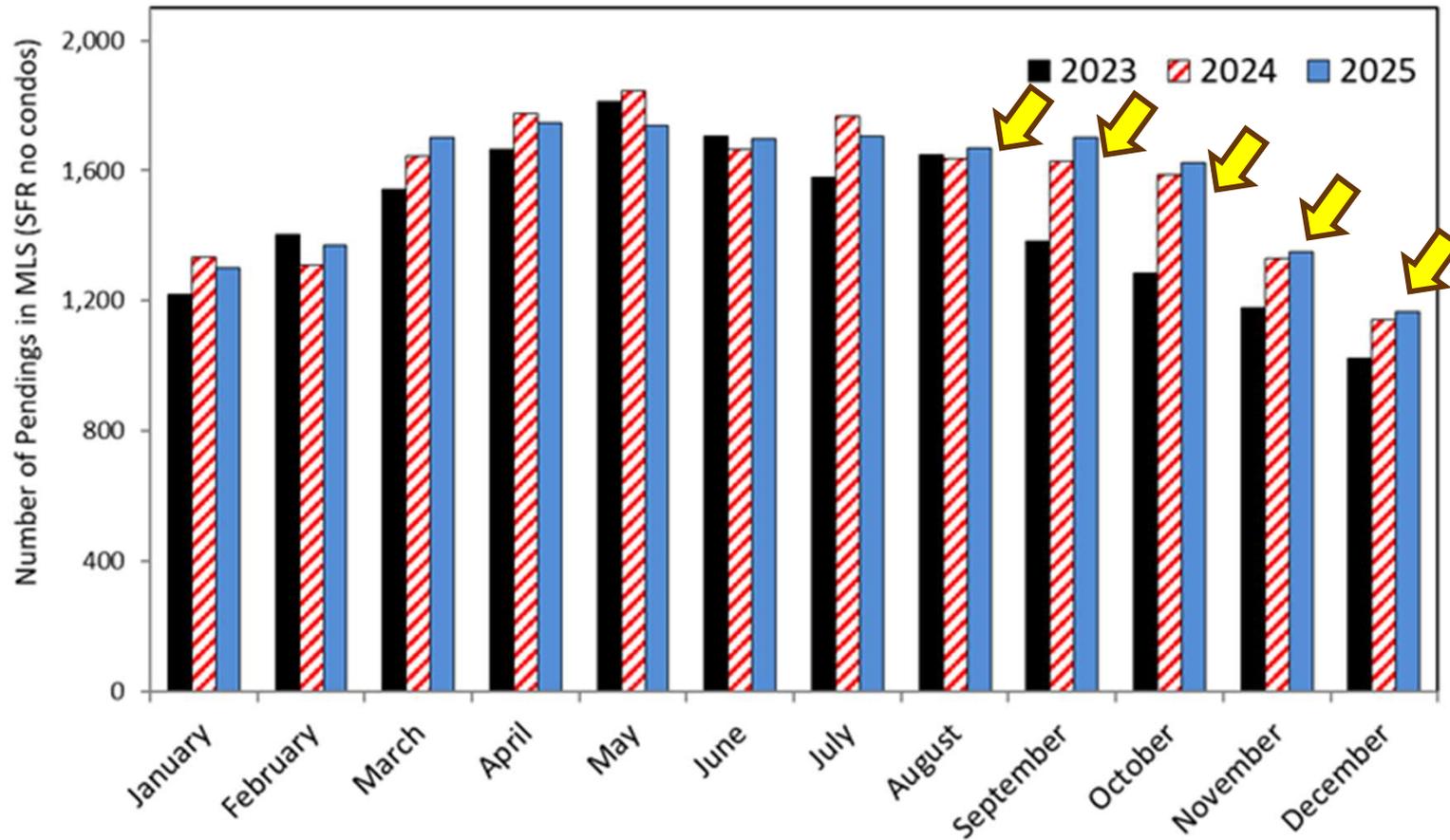
SacramentoAppraisalBlog.com



“The good news for buyers today is (mortgage) rates are slightly lower right now and so are prices,” said Ryan Lundquist, a certified residential appraiser and housing market analyst.

“Granted, it hasn’t been enough to attract a flood of buyers off the sidelines, but this seems like a step in the right direction,” Lundquist said.

Sacramento Region: Monthly **Pendings**



Data: MLS & Ryan Lundquist (Data: 1-12-26)
Sacramento, Placer, El Dorado, Yolo County
SacramentoAppraisalBlog.com

Greatest Hits, Housing Ideas

- 1) 50 year mortgage**
- 2) Portable mortgage**
- 3) Ban institutional investors**
- 4) Buy 200 billion in bonds**

Gavin Newsom joins Trump in blaming big investors for housing crisis



BY BEN CHRISTOPHER AND JEANNE KUANG

JANUARY 7, 2026

Republish

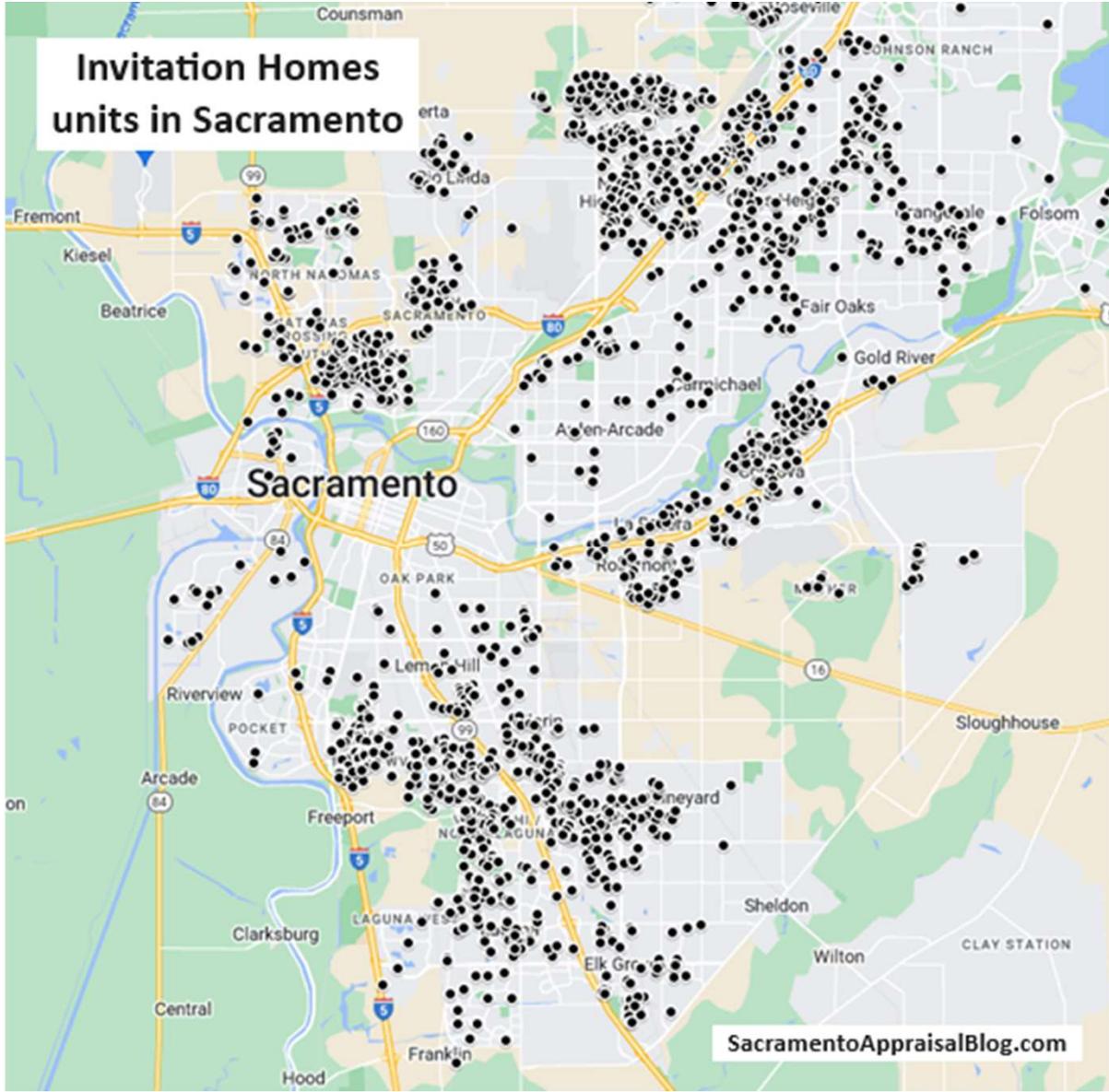


Gov. Gavin Newsom outlines his proposed 2025-2026 state budget during a news conference at California State University, Stanislaus in Turlock, on Jan. 6, 2025. Photo by Rich Pedroncelli, AP Photo



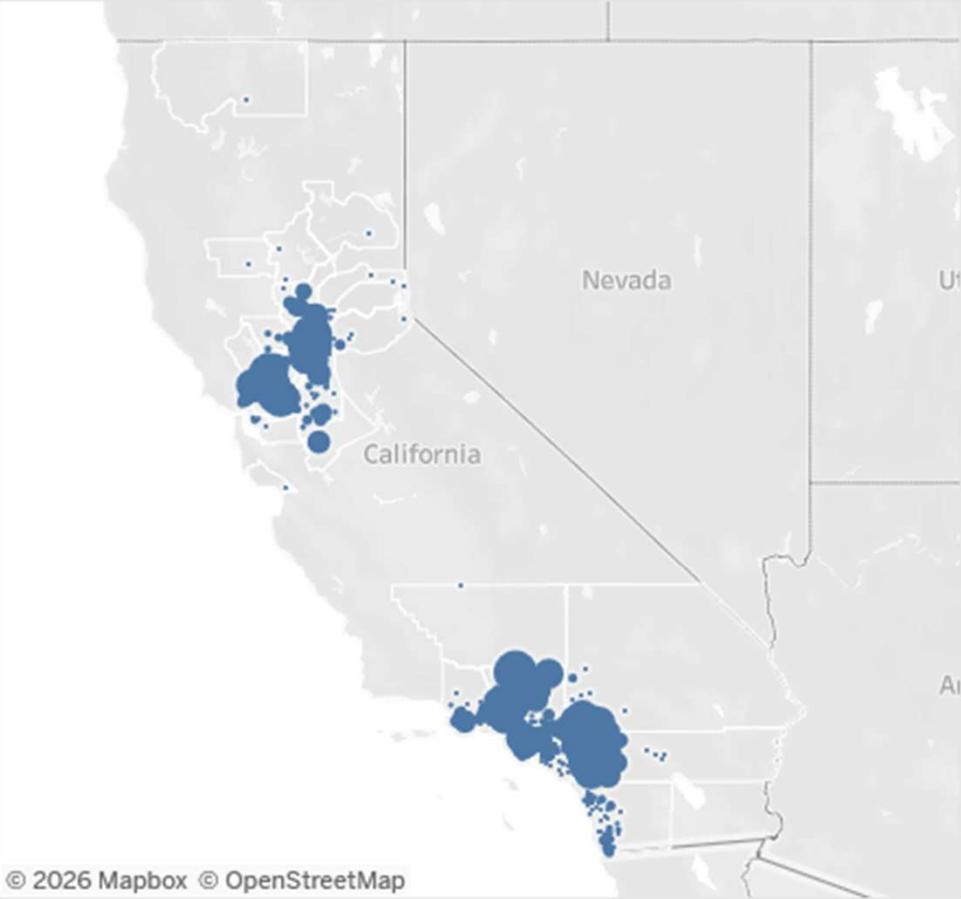
**THE HOUSING
MARKET**

**INSTITUTIONAL
INVESTORS**



<https://sacramentoappraisalblog.com/2023/12/04/this-one-company-owns-9000-homes-in-california-interactive-map/>

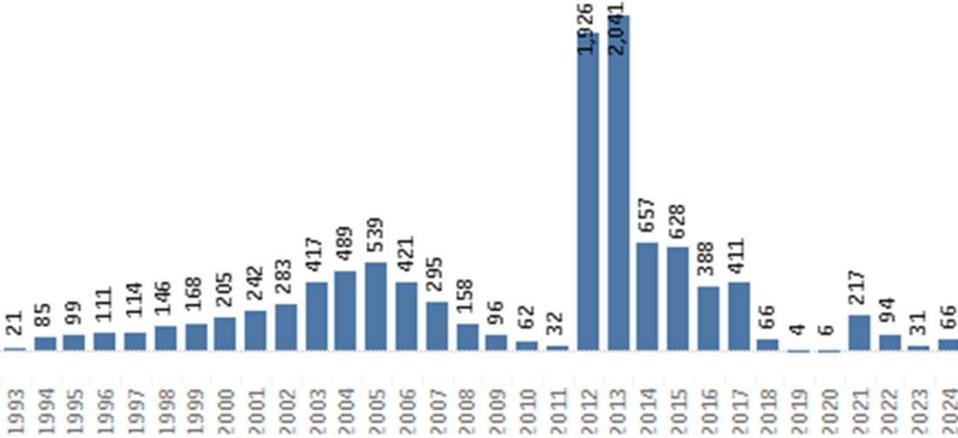
Homes Owned by Owners with 100+ Properties, by Zip Code



Homes Owned by Largest (100+ unit) Owners

Owner	Count
Invitation Homes	11,222

Last Purchase Year by Largest (100+) Owners



<https://public.tableau.com/app/profile/california.research.bureau/viz/CRB-SingleFamilyHousingRentals/MainView>

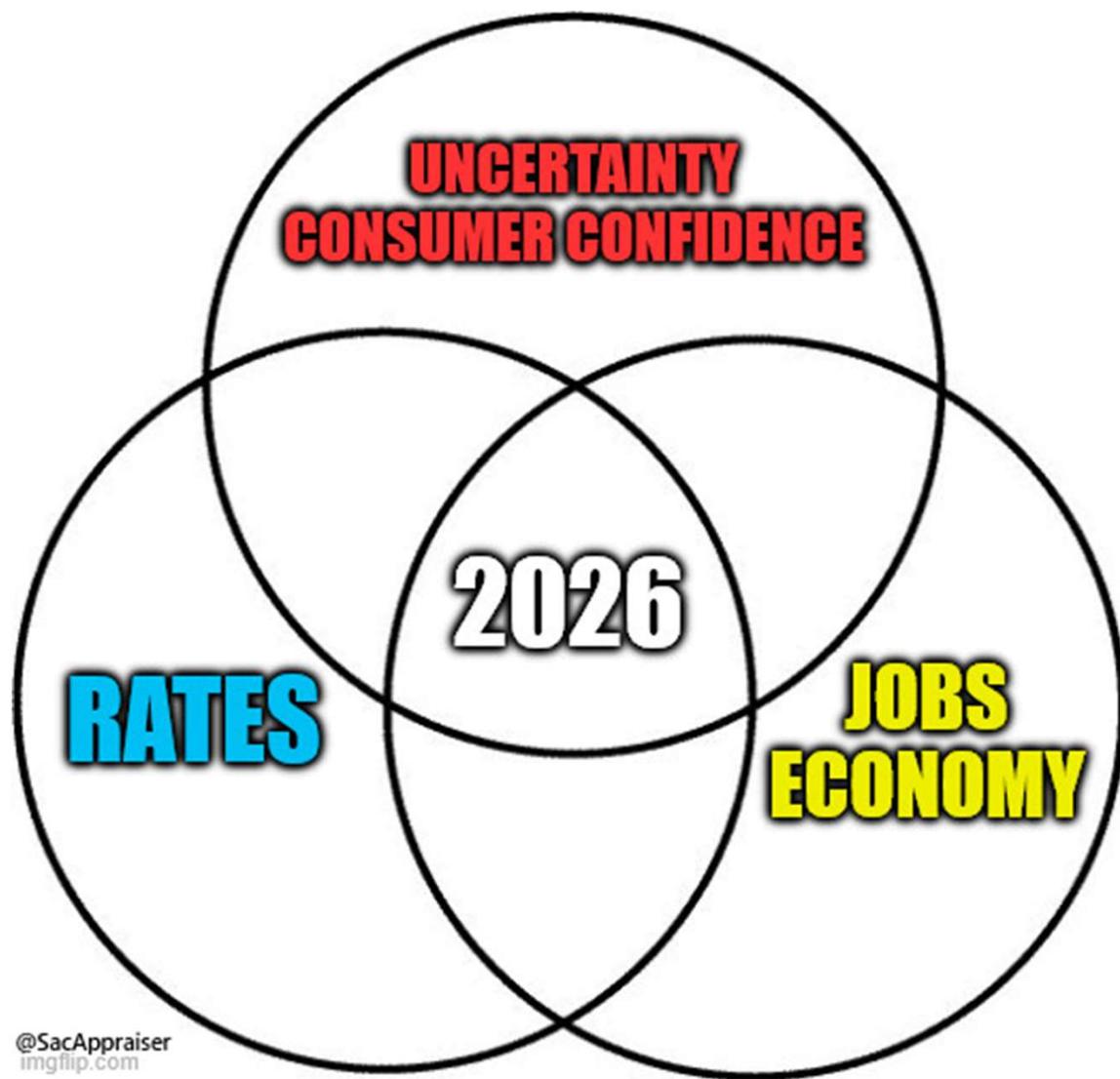
Though inveighing against big monied investors for the high cost of housing is a “huge distraction,” it has obvious political appeal, said Stan Oklobdzija, a UC Riverside public policy professor. “Attacking institutional investors is the latest iteration of appearing to do something without actually doing anything. ...It’s just kind of archetypical cheap talk.”

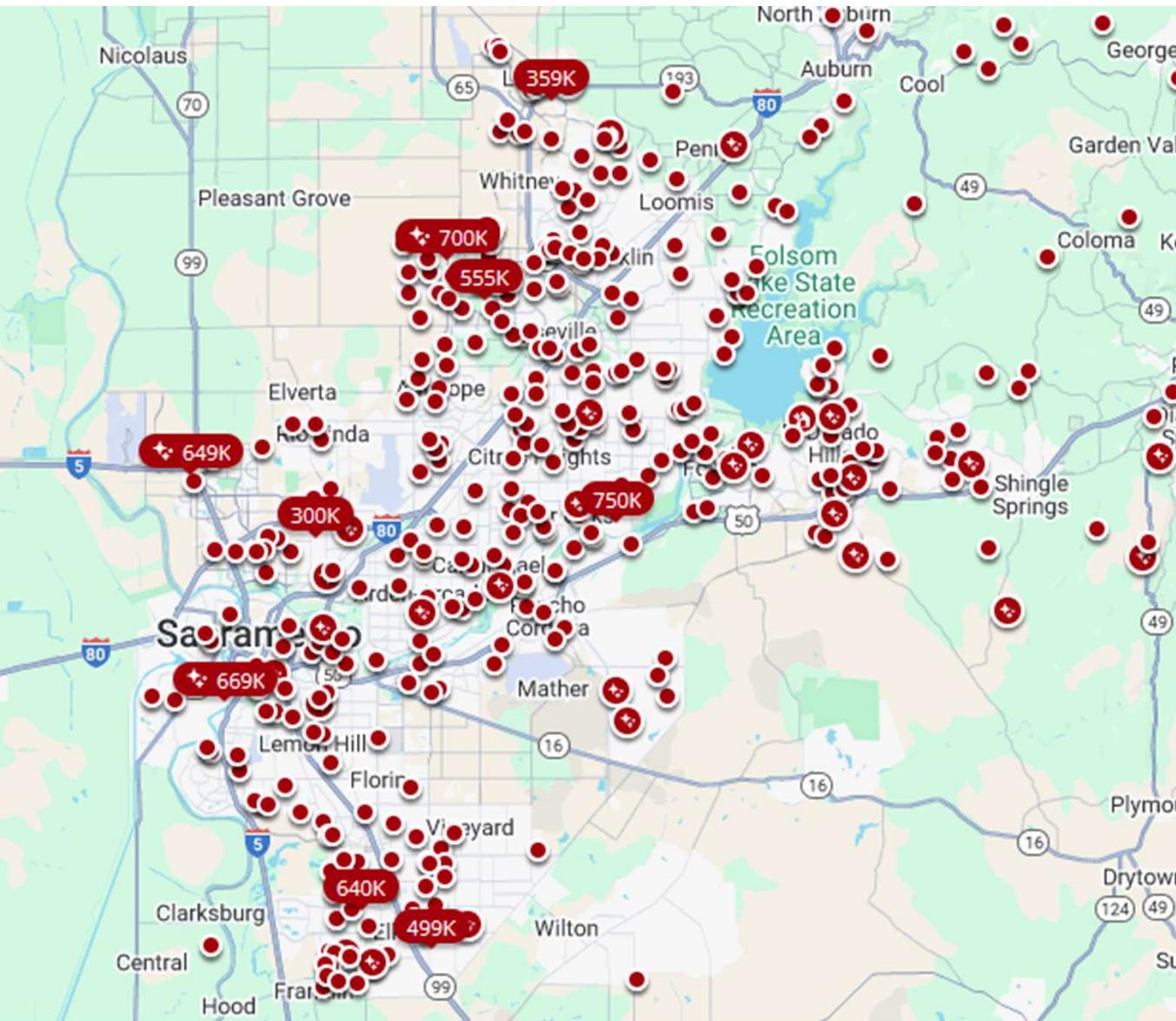


Residential Real Estate

North State BIA: Local fees account for \$109,000 in cost of a new home







**End of December
Active Listings in
Sacramento Region:**

2019: 3,164

2023: 1,971

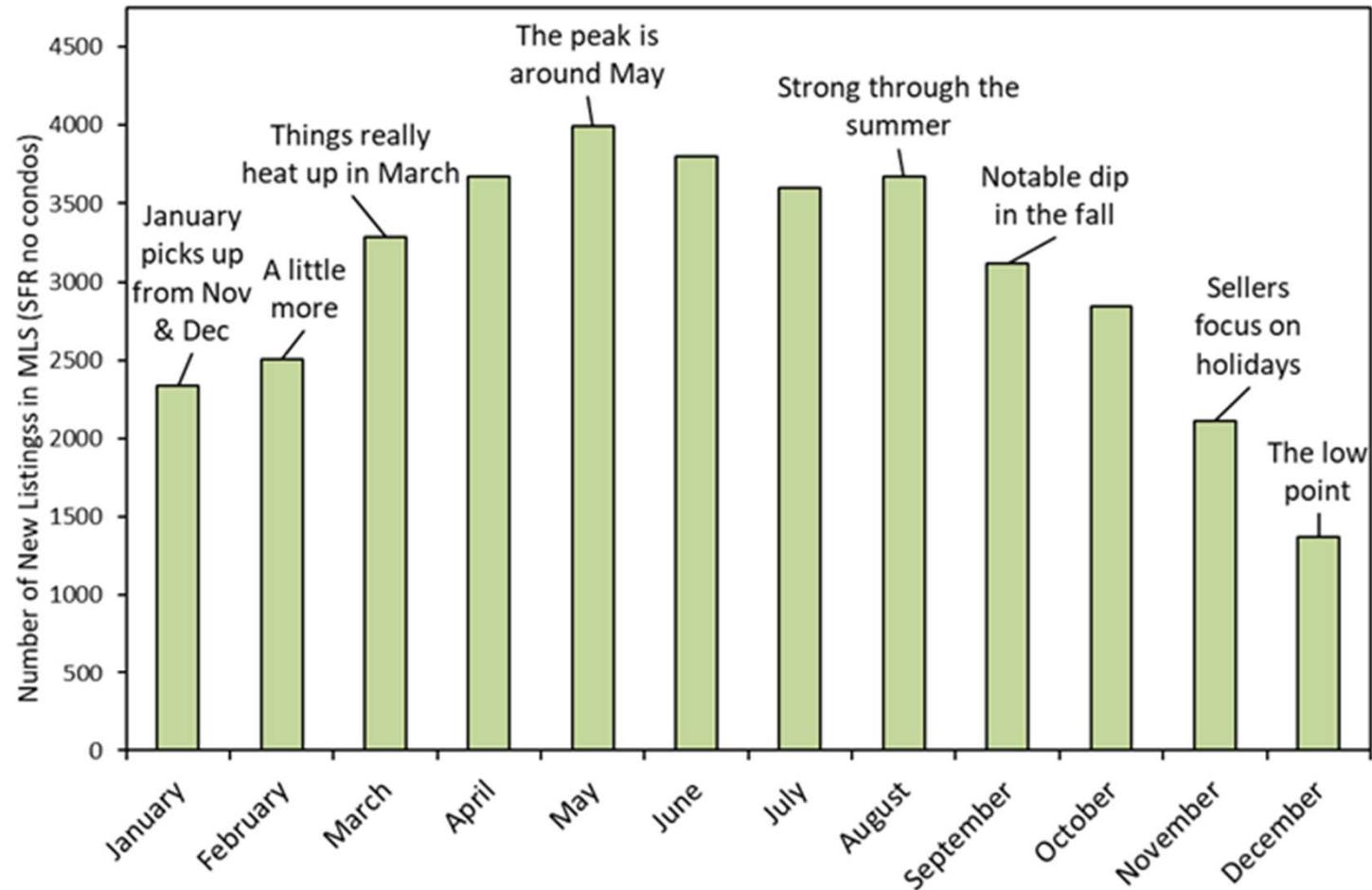
2024: 2,369

2025: 2,704

From Trendgraphix SFR Detached homes (no condos) Sacramento, Placer, Yolo, El Dorado

SacramentoAppraisalBlog.com

Monthly **NEW LISTINGS** in Sacramento Region



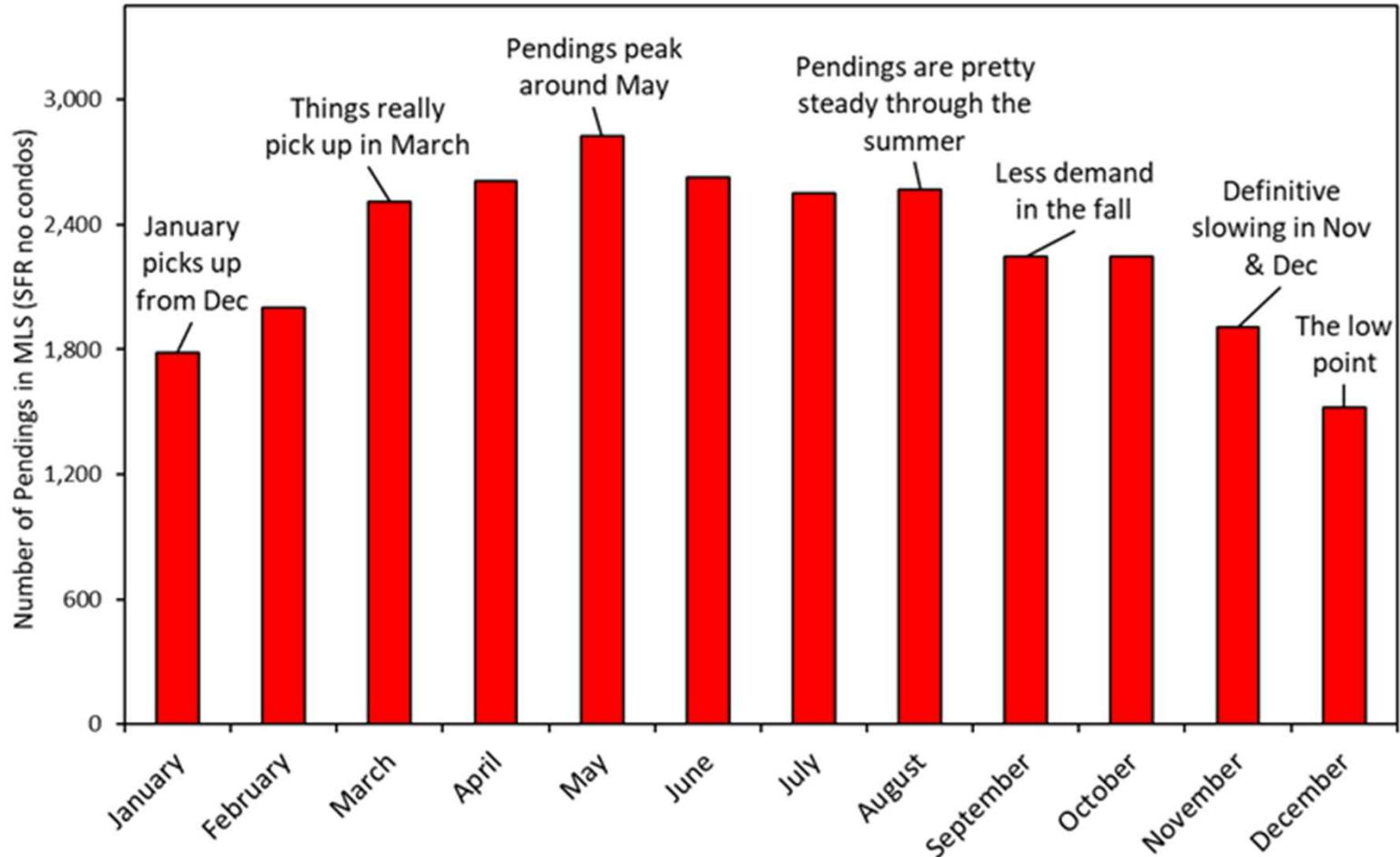
The green bars represent the pre-2020 avg (2016 to 2019 avg)

Data: MLS & Trendgraphix

Sacramento, Placer, El Dorado, Yolo County

SacramentoAppraisalBlog.com

Monthly **Pendings** in Sacramento Region



The red bars represent the pre-2020 avg (2016 to 2019 avg)

Data: MLS & Trendgraphix

Sacramento, Placer, El Dorado, Yolo County

SacramentoAppraisalBlog.com

Things to Watch in 2026:

- Affordability is poised to improve
- It's likely we'll see slightly more closed sales
- There will be more strength at the highest prices
- Insurance is still going to be a massive issue
- The condo market is poised to be softer than the detached market
- Some sellers and buyers are going to "wait and see" due to uncertainty
- Some sellers will list reasonably after not selling in 2025
- Sellers will still struggle with overpricing
- Expect more short sale listings
- Buyers will continue to be hyper-sensitive about condition, location, & price
- It's going to be multiple offers or crickets
- Expect the spring season to start at a soft place
- People will move for lifestyle reasons
- Buyers are looking for an edge (loan assumption, buydown, Dream For All...)
- A softening era is poised to continue unless something interrupts that trend

Sacramento Region Housing Market

Data	Dec-24	Dec-25	% Change
Median Price	\$591,000	\$575,000	-2.71%
Average Price	\$668,714	\$651,020	-2.65%
Average Price Per SQ FT	\$334.0	\$330.5	-1.06%
Number of Sales	1,421	1,475	3.8%
Cash Sales Percentage	16.4%	13.5%	n/a
Months of Supply	1.66	1.84	10.8%
Avg Days on Market (CDOM)	47	60	27.7%
Median Days on Market	28	41	46.4%
Average Square Footage	2,002	1,970	-1.6%

Sacramento, Placer, Yolo, El Dorado SFR MLS sales (no condos) 1/12/2026

SacramentoAppraisalBlog.com

Sacramento County Housing Market

Data	Dec-24	Dec-25	% Change
Median Price	\$545,000	\$530,000	-2.75%
Average Price	\$596,542	\$581,656	-2.50%
Average Price Per SQ FT	\$329.4	\$326.6	-0.85%
Number of Sales	859	836	-2.7%
Cash Sales Percentage	14.2%	10.8%	n/a
Months of Supply	1.31	1.67	27.5%
Avg Days on Market (CDOM)	39	52	33.3%
Median Days on Market	25	34	36.0%
Average Square Footage	1,811	1,781	-1.7%

Sacramento County SFR MLS sales (no condos) 1/12/2026

SacramentoAppraisalBlog.com

Monthly Median Sales Price Sacramento County

Month	2024	2025	Difference
January	\$515,000	\$540,500	5.0%
February	\$533,693	\$550,000	3.1%
March	\$550,000	\$560,000	1.8%
April	\$550,000	\$550,000	0.0%
May	\$558,888	\$550,000	-1.6%
June	\$560,000	\$550,000	-1.8%
July	\$560,000	\$559,000	-0.2%
August	\$555,000	\$550,000	-0.9%
September	\$560,000	\$539,000	-3.8%
October	\$550,000	\$550,000	0.0%
November	\$555,000	\$533,750	-3.8%
December	\$545,000	\$530,000	-2.8%

Based on SFR Det MLS Sales (No Condos) in Sac County

SacramentoAppraisalBlog.com

Monthly Median Sales Price Placer County

Month	2024	2025	Difference
January	\$615,000	\$651,000	5.9%
February	\$650,000	\$649,000	-0.2%
March	\$660,000	\$660,000	0.0%
April	\$672,483	\$660,000	-1.9%
May	\$675,000	\$665,000	-1.5%
June	\$682,500	\$700,000	2.6%
July	\$670,000	\$678,000	1.2%
August	\$675,000	\$675,000	0.0%
September	\$659,990	\$650,000	-1.5%
October	\$648,000	\$653,000	0.8%
November	\$649,000	\$664,197	2.3%
December	\$634,345	\$645,990	1.8%

Based on SFR Det MLS Sales (No Condos) in Placer County

SacramentoAppraisalBlog.com



Monthly Median Sales Price El Dorado County

Month	2024	2025	Difference
January	\$602,500	\$580,000	-3.7%
February	\$670,000	\$628,000	-6.3%
March	\$648,750	\$720,000	11.0%
April	\$745,000	\$677,500	-9.1%
May	\$699,000	\$697,000	-0.3%
June	\$735,000	\$735,000	0.0%
July	\$690,000	\$715,000	3.6%
August	\$625,000	\$684,500	9.5%
September	\$677,500	\$650,000	-4.1%
October	\$640,000	\$680,000	6.3%
November	\$659,000	\$637,000	-3.3%
December	\$728,679	\$675,000	-7.4%

Based on SFR Det MLS Sales (No Condos) in El Dorado County

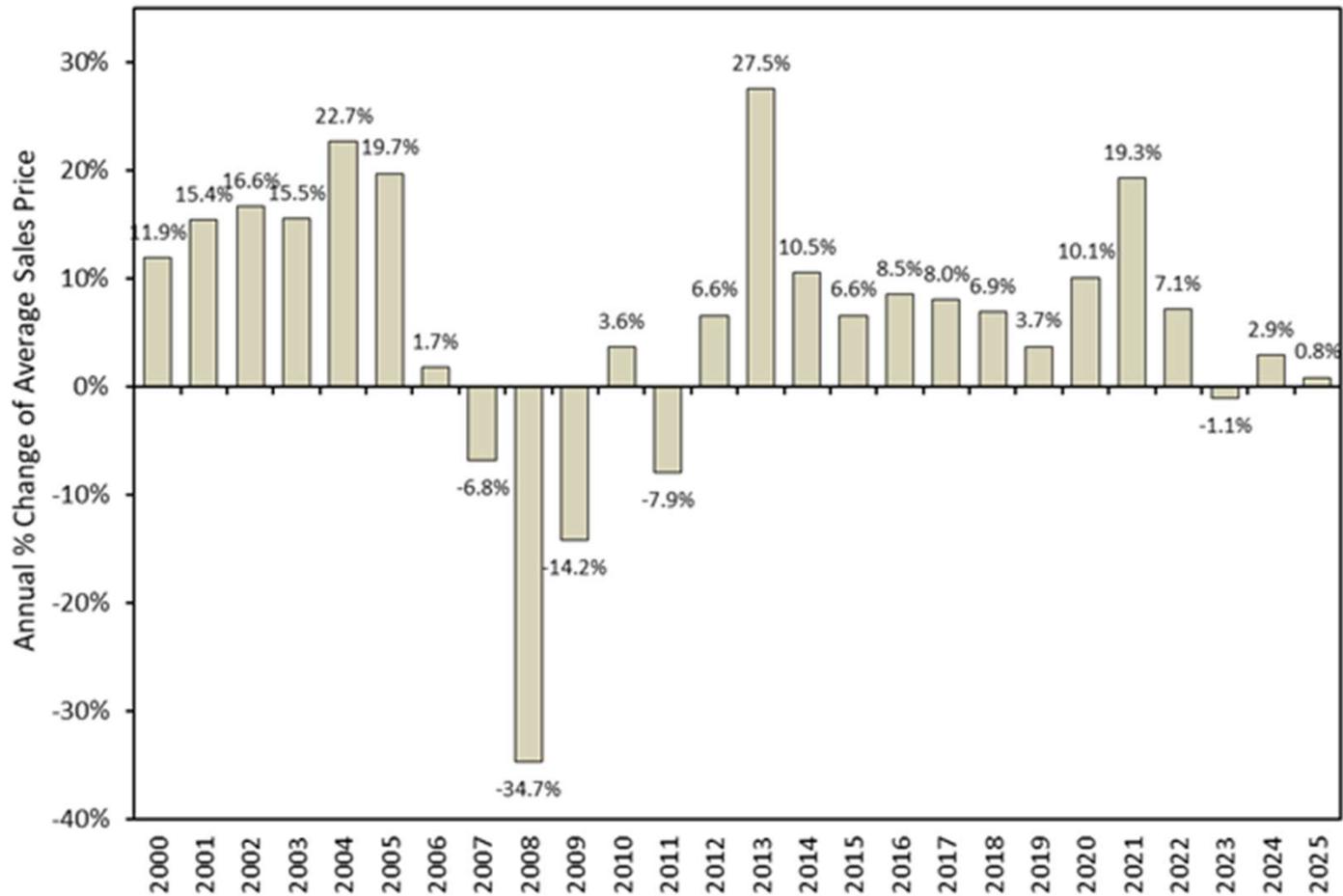
SacramentoAppraisalBlog.com

THE MARKET IS DOWN



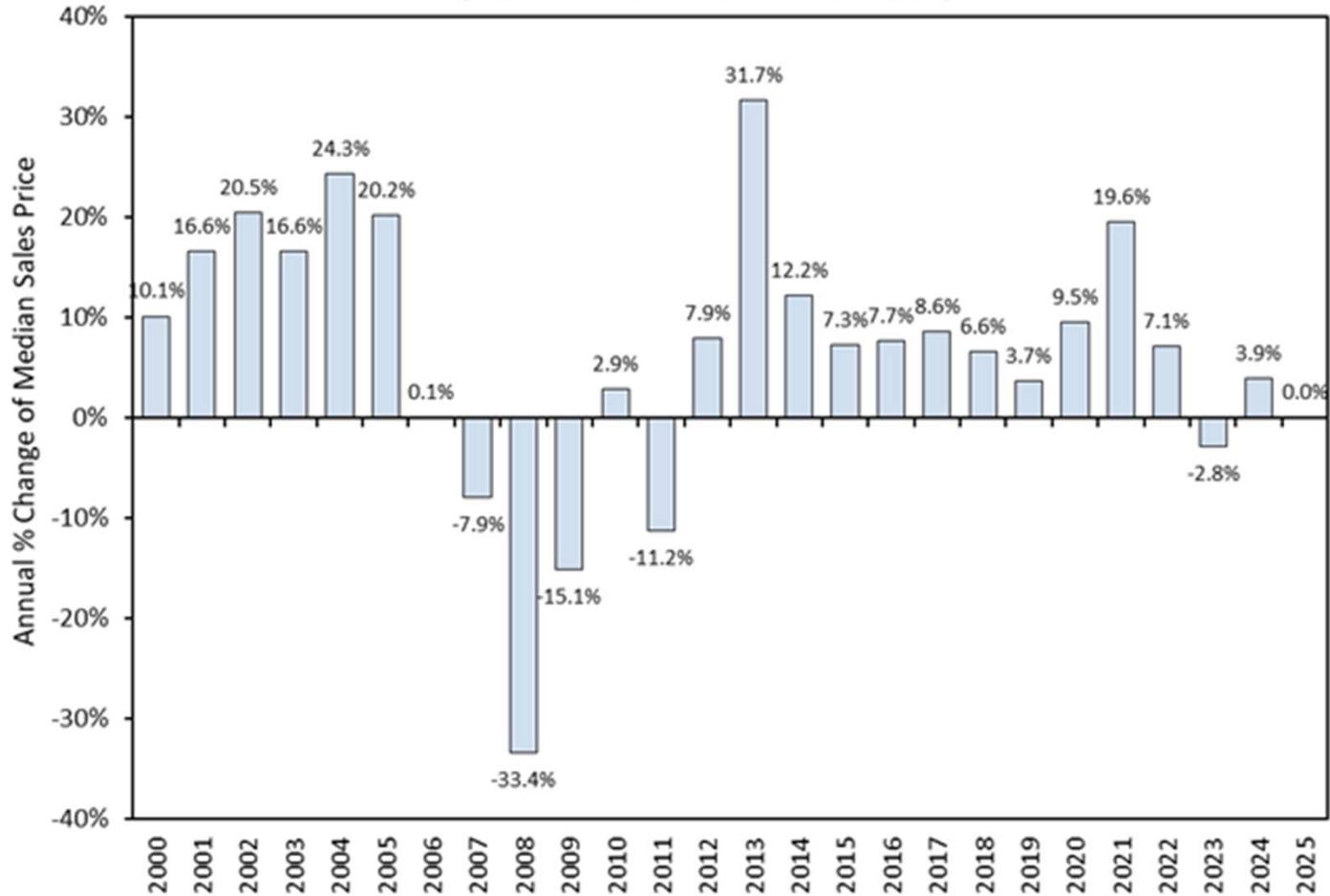
**OR WAIT.
NO IT'S NOT.**

Sacramento Region: Annual Average Sales Price % Change (Sacramento, Placer, Yolo, El Dorado)



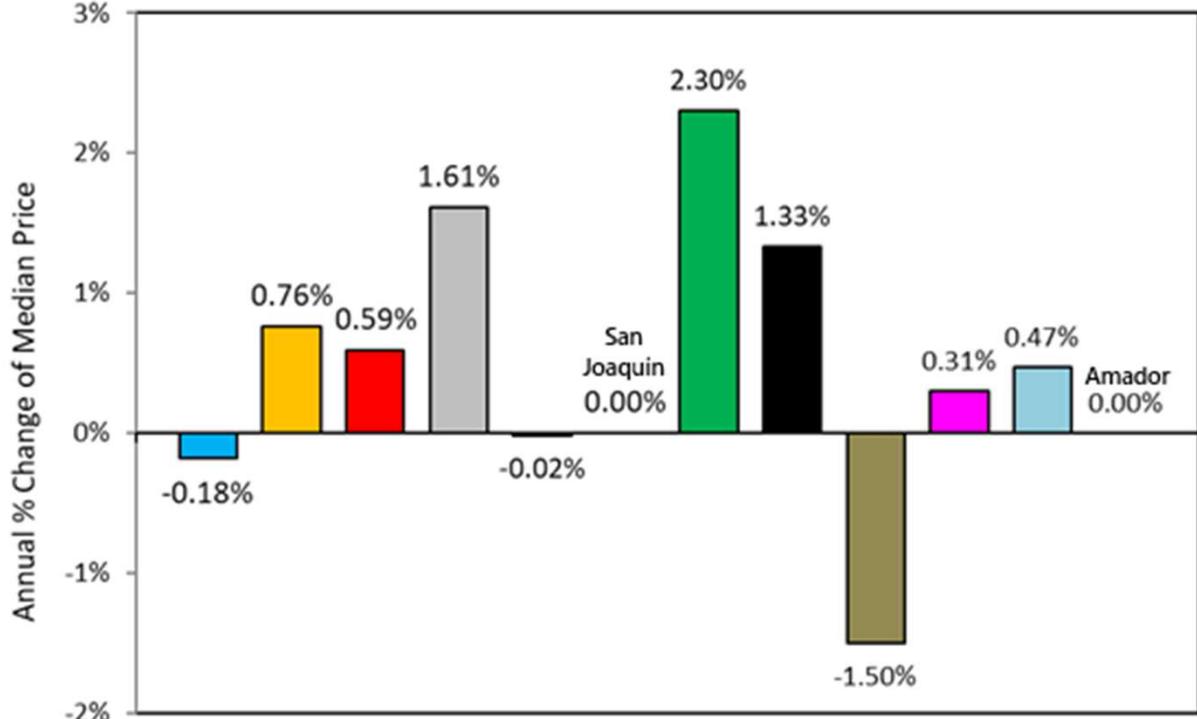
2000 to 2025 (January through December)
MLS Single Family Detached Sales (no condos or private sales)
SacramentoAppraisalBlog.com

Sacramento Region: Annual Median Sales Price % Change (Sacramento, Placer, Yolo, El Dorado)



2000 to 2025 (January through December)
MLS Single Family Detached Sales (no condos or private sales)
SacramentoAppraisalBlog.com

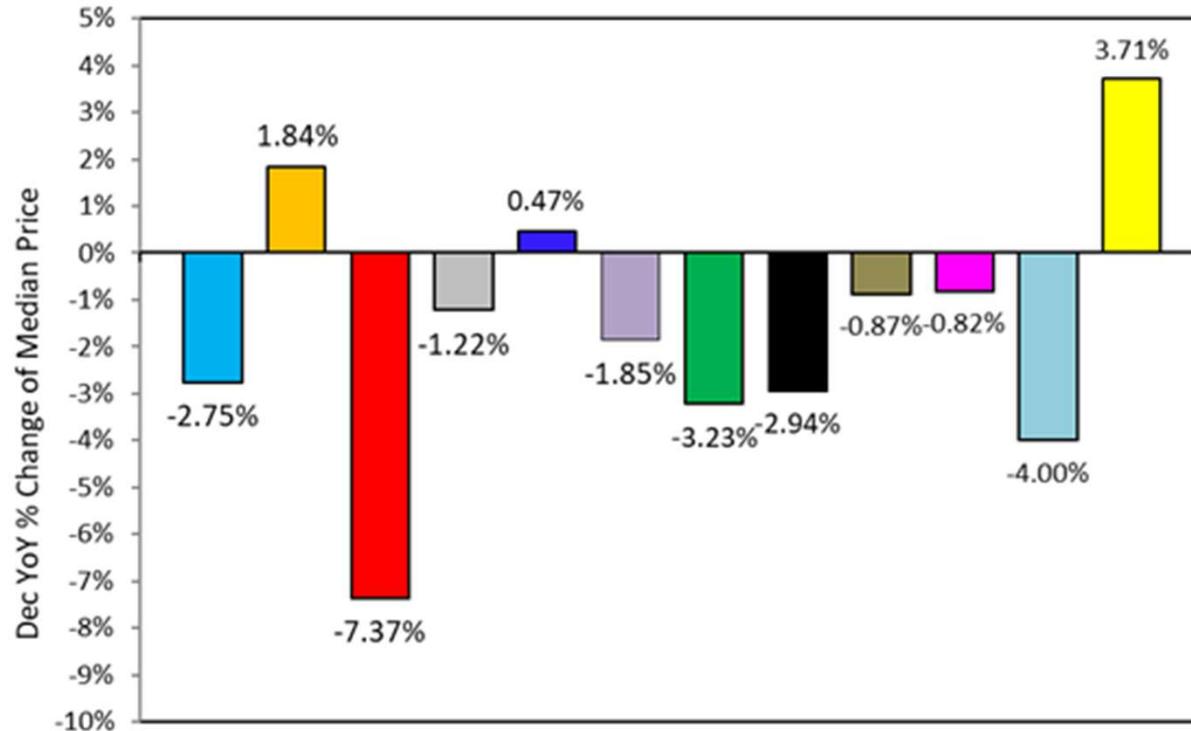
Sacramento Region: 2025 Annual Median Price Change



- Sacramento
- Placer
- El Dorado
- Yolo
- Nevada
- San Joaquin
- Sutter
- Yuba
- Solano
- Stanislaus
- Merced
- Amador

2025 compared with 2024
 MLS Single Family Detached Sales (no condos)
 SacramentoAppraisalBlog.com

December 2024 vs December 2025 Median Price Change



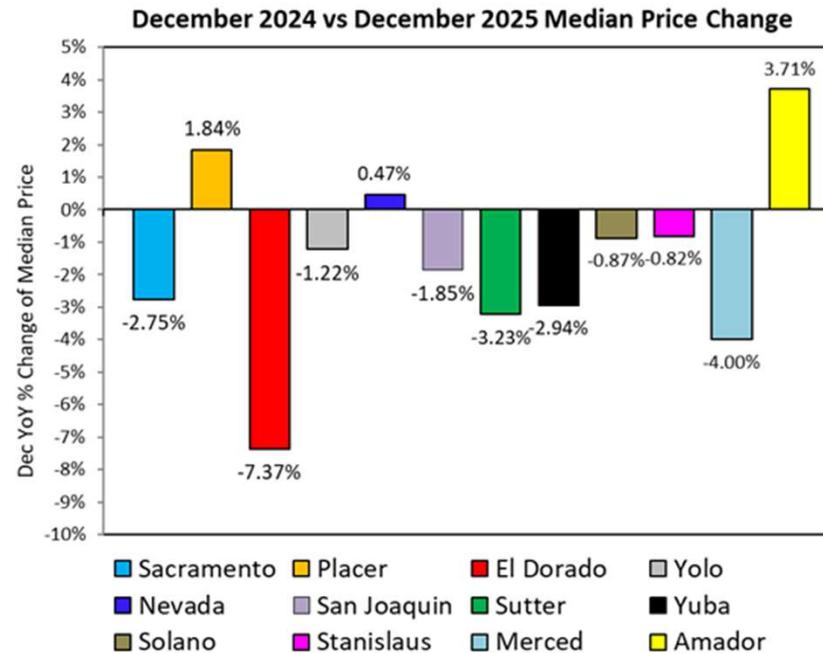
- Sacramento
- Placer
- El Dorado
- Yolo
- Nevada
- San Joaquin
- Sutter
- Yuba
- Solano
- Stanislaus
- Merced
- Amador

2025 compared with 2024
MLS Single Family Detached Sales (no condos)
SacramentoAppraisalBlog.com

El Dorado County

December 2024: 2,678 average sq ft (sales)

December 2025: 2,249 average sq ft (sales)



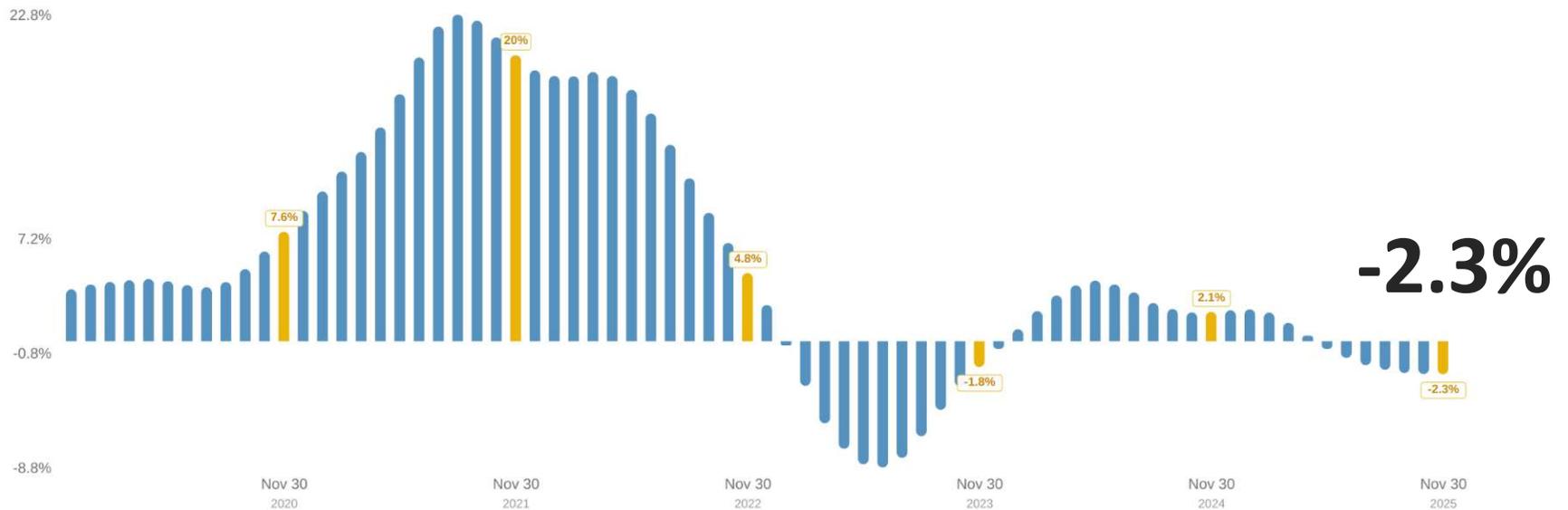
2025 compared with 2024
MLS Single Family Detached Sales (no condos)
SacramentoAppraisalBlog.com

Single-family price YoY (Zillow)

SacramentoAppraisalBlog.com

Sacramento--Roseville--Arden-Arcade, CA (metro)

Year-over-year shift (%) in single-family home prices, as calculated by ResiClub using the Zillow Home Value Index

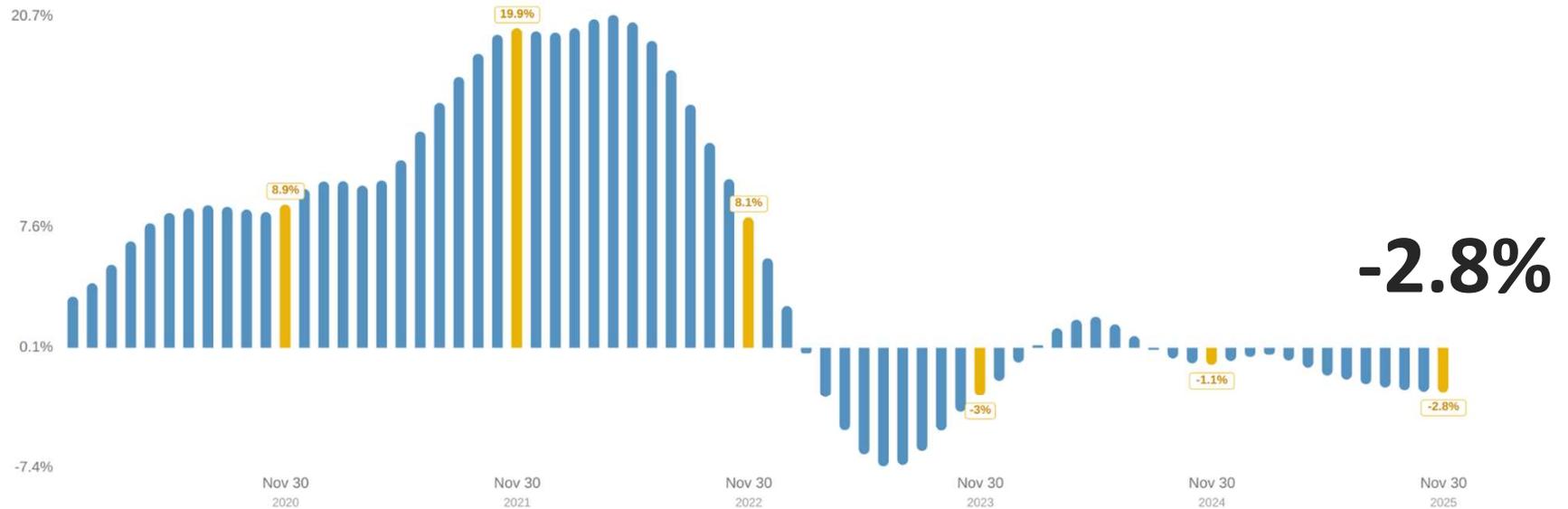


Condo price YoY (Zillow)

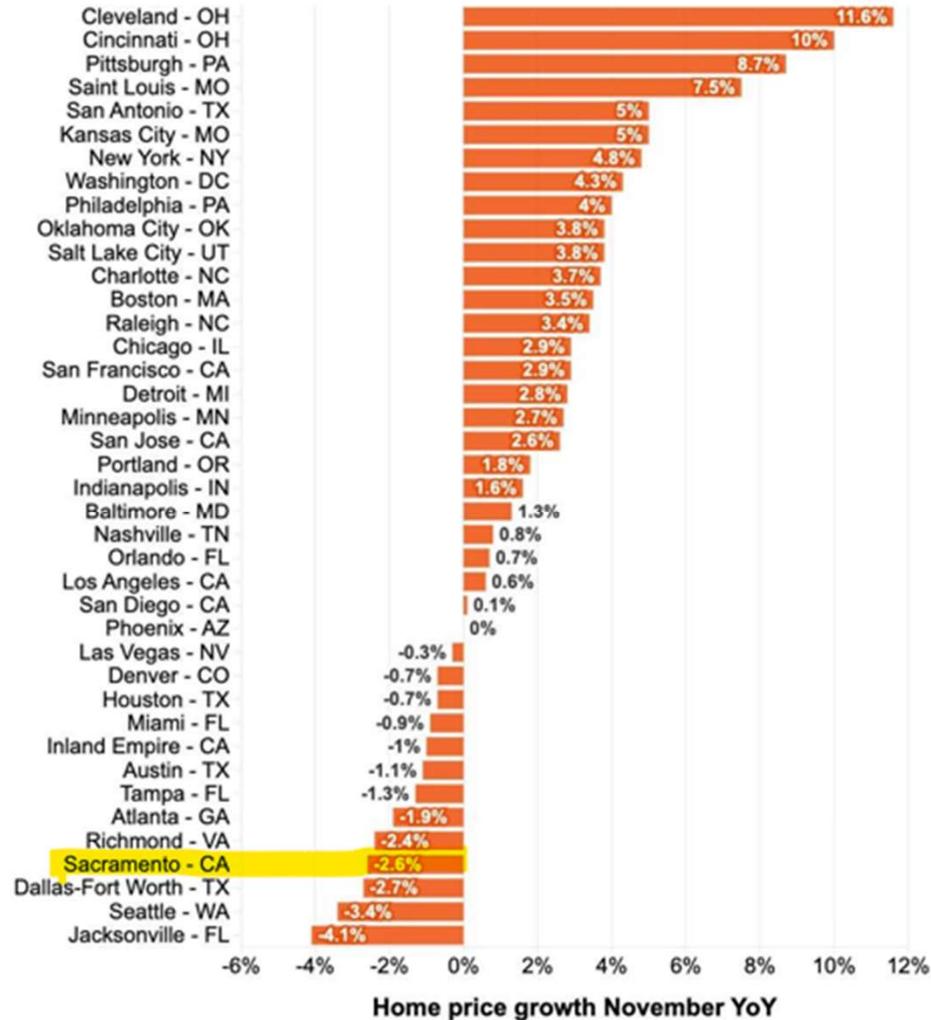
SacramentoAppraisalBlog.com

Sacramento--Roseville--Arden-Arcade, CA (metro)

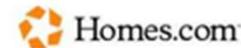
Year-over-year shift (%) in condo home prices, as calculated by ResiClub using the Zillow Home Value Index



Midwest markets top home price growth



Source: Homes.com, December 2025
 Chart: Jelena Schulz

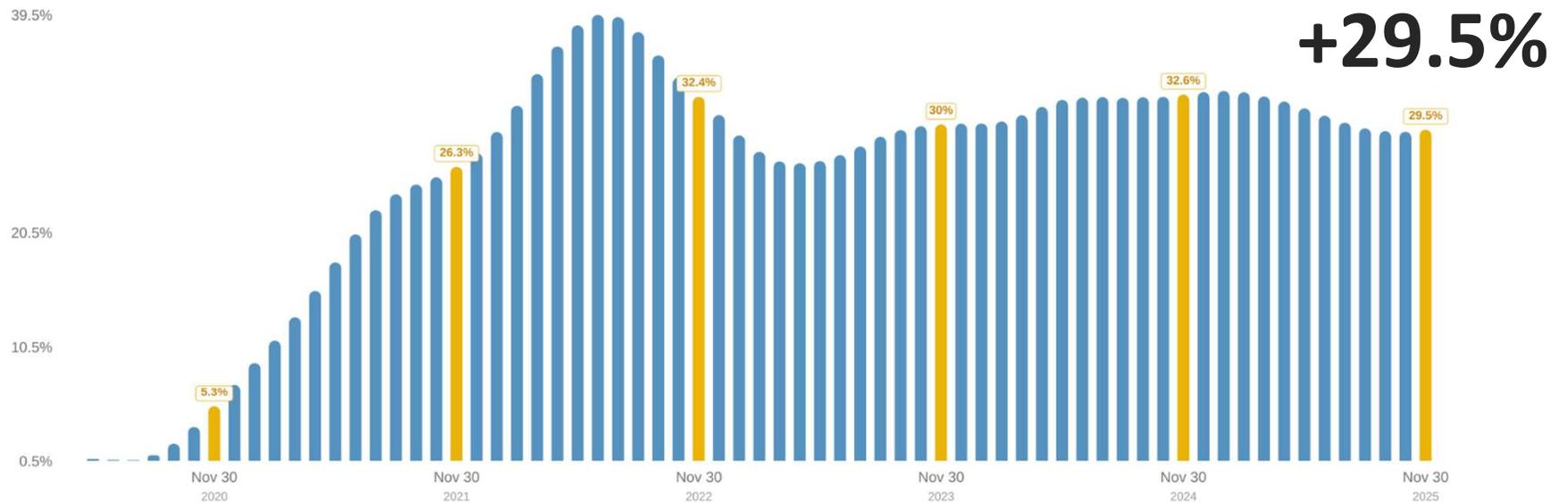


Home price shift since March 2020

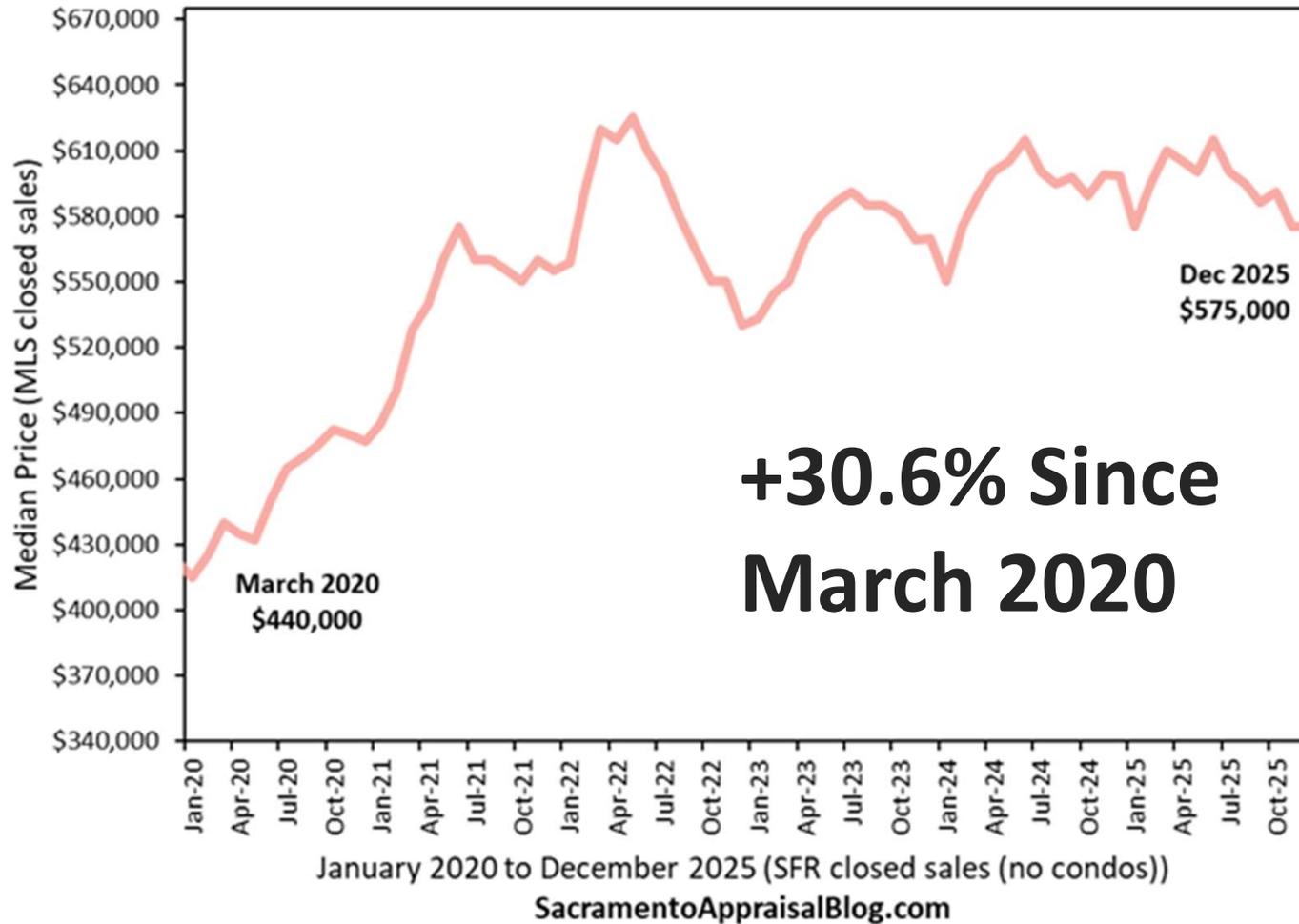
SacramentoAppraisalBlog.com

Sacramento--Roseville--Arden-Arcade, CA (metro)

Percent change from local market's March 2020 home price to now, as calculated by ResiClub using the Zillow Home Value Index



Median Price Since 2020 in Sacramento Region (Sacramento, Placer, Yolo, El Dorado)

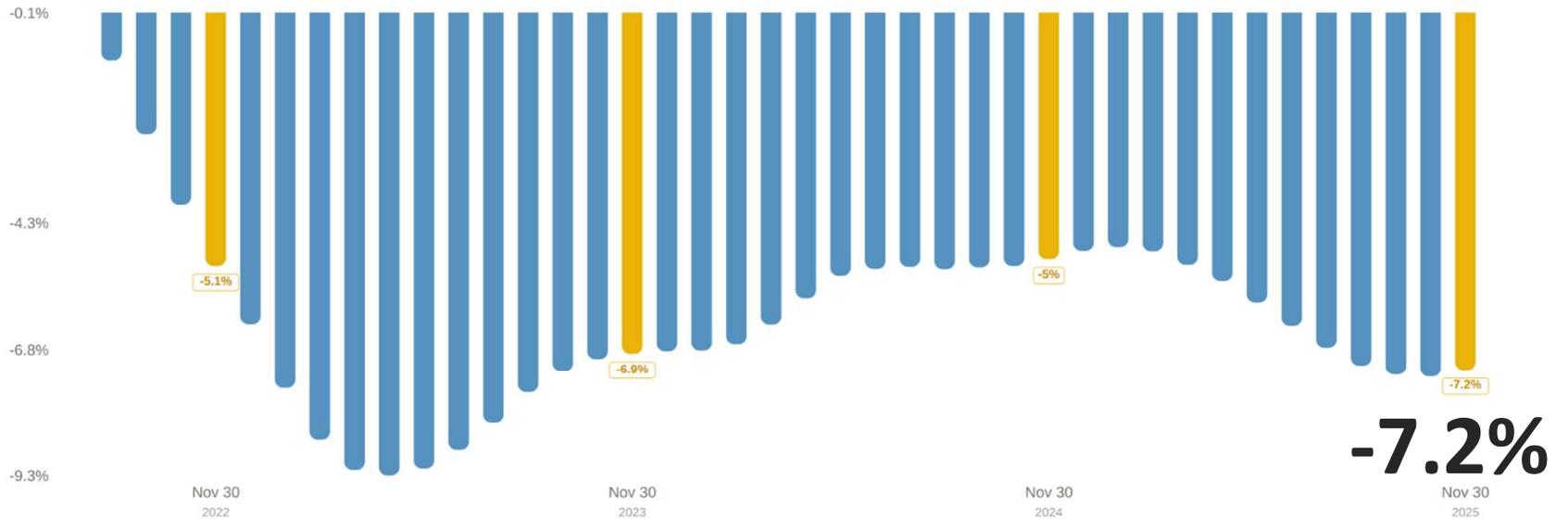


Home price shift since 2022 peak

SacramentoAppraisalBlog.com

| Sacramento--Roseville--Arden-Arcade, CA (metro)

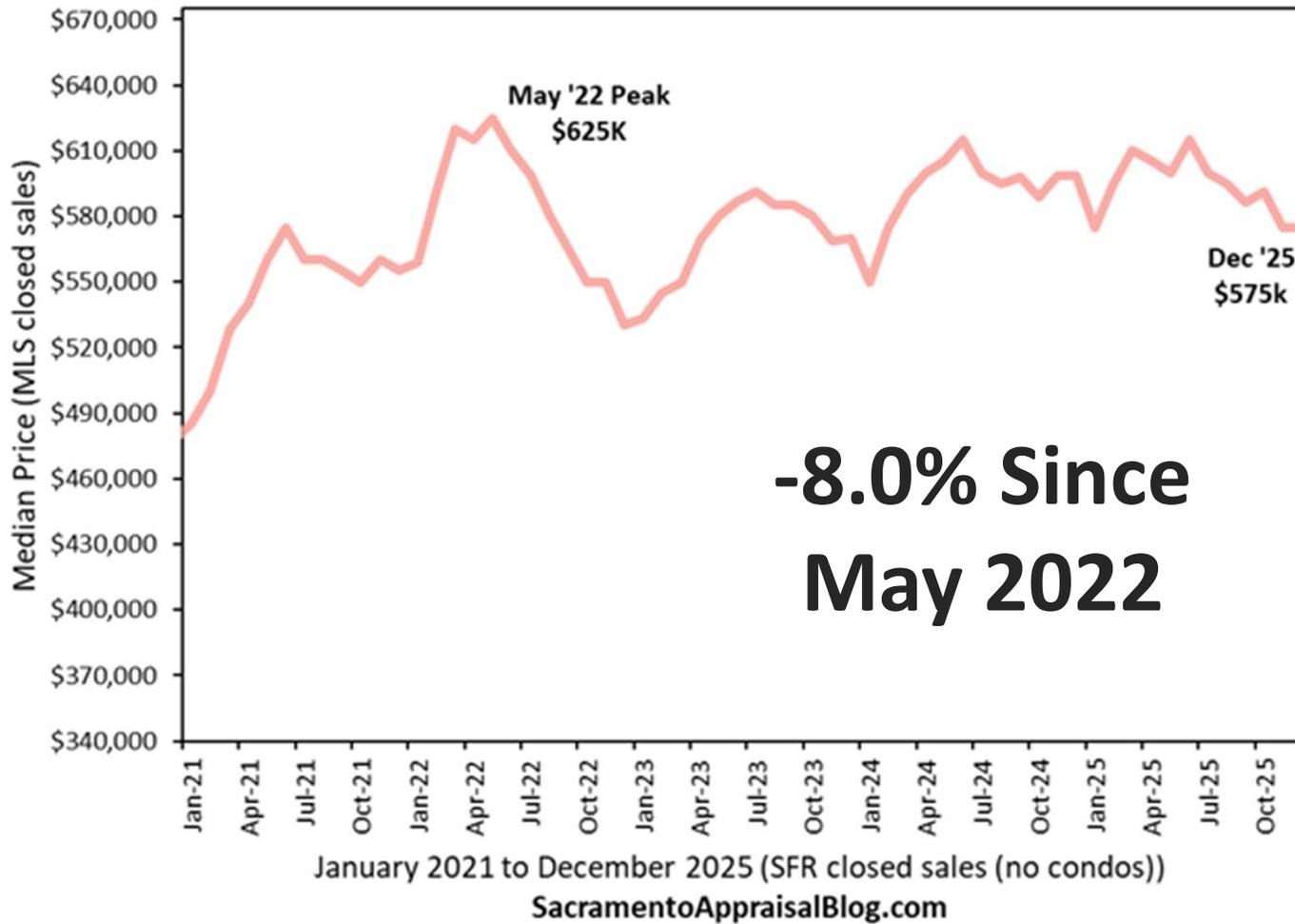
Percent change in home values from each market's 2022 peak home price to the present, as calculated by ResiClub using the Zillow Home Value Index

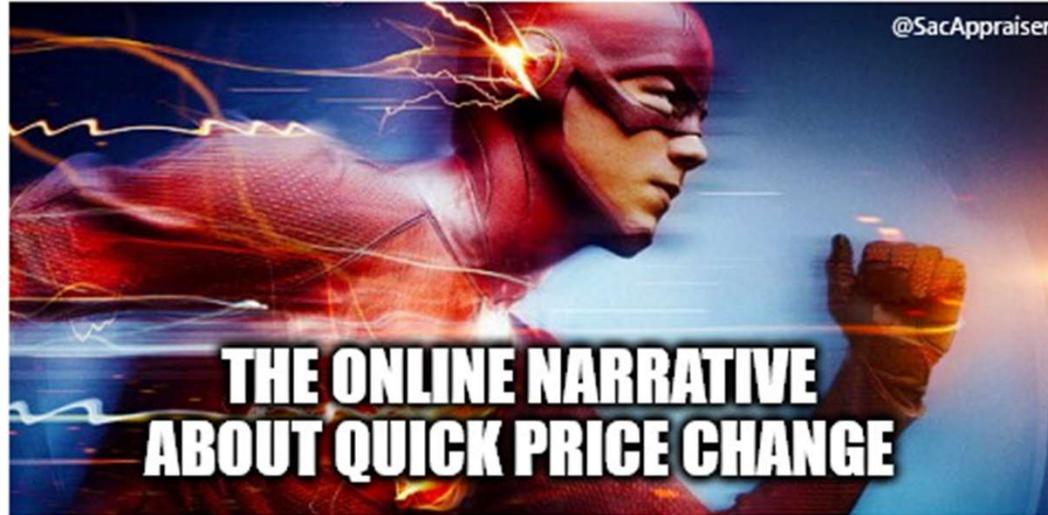


Data presented by resiclubterminal.com

 RESICLUB TERMINAL

Median Price Since 2021 in Sacramento Region (Sacramento, Placer, Yolo, El Dorado)



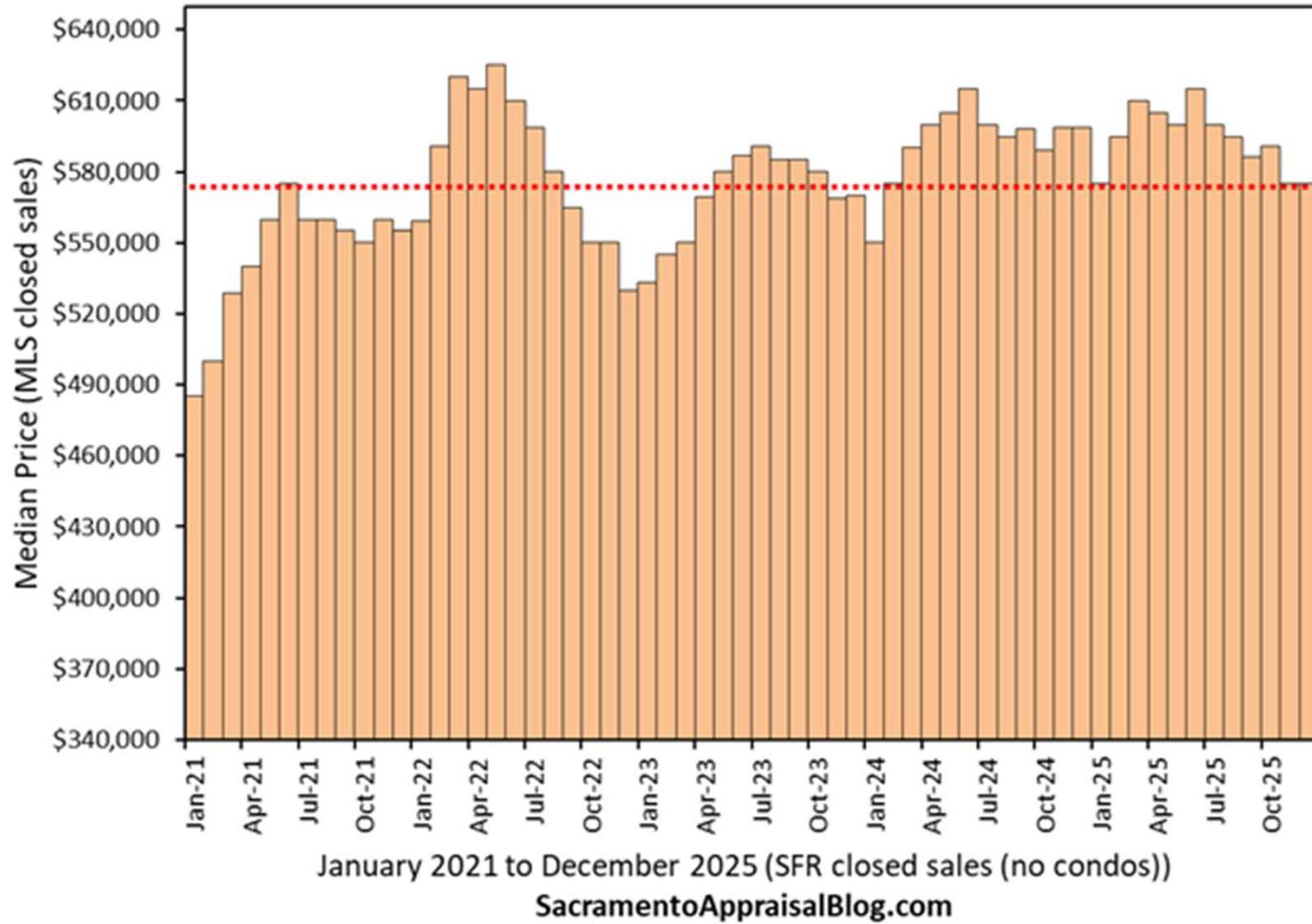


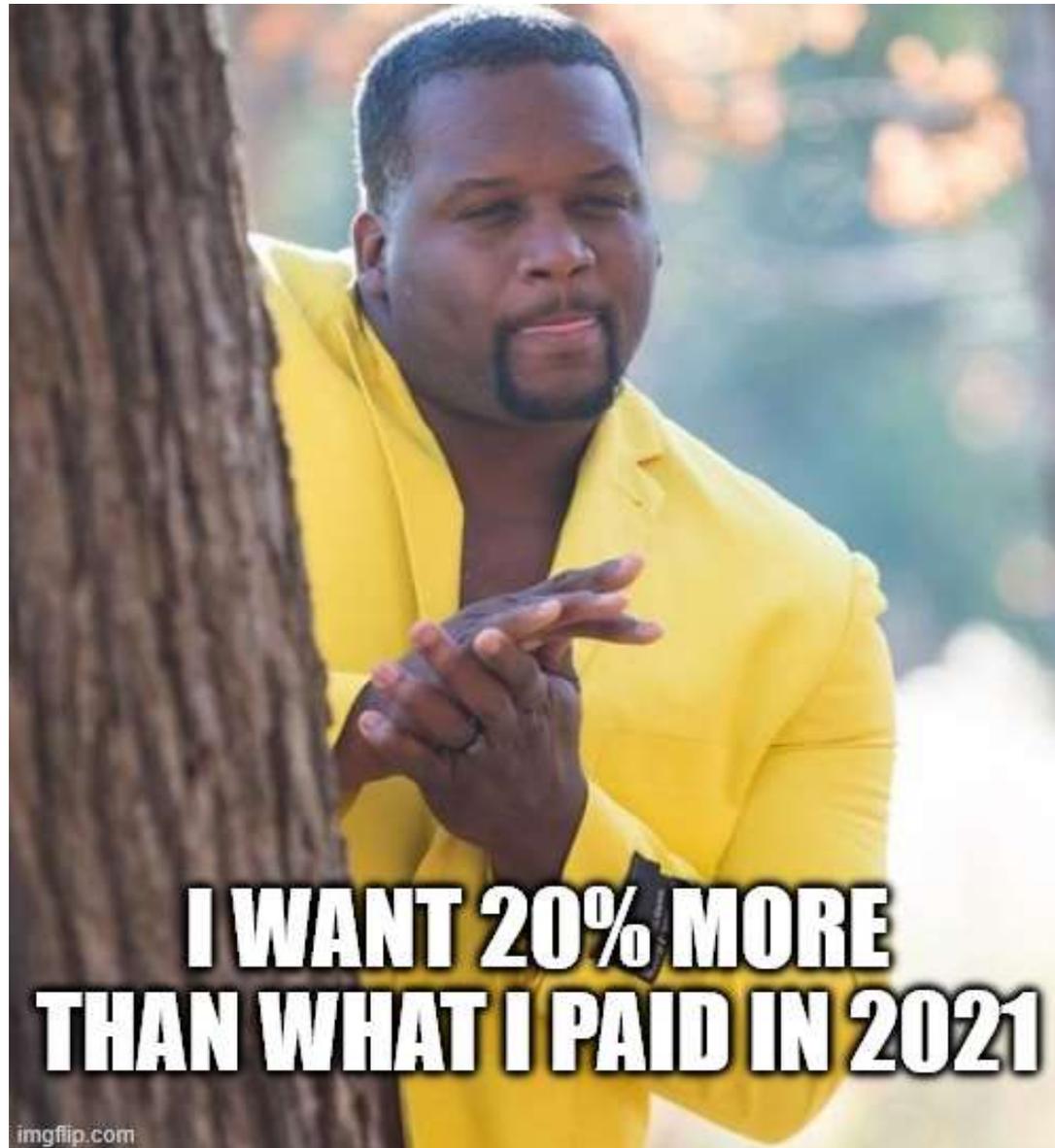
A photograph of a suburban residential street. The houses are modern, two-story structures with light-colored siding and dark roofs. The street is paved and has a central median. The sky is blue with some clouds. A large white text box is overlaid on the center of the image.

**No home equity
after four years**

Grok

Median Price Since 2021 in Sacramento Region (Sacramento, Placer, Yolo, El Dorado)





**I WANT 20% MORE
THAN WHAT I PAID IN 2021**

Median Price Change Since Q4 2021

County	Q4 2021	Q4 2025	Dollar Change	% Change
Amador	\$417,500	\$420,000	\$2,500	1%
El Dorado	\$629,000	\$672,500	\$43,500	7%
Merced	\$400,000	\$430,000	\$30,000	8%
Nevada	\$529,500	\$549,500	\$20,000	4%
Placer	\$650,000	\$650,000	\$0	0%
Sacramento	\$513,000	\$538,000	\$25,000	5%
San Joaquin	\$520,000	\$544,000	\$24,000	5%
Solano	\$580,000	\$580,000	\$0	0%
Stanislaus	\$440,000	\$465,000	\$25,000	6%
Sutter	\$418,500	\$450,000	\$31,500	8%
Yolo	\$582,500	\$625,000	\$42,500	7%
Yuba	\$413,400	\$440,500	\$27,100	7%

Based on single family detached MLS sales (no condos). Not adjusted for inflation.

The median price may not perfectly represent value change for every property

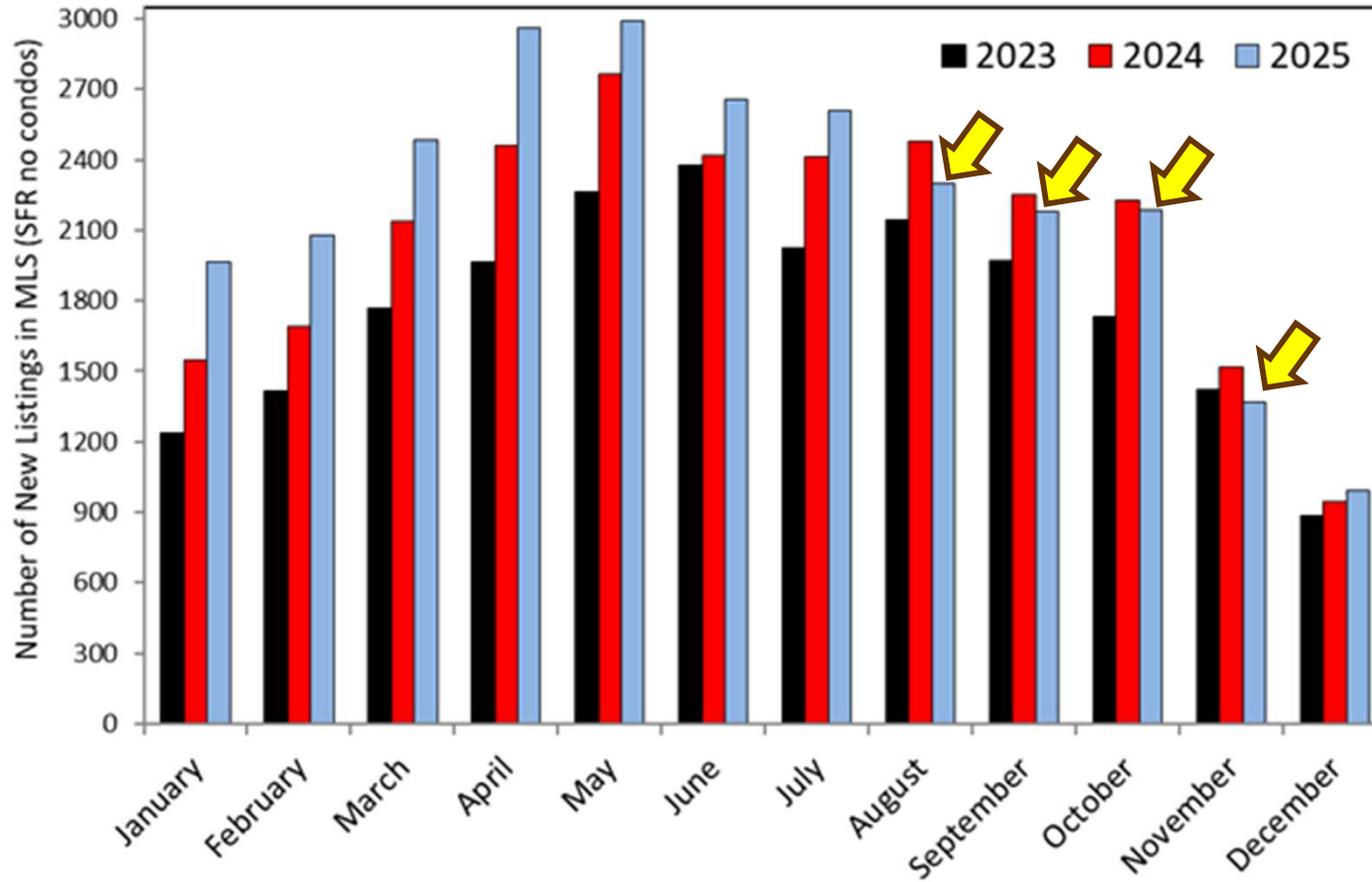
SacramentoAppraisalBlog.com



**SELLERS
LISTINGS HOMES**

**OWNERS SITTING
ON HOMES**

Sacramento Region: New Monthly Listings



Data: MLS & Ryan Lundquist (Data: 12-30-25)
Sacramento, Placer, El Dorado, Yolo County
SacramentoAppraisalBlog.com



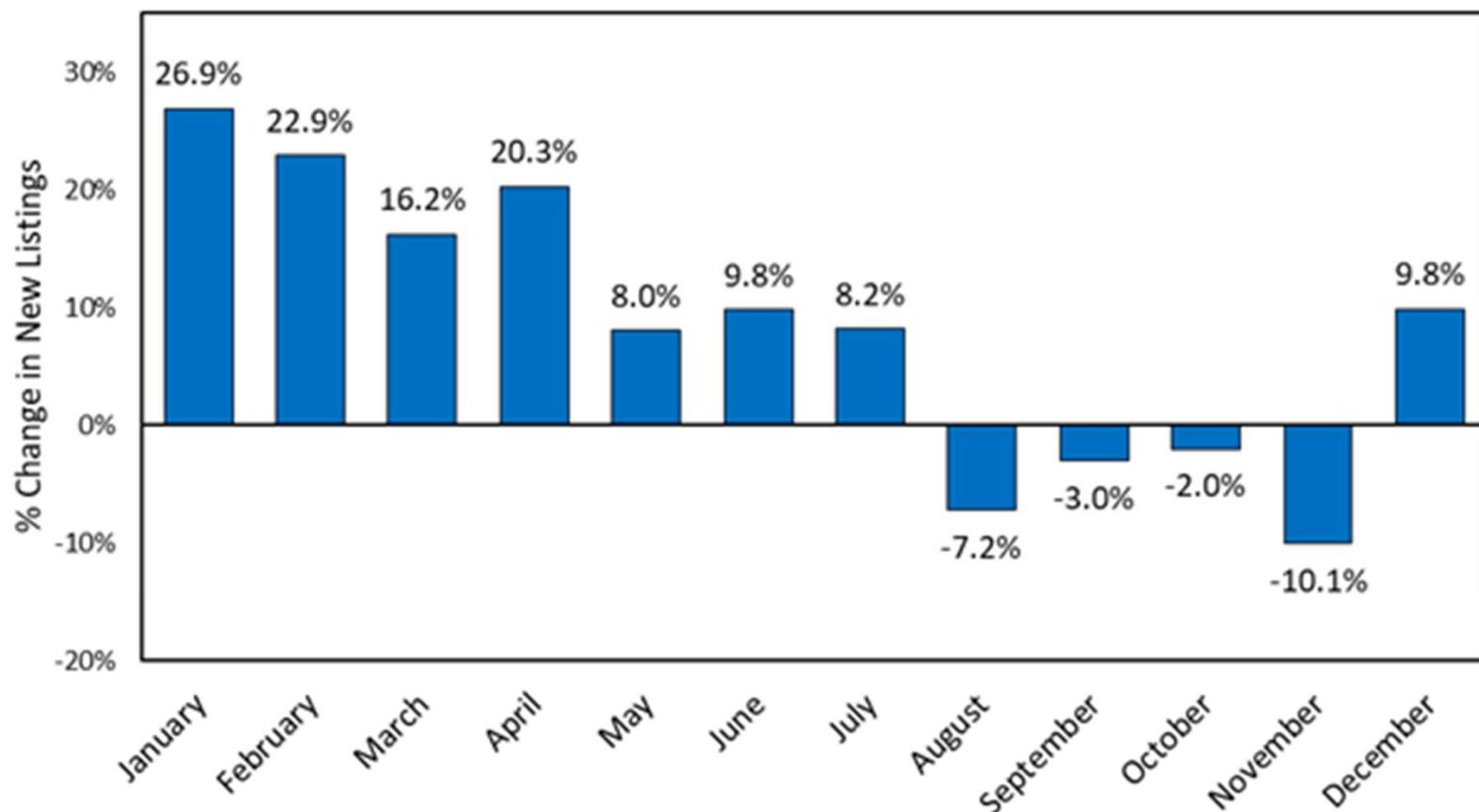
**LISTING
A HOME**

OWNER

UNCERTAINTY

% Change in New Listings: 2024 vs 2025

(Sacramento, Placer, Yolo, El Dorado)



2024 to 2025

Based on Single Family Detached Listings (No Condos)

SacramentoAppraisalBlog.com



 [realtor.com](https://www.realtor.com)

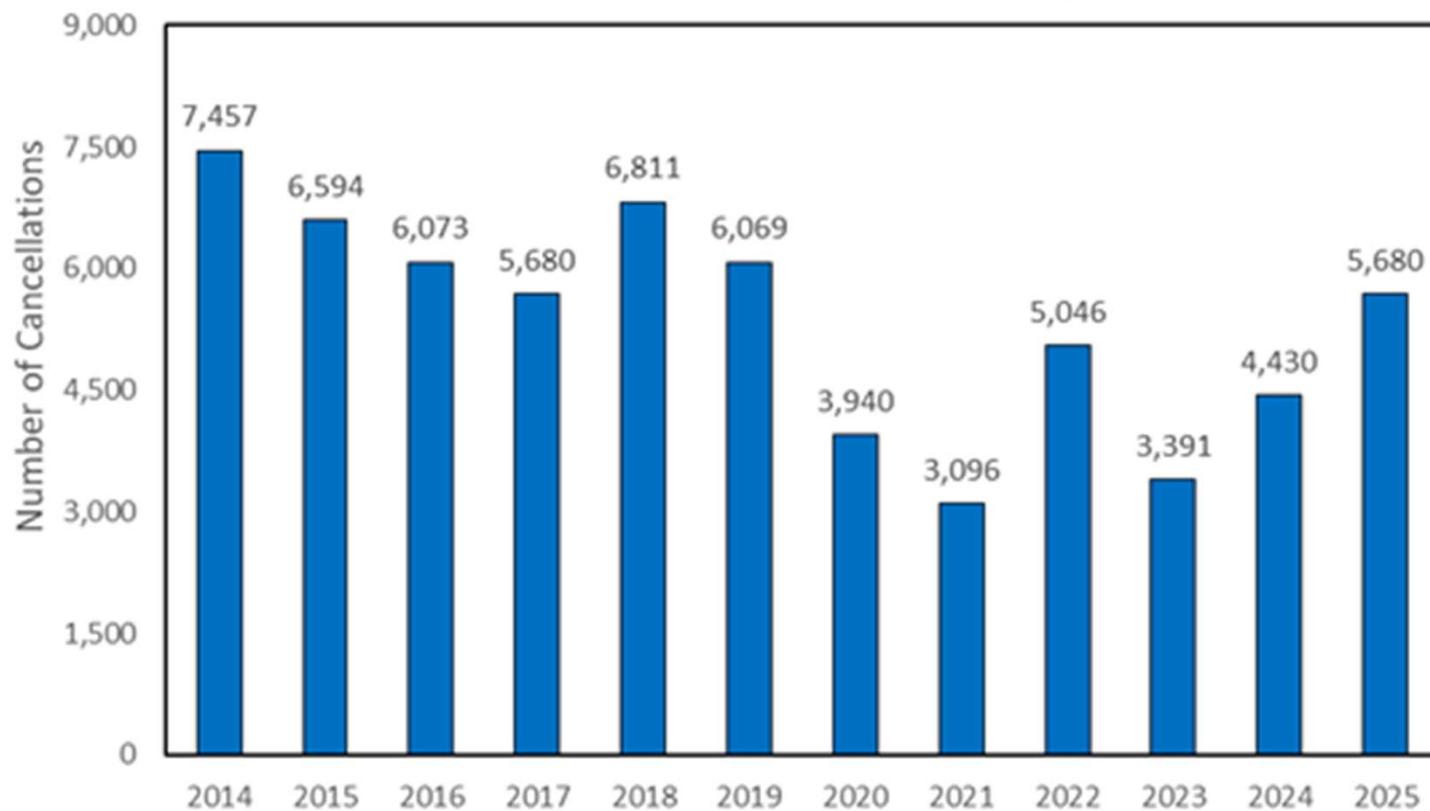
EXCLUSIVE

**AUBREY PLAZA DELISTS \$6.5
MILLION L.A. HOME SHE
SHARED WITH LATE HUSBAND
JEFF BAENA**

Raymond Hall/GC Images

Annual Listing Cancellations

(Sacramento, Placer, Yolo, El Dorado)



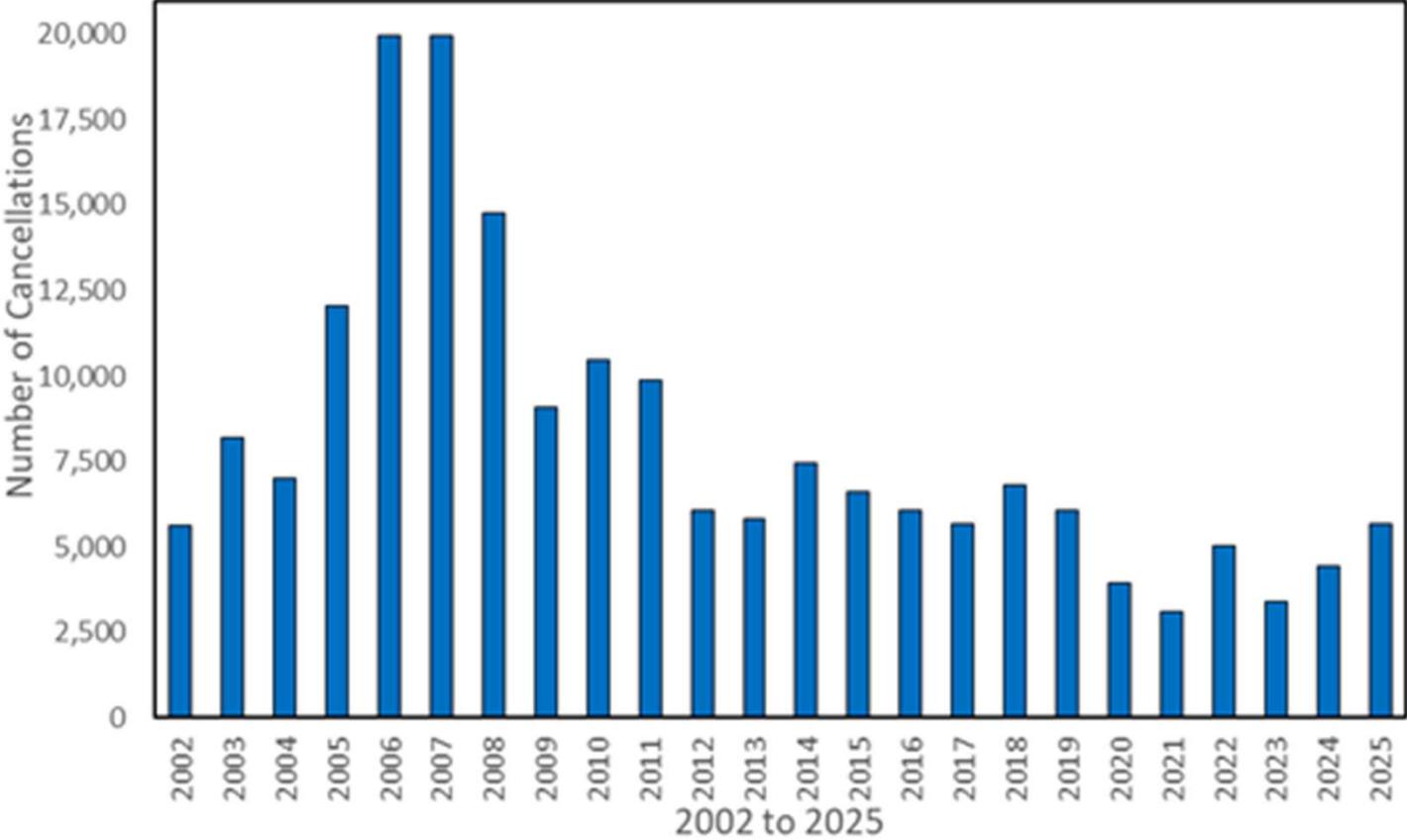
2014 to 2025

Based on Single Family Detached MLS Listings (No Condos)

SacramentoAppraisalBlog.com

Annual Listing Cancellations

(Sacramento, Placer, Yolo, El Dorado)

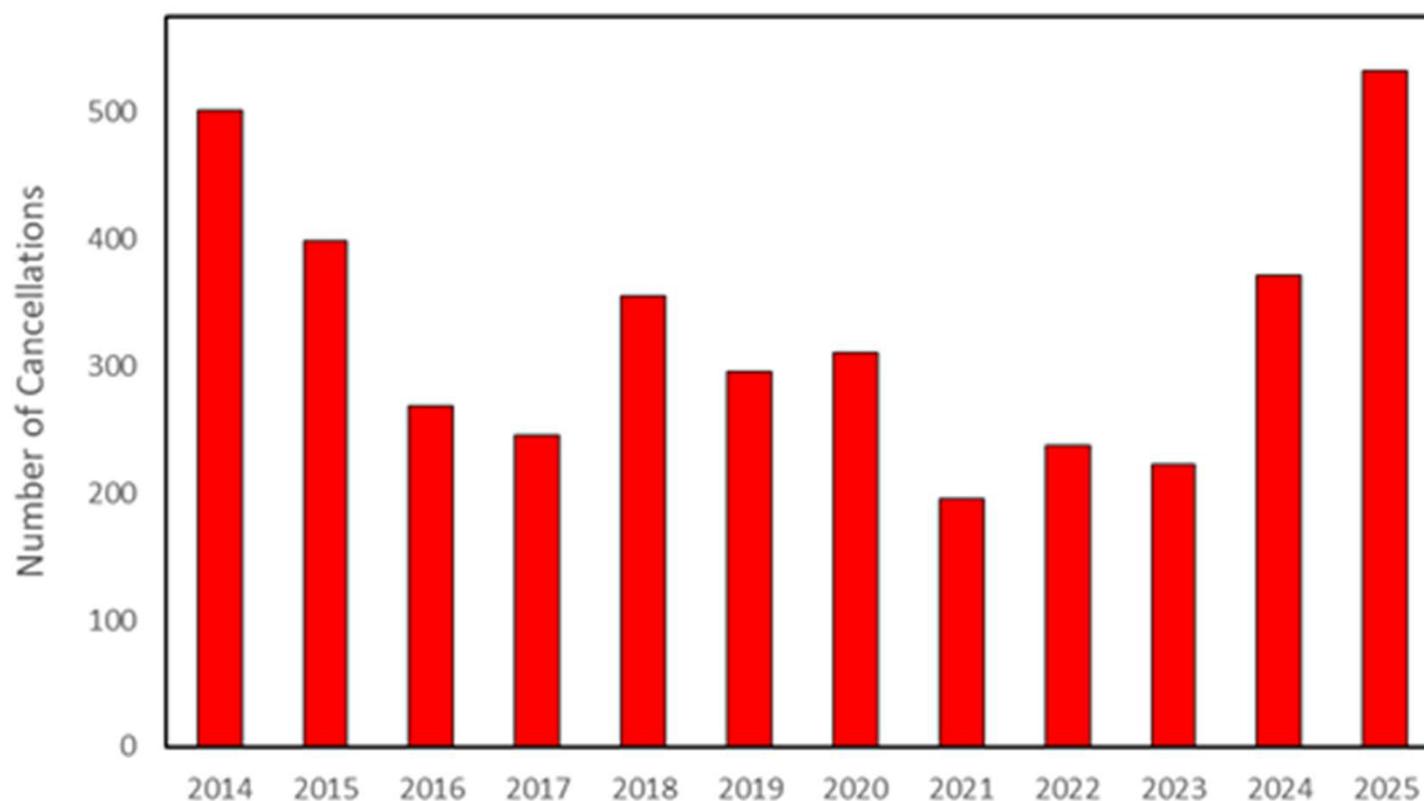


Based on Single Family Detached MLS Listings (No Condos)

SacramentoAppraisalBlog.com

Condo Listing Cancellations (Annual)

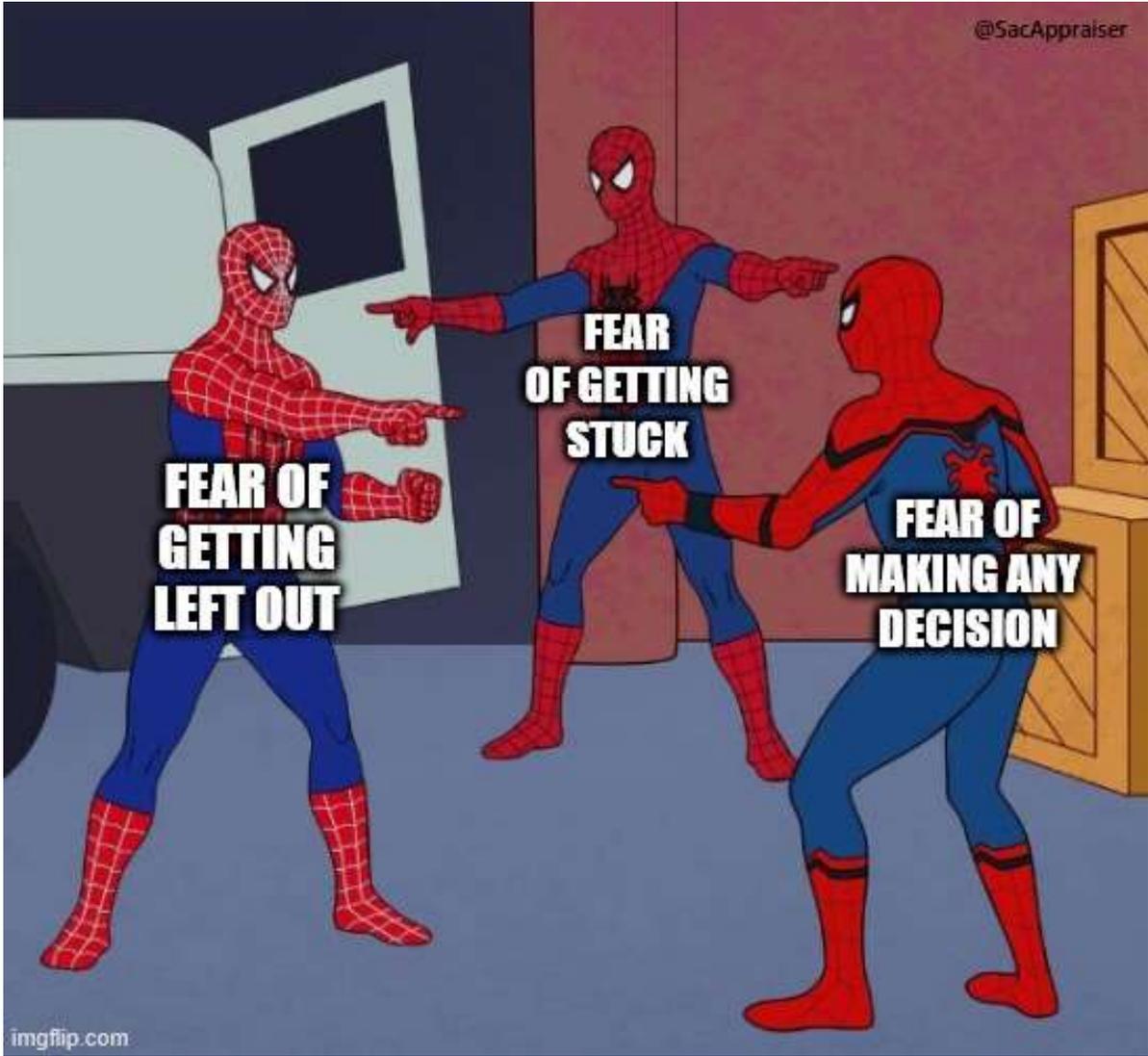
(Sacramento, Placer, Yolo, El Dorado)



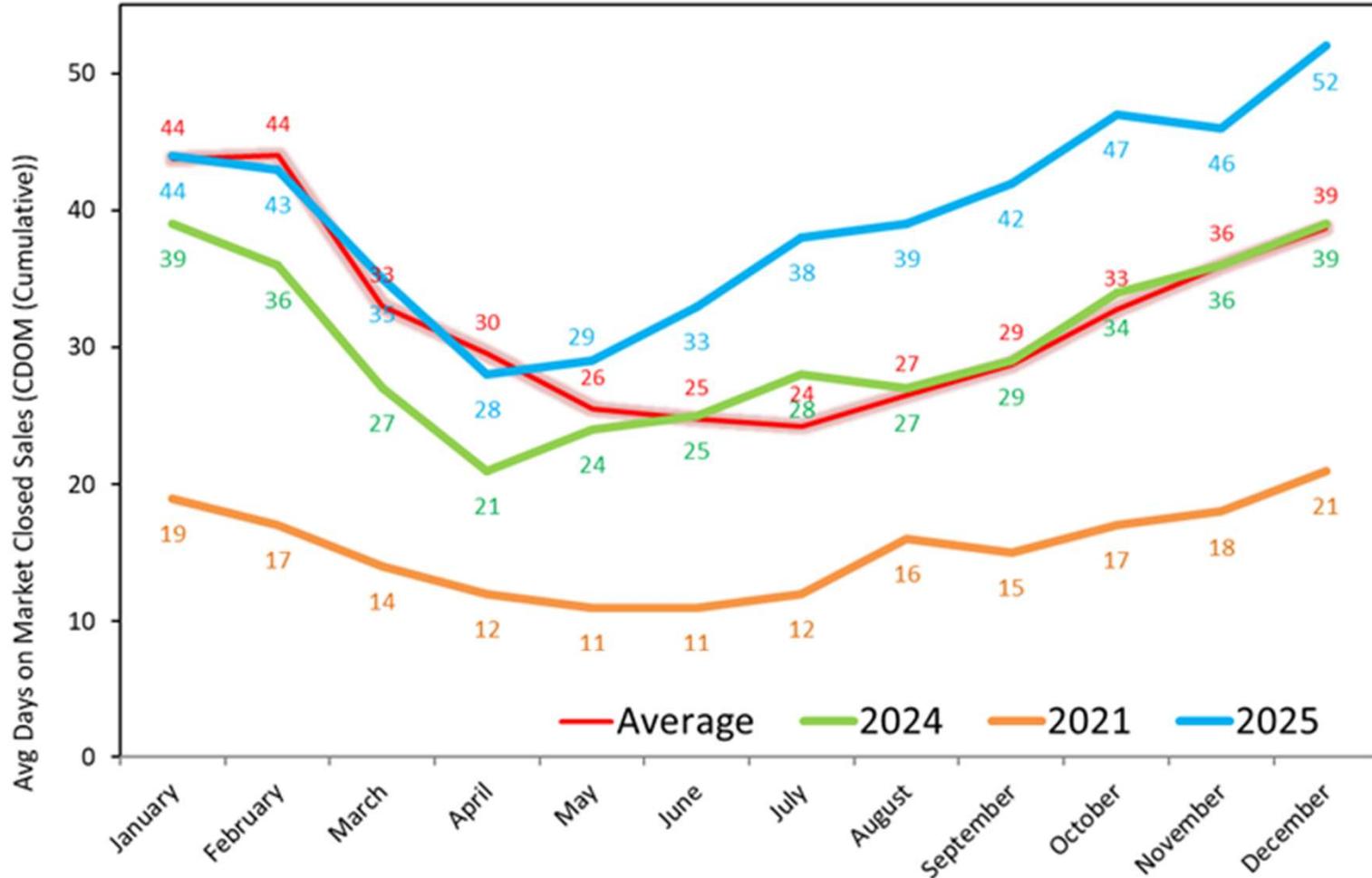
2014 to 2025 (January to December Every Year)

Based on Condo MLS Listings (excludes townhouse category)

SacramentoAppraisalBlog.com



Days on Market in Sacramento County



January to December Monthly CDOM
 Average: 2016-2019 (pre-pandemic)
 SacramentoAppraisalBlog.com

November new-home sales fell 9 percent

Worst pace in 12 years raises fears that economy will fall into a recession.

Associated Press

WASHINGTON — Sales of new homes plummeted last month to their lowest level in more than 12 years, the Commerce Department reported Friday.

The slump was worse than most analysts had expected, heightening fears that the country might be thrust into a recession.

New-home sales tumbled 9 percent in November from October to a seasonally adjusted annual sales pace of 647,000. That was the worst sales pace since April 1995. Many economists were expecting a sales decline of 1.8 percent, for a pace of 715,000.

"It was ugly," declared Richard Yamarone, economist at Argus Research. "It is the one sector of the economy that doesn't show any signs of life. It doesn't look like there is any resuscitation in store for housing over the next year."

By region, sales fell in all parts of the country, except for the West.

In the Midwest, new-home sales plunged 27.6 percent in November from October. Sales dropped 19.3 percent in the Northeast and fell 6.4 percent in the South. In the West, however, sales rose 4 percent.



Jeff Roberson/Associated Press file

For-sale signs festoon a row of new town houses in St. Louis on Nov. 29. Some say the market is in free fall.

Over the past 12 months, new-home sales nationwide have tumbled by 34.4 percent, the biggest annual slide since early 1991, and stark evidence of the painful collapse in the once high-flying housing market.

The Commerce Department report followed Wednesday's release of the composite Standard & Poor's/Case-Shiller home price index, which showed a 6.7 percent price decline in October from the year-earlier period.

"I think you can classify what we are seeing in the housing market as a crash," said Mark Zandi, chief economist at Moody's Economy.com. "Sales and home prices are in a free fall. The downturn is intensifying."

On Wall Street, the Dow Jones industrials, after an erratic session, managed to squeeze out a small gain even as the grim home sales report added to some investors' angst. The Dow closed up 6.26 points at 13,365.87.

Would-be homebuyers have found it more difficult to secure financing, especially for "jumbo" mortgages — those exceeding \$417,000. The tighter credit situation is deepening the

housing slump. Unsold homes have piled up, which will force builders to cut back—even more on construction and look for ways to sweeten the pot to lure prospective buyers.

"A lot of borrowers are being disqualified for loans," said Brian Bethune, economist at Global Insight. "If you can't qualify for a mortgage, the game is over. For those who do qualify, it takes longer to get loans."

The housing market has been suffering through a severe slump following five years of record-breaking activity from 2001 through 2005. Sales turned weak, as did home prices. The boom-to-bust situation has increased dangers to the economy as a whole and has been especially hard on some homeowners.

Foreclosures have soared to record highs and probably will keep rising. A drop in home prices left some people stuck with balances on their home mortgages that eclipsed the worth of their home.

Other homebuyers were clobbered as low introductory rates on their mortgages jumped to much higher rates that they couldn't afford.

Problems in housing are expected to persist well into 2008 — a presidential election year.

The economy's growth is expected to have slowed sharply to a pace of just 1.5 percent or less in the final three months of this year. Former Federal Reserve Chairman Alan Greenspan recently warned that the economy is "getting close to stall speed." The big worry is that the housing and credit troubles will force individuals to cut back on spending and businesses to cut back on hiring and capital investment, throwing the economy into a tailspin.

To help bolster the economy, the Federal Reserve has sliced a key interest rate three times this year. Its latest rate cut, on Dec. 11, dropped the Fed's key rate to 4.25 percent, a two-year low. Many economists are predicting Fed officials will lower rates again when they meet in late January.

"The risks are as high as they've ever been during this expansion that started in late 2001 that the economy will fall into a recession," said Bethune. "The odds are now nudging up close to the 50 percent mark."

"Sales and home prices are in a free fall. The downturn is intensifying."

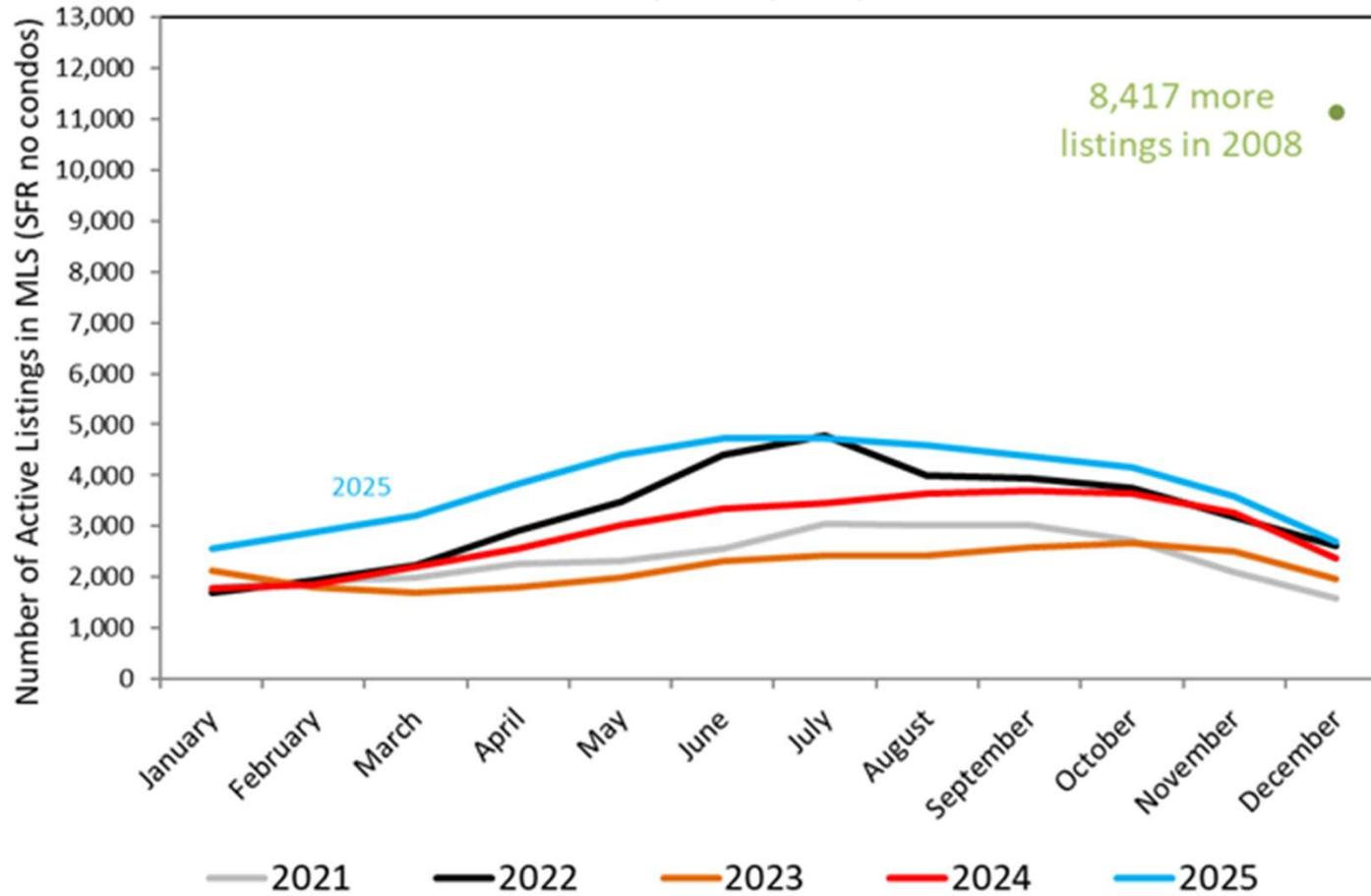
Mark Zandi

HOME PRICE CRASH PREDICTIONS



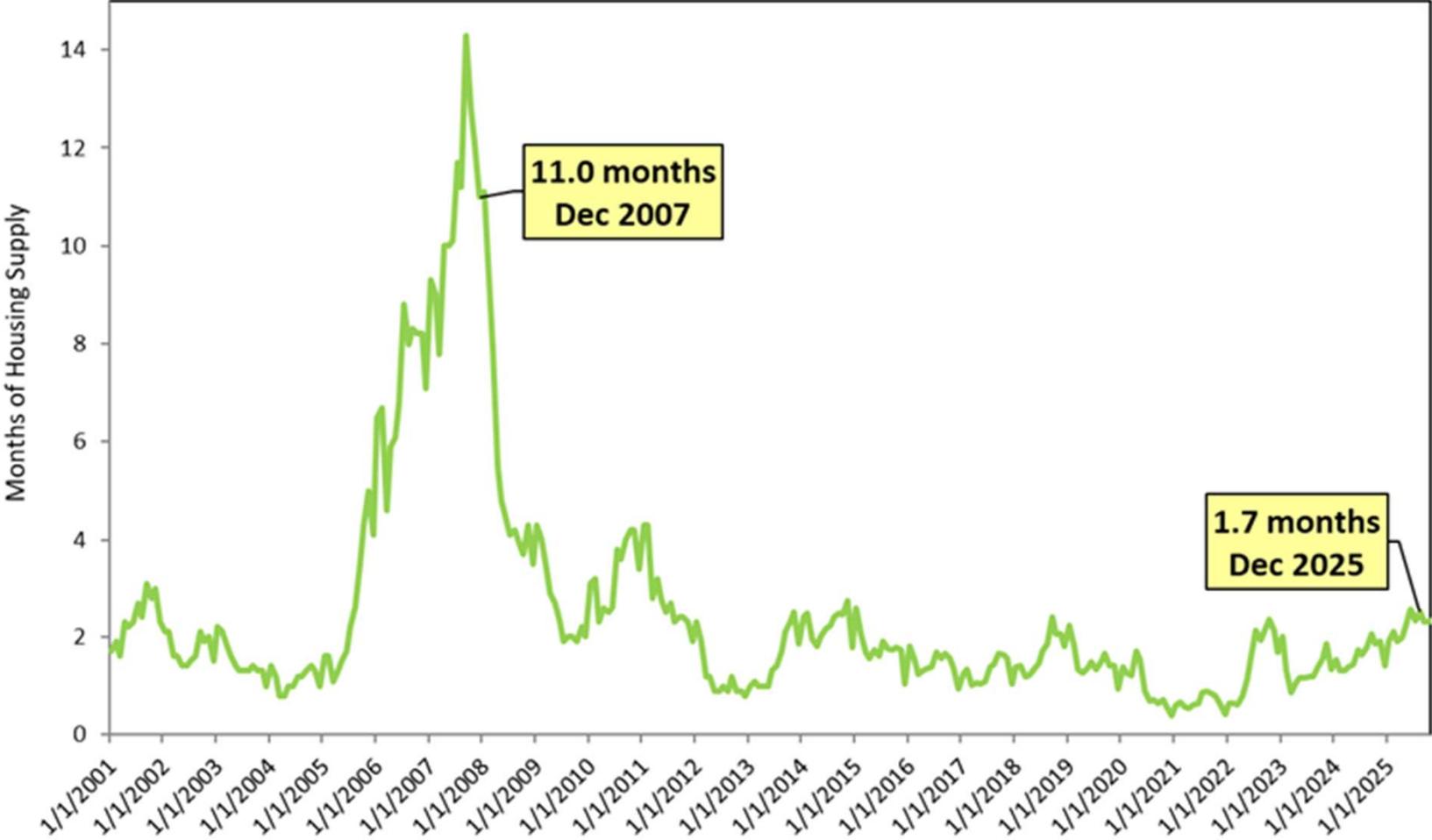
Sacramento Region: Active Monthly Listings

Sacramento, Placer, Yolo, El Dorado



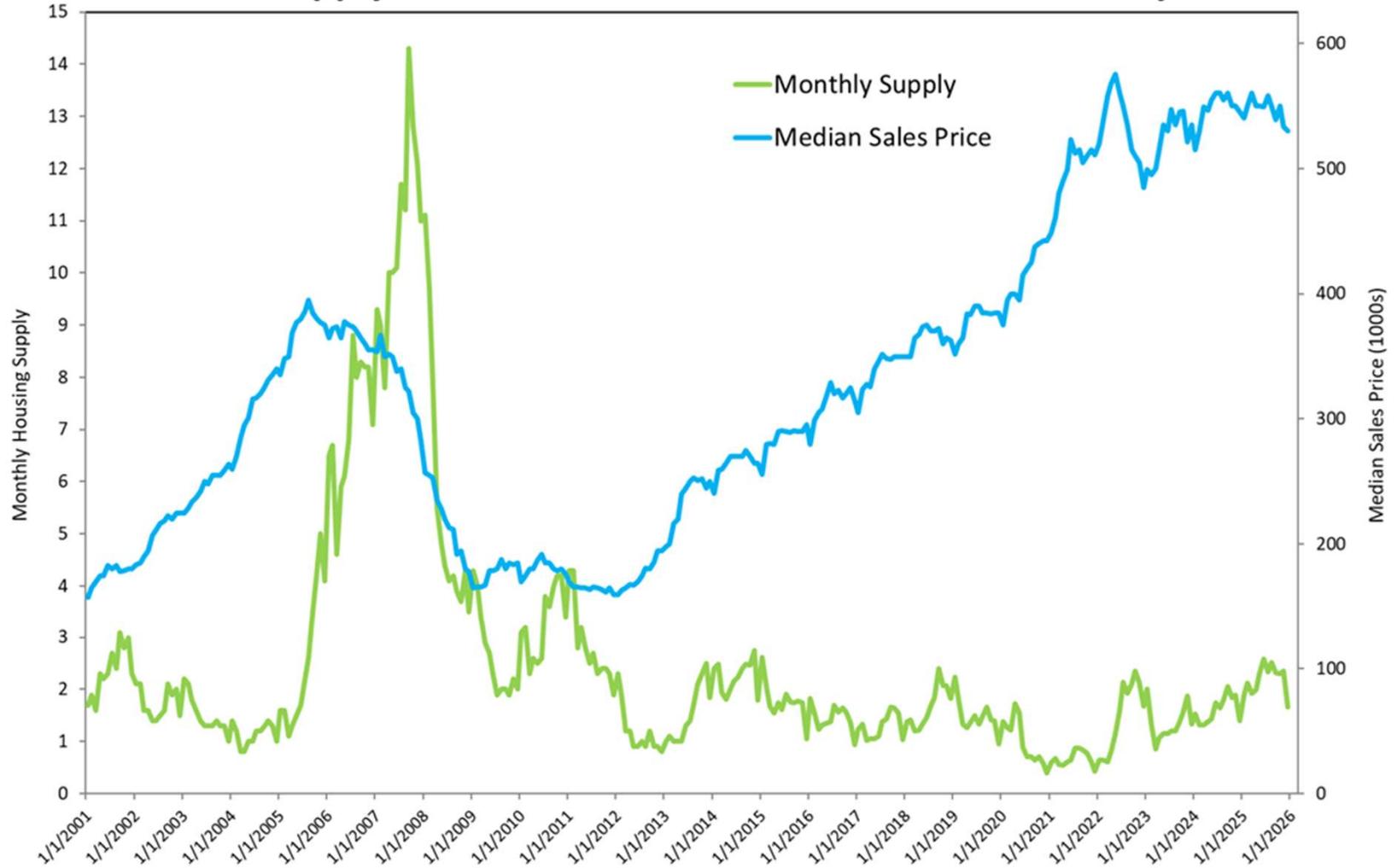
Data: Trendgraphix / Ryan Lundquist 1-1-26
SacramentoAppraisalBlog.com

Monthly Housing Supply in Sacramento County Since 2001



January 2001 to December 2025
Based on Single Family Detached Sales (no condos)
SacramentoAppraisalBlog.com

Supply & Median Sales Price in Sacramento County



January 2001 to December 2025
Single Family Detached Sales (no condos)
SacramentoAppraisalBlog.com

Not crashing like 2007.

Not flexing like 2021.

Softer than 2019.

@SacAppraiser

**I IDENTIFY AS
A SELLER IN 2021**

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December 2025 Sales

Final Closed Sales	% of Sales
Sold at original list price	10.5%
Below original list price	69.1%
Above original list price	20.4%

Sacramento Region (Sac, Placer, Yolo, El Dorado)
Based on single family detached properties in MLS

SacramentoAppraisalBlog.com

2025 vs 2021

Final Closed Sales	Dec 2025	Dec 2021
Sold at original list price	10.5%	9.4%
Below original list price	69.1%	37.1%
Above original list price	20.4%	53.5%

Sacramento Region (Sac, Placer, Yolo, El Dorado)
Based on single family detached properties in MLS

SacramentoAppraisalBlog.com

SELLERS NEED TO LET GO

**2021
MARKET**

2026

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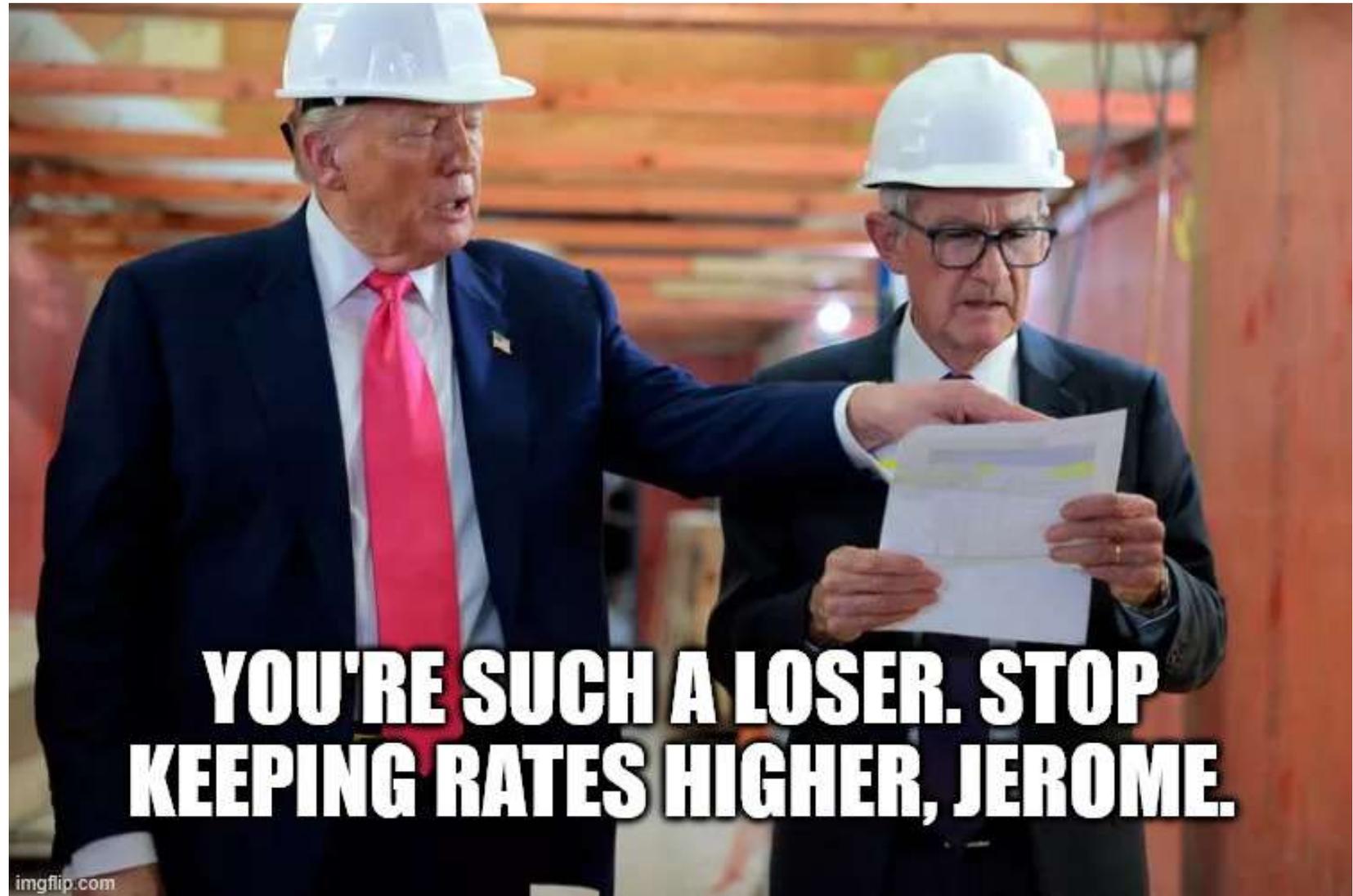
December in Sacramento Region

Closed Sales	Dec 2025	Dec 2021	Dec 2007	Dec 2019
Sold at original list price	10.5%	9.4%	5.3%	13.0%
Below original list price	69.1%	37.1%	86.8%	62.7%
Above original list price	20.4%	53.5%	7.9%	24.3%

Sacramento Region (Sac, Placer, Yolo, El Dorado)
Based on single family detached properties in MLS (no condos)
2019 is a good baseline year prior to the pandemic

SacramentoAppraisalBlog.com

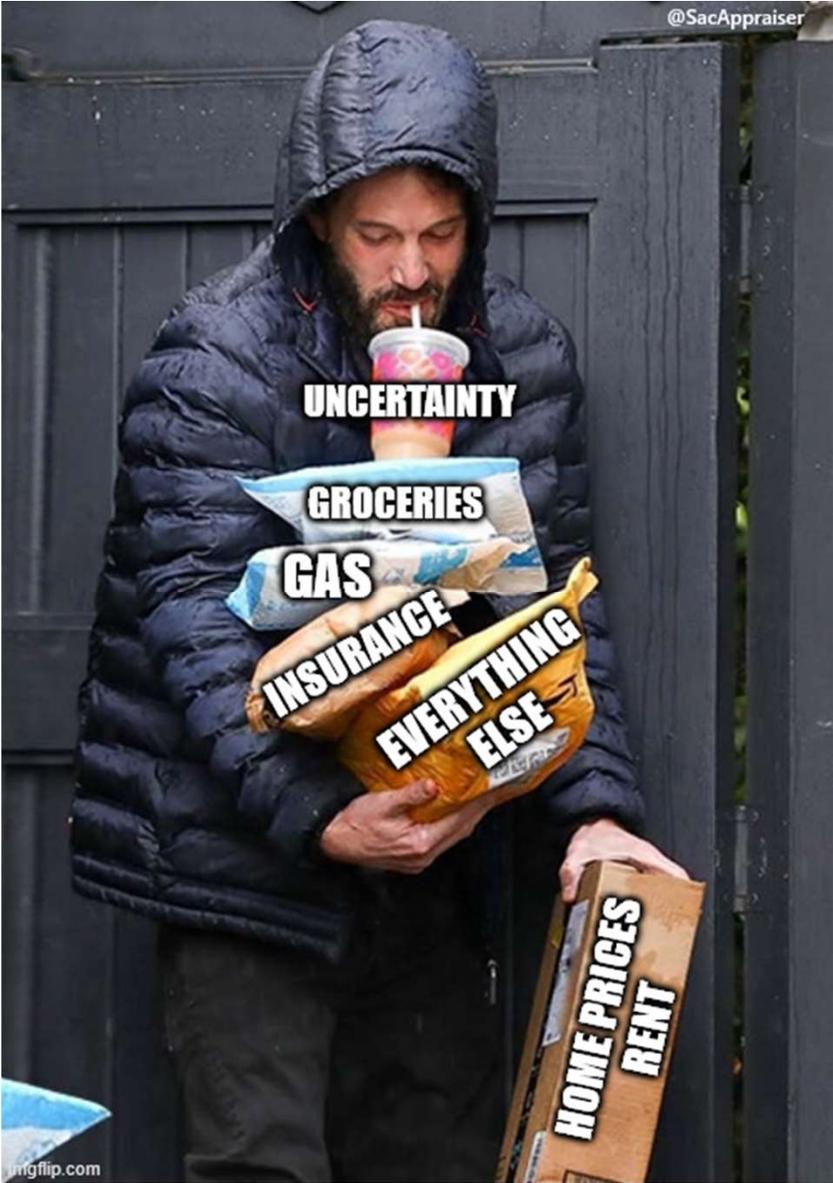
TRUST ME BRO. RATES ARE GOING LOWER.



Rates can change the housing temperature.

Average Rates	Current	Change				52 Week Range	
		1 day	1 week	1 month	1 year		
30 Yr. Fixed	6.01%	-0.05% ↓	-0.18% ↓	-0.31% ↓	-1.23% ↓		
15 Yr. Fixed	5.55%	-0.04% ↓	-0.19% ↓	-0.22% ↓	-0.98% ↓		
30 Yr. FHA	5.70%	+0.01% ↑	-0.15% ↓	-0.20% ↓	-0.85% ↓	5.69%	6.59%
30 Yr. Jumbo	6.34%	-0.01% ↓	-0.02% ↓	-0.09% ↓	-1.08% ↓	6.10%	7.45%
7/6 SOFR ARM	5.68%	-0.04% ↓	-0.06% ↓	-0.33% ↓	-1.42% ↓	5.59%	7.25%
30 Yr. VA	5.71%	+0.01% ↑	-0.16% ↓	-0.21% ↓	-0.86% ↓	5.70%	6.60%

7.24% one year ago





**Stop putting your
hope in lower rates.**

**Focus on the market
that is here.**

-RYAN LUNDQUIST
@SACAPPRAISER

WHO ARE THE BUYERS?!



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ANNUAL VOLUME SACRAMENTO REGION

County	2024	2025	Difference
El Dorado	1,797	1,930	133
Placer	4,647	4,702	55
Sacramento	10,753	10,700	-53
Yolo	1,225	1,199	-26
TOTAL	18,422	18,531	109

Based on SFR MLS sales (no condos) Jan 1 to Dec 31 each year

SacramentoAppraisalBlog.com

EL DORADO COUNTY ANNUAL SALES VOLUME

Location	2024	2025	Difference
Cameron Park	196	195	-1
Camino	64	72	8
Cool	52	67	15
Diamond Springs	21	42	21
El Dorado	41	40	-1
El Dorado Hills	579	627	48
Garden Valley	29	28	-1
Georgetown	32	25	-7
Grizzly Flats	15	9	-6
Pilot Hill	12	19	7
Placerville	351	376	25
Pollock Pines	162	154	-8
Rescue	54	55	1
Shingle Springs	89	106	17
Somerset	31	38	7
Other Areas	69	77	8
TOTAL	1,797	1,930	133

Based on single family MLS sales (no condos) January to Dec each year

SacramentoAppraisalBlog.com

PLACER COUNTY ANNUAL SALES VOLUME

LOCATION	2024	2025	DIFFERENCE
Alta	7	13	6
Applegate	24	21	-3
Auburn	352	375	23
Colfax	84	105	21
Foresthill	75	87	12
Granite Bay	259	292	33
Lincoln	996	1,020	24
Loomis	118	123	5
Meadow Vista	50	55	5
Newcastle	62	71	9
Penryn	23	18	-5
Rocklin	676	602	-74
Roseville	1,881	1,873	-8
Sheridan	7	8	1
Other Areas	33	39	6
TOTAL	4,647	4,702	55

Based on single family MLS sales (no condos) Jan to December both years

SacramentoAppraisalBlog.com

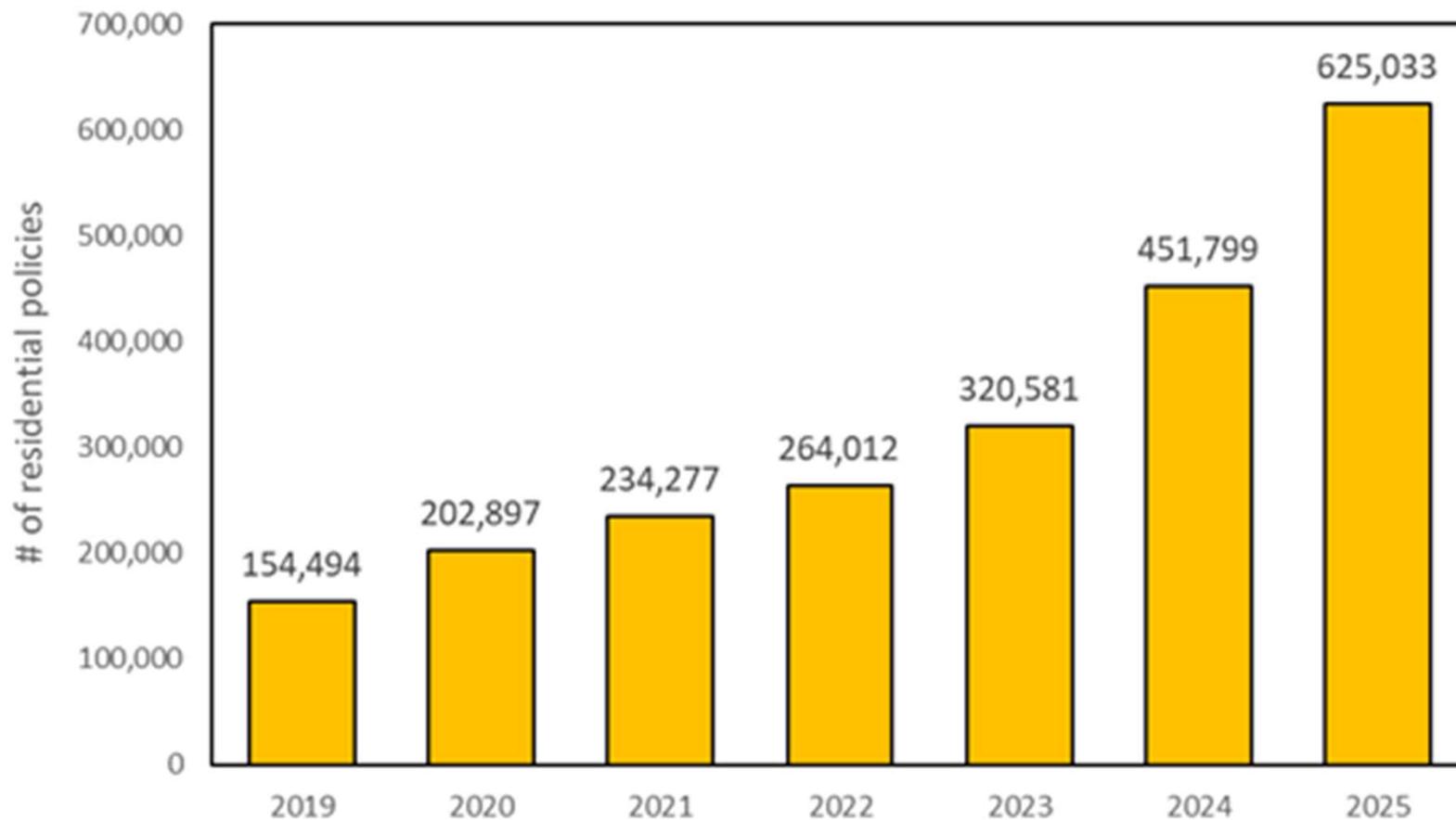
SACRAMENTO COUNTY ANNUAL SALES VOLUME

Location	2024	2025	Difference
Antelope	368	316	-52
Carmichael	479	461	-18
Citrus Heights	589	576	-13
Downtown/Midtown	95	100	5
East Sacramento	208	194	-14
Elk Grove	1,326	1,315	-11
Fair Oaks	399	408	9
Folsom	747	706	-41
Gold River	102	97	-5
Land Park	96	115	19
Meadowview	132	106	-26
North Highlands	239	212	-27
Oak Park	177	204	27
Tahoe Park	78	91	13
Wilton	37	50	13

Based on single family MLS sales (no condos) (Jan to Dec Each Year)

SacramentoAppraisalBlog.com

Total FAIR Plan Policies in California



2019 to 2025

Data from Fair Plan Website Based on Sept 30 Each Year

SacramentoAppraisalBlog.com

FAIR Plan Policies in 12 Counties

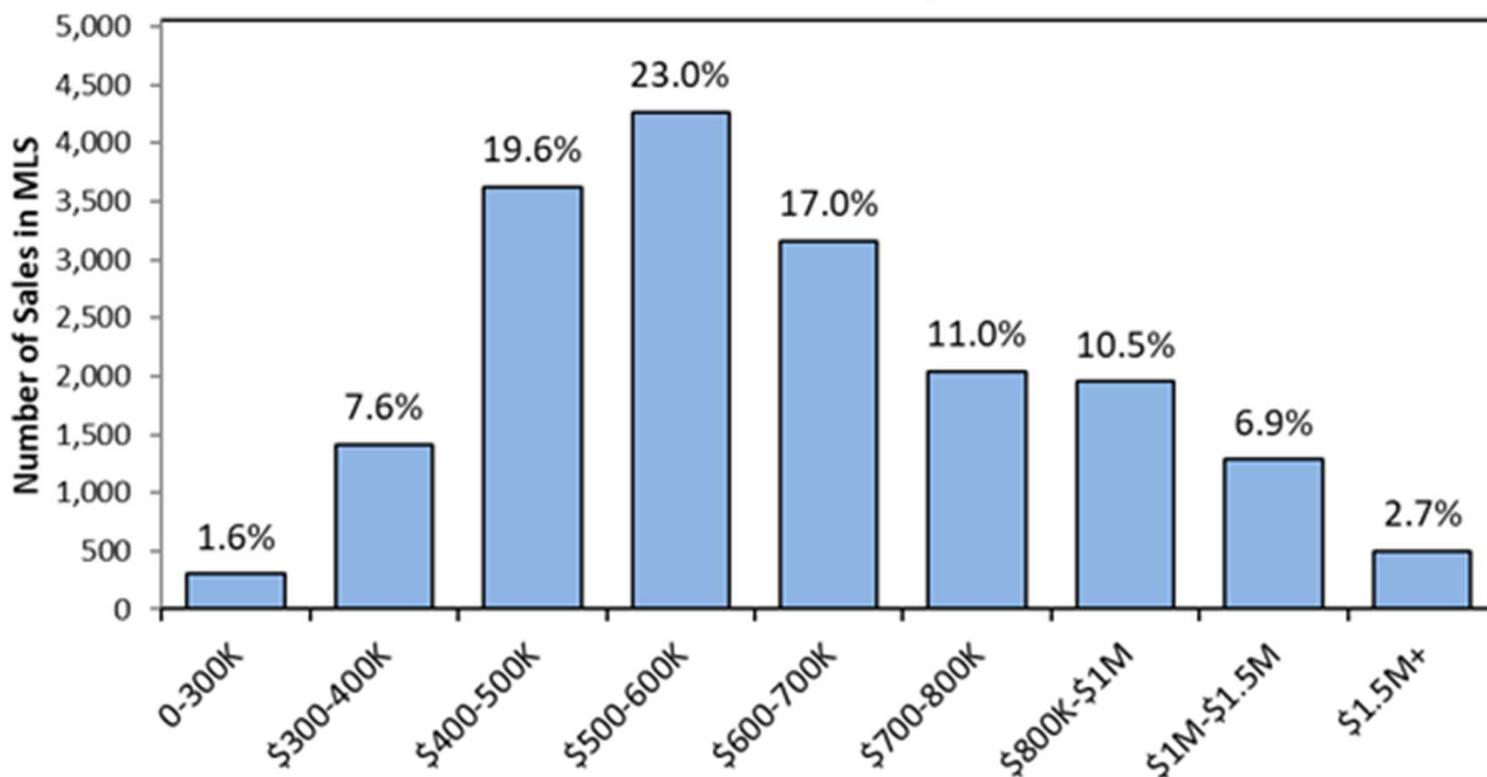
County	2024	2025	Difference	% Difference
Amador	5,495	6,186	691	12.6%
El Dorado	23,921	28,167	4,246	17.8%
Merced	200	336	136	68.0%
Nevada	19,795	23,438	3,643	18.4%
Placer	15,674	18,996	3,322	21.2%
Sacramento	1,124	2,001	877	78.0%
San Joaquin	838	1,319	481	57.4%
Solano	718	1,312	594	82.7%
Stanislaus	417	743	326	78.2%
Sutter	51	118	67	131.4%
Yolo	195	251	56	28.7%
Yuba	1,409	1,569	160	11.4%
TOTAL	69,837	84,436	14,599	20.9%

Based on CA Fair Plan Website (residential and commercial properties)

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Closed Sales in Sacramento Region

(% represents the share of the price range to the entire market)



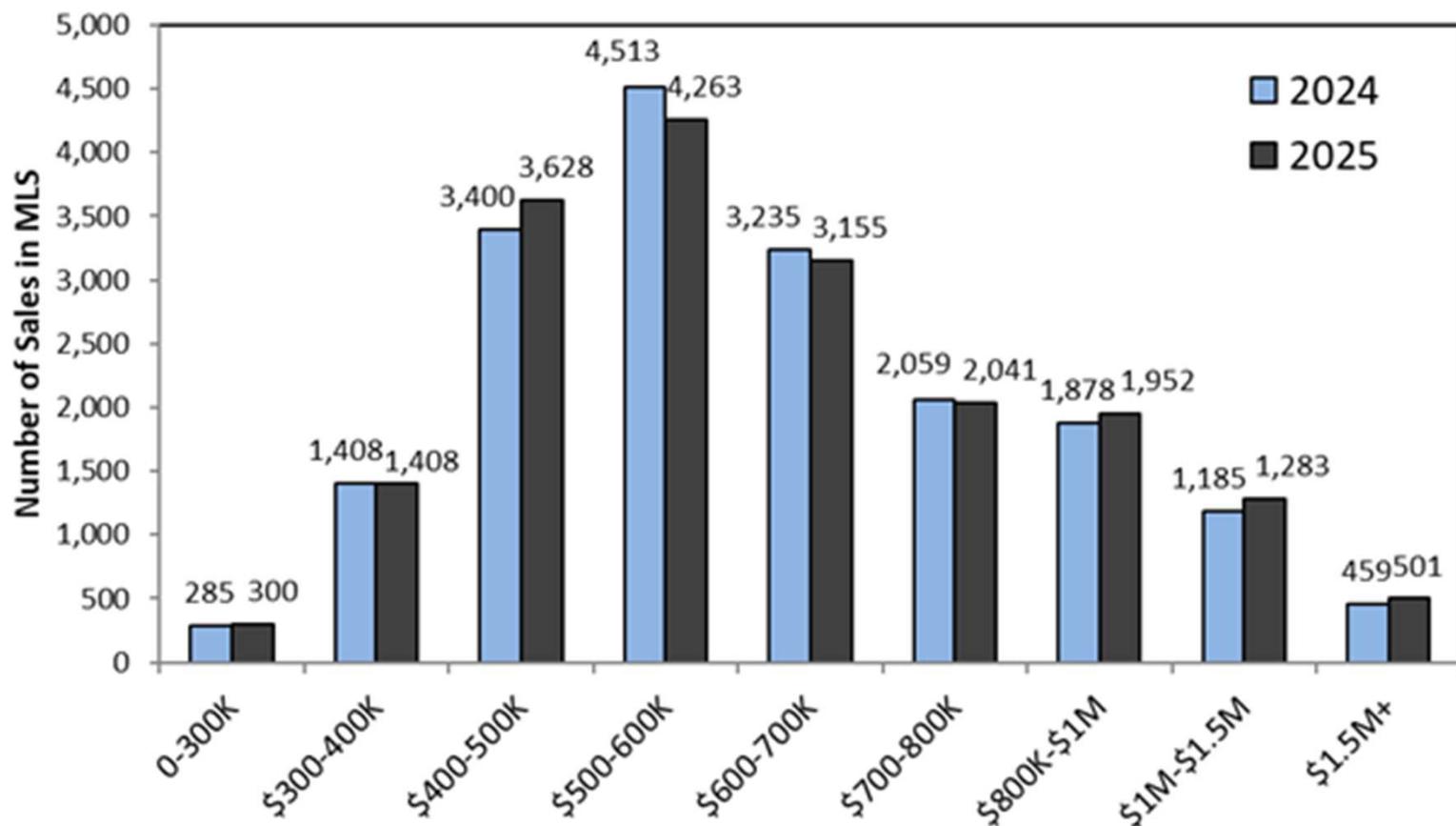
January 1, 2025 to December 31, 2025
Single Family Detached MLS sales (no condos)
Sacramento, Placer, Yolo, El Dorado
SacramentoAppraisalBlog.com



**MORE STRENGTH
AT THE TOP THERE IS**

Change in sales volume by price: Sacramento Region

(Sacramento, Placer, Yolo, El Dorado)



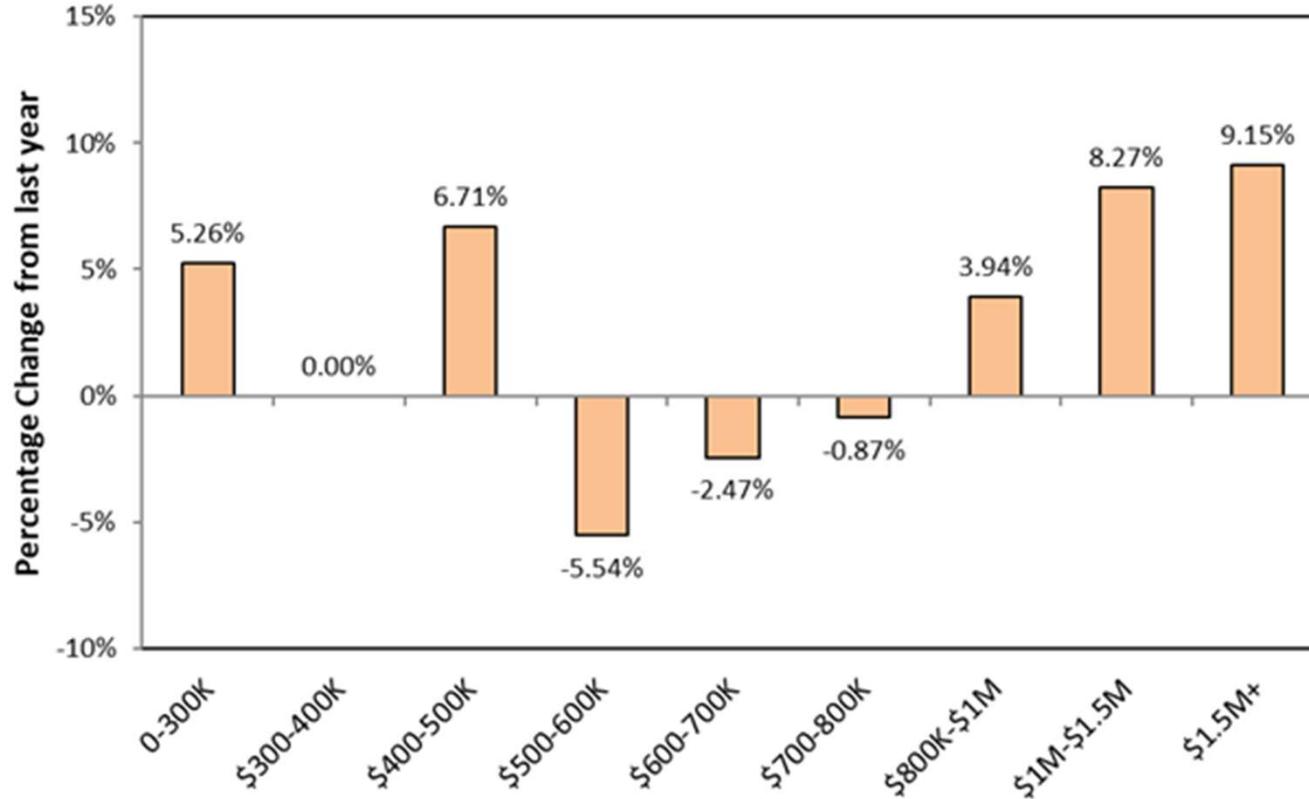
January 1, 2024 to Dec 31, 2024 vs January 1, 2025 to Dec 31, 2025

Single Family Detached MLS sales (no condos)

SacramentoAppraisalBlog.com

% Change in Volume from Last Year: 2024 vs 2025

(Sacramento, Placer, Yolo, El Dorado)



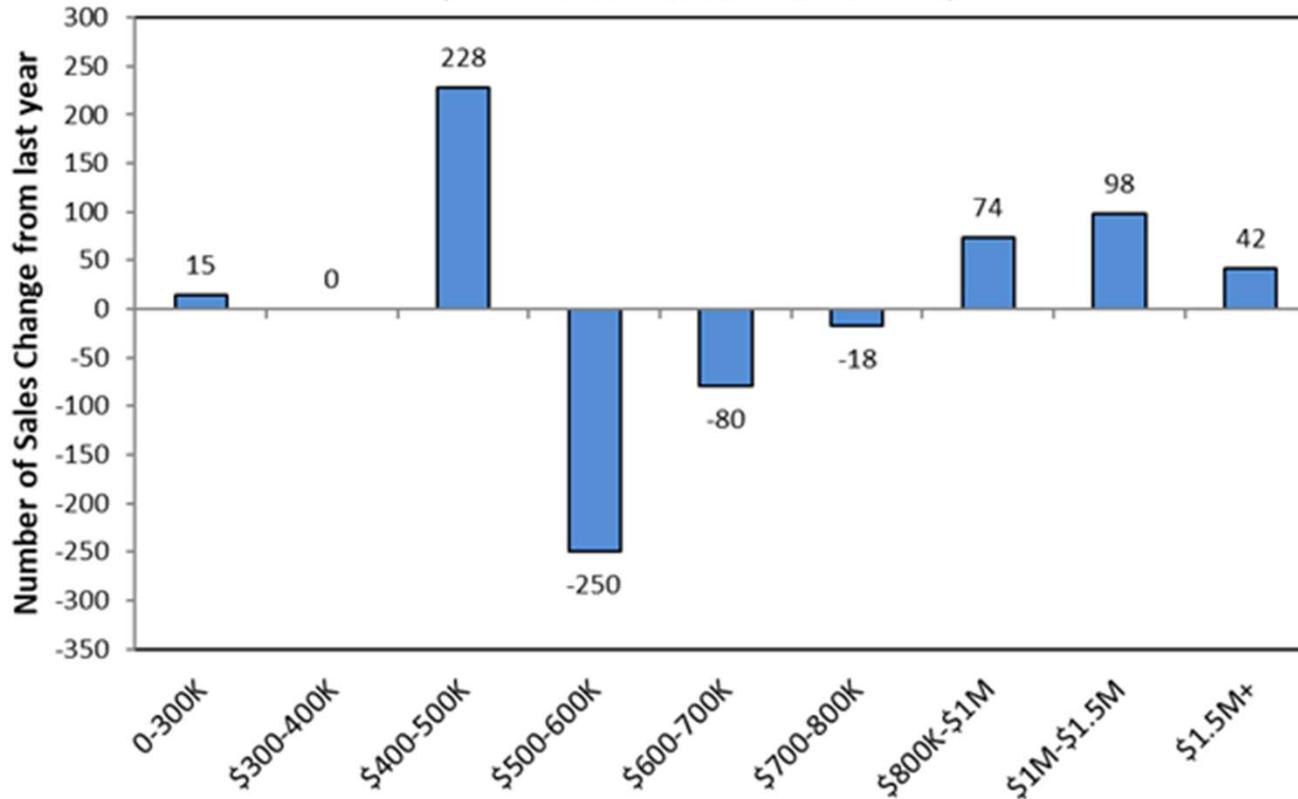
January 1, 2024 to Dec 31, 2024 vs January 1, 2025 to Dec 31, 2025

Single Family Detached MLS sales (no condos)

SacramentoAppraisalBlog.com

Change in volume from last year: 2024 vs 2025

(Sacramento, Placer, Yolo, El Dorado)

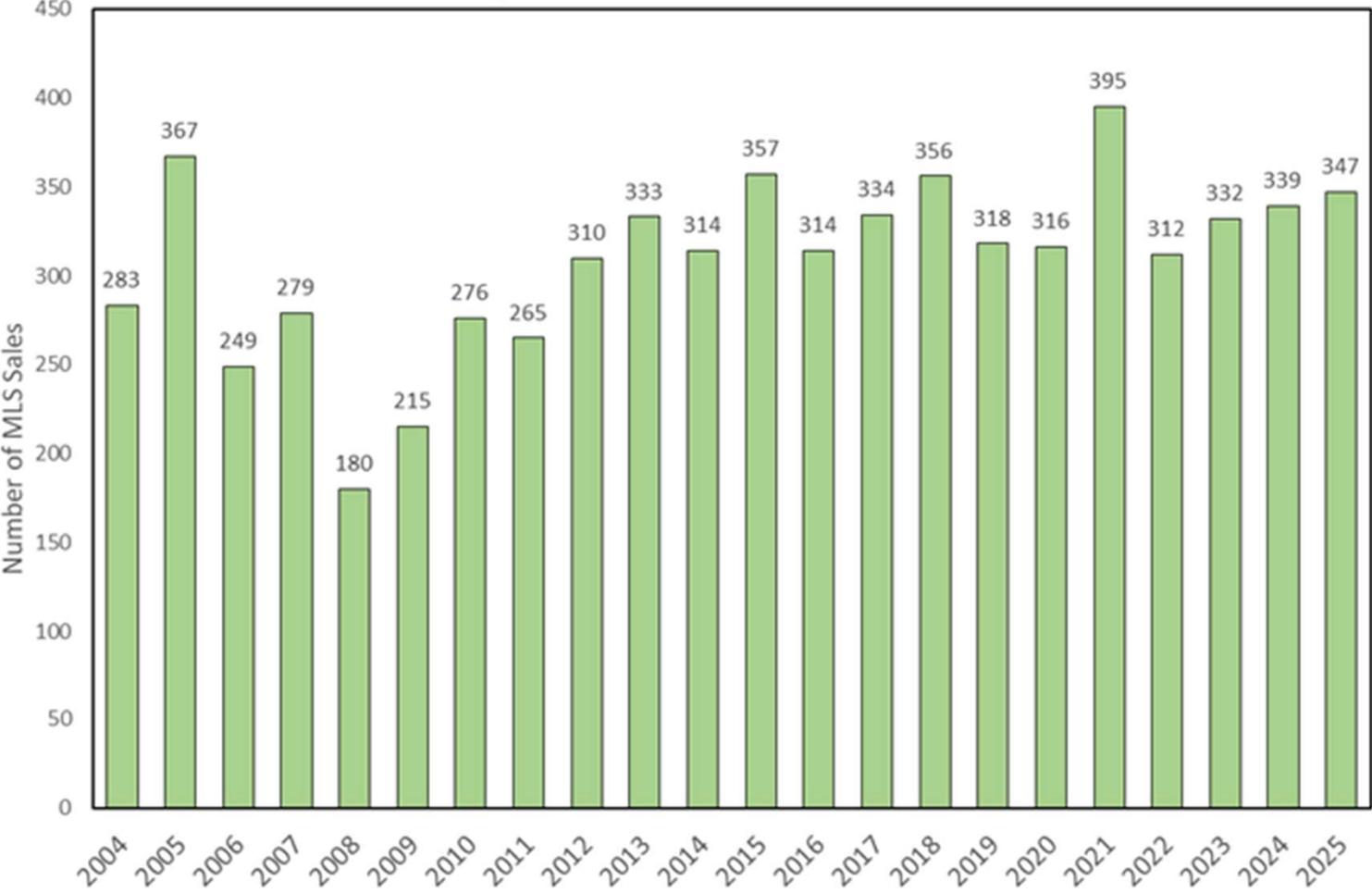


January 1, 2024 to Dec 31, 2024 vs January 1, 2025 to Dec 31, 2025

Single Family Detached MLS sales (no condos)

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Sun City Lincoln Hills Sales Volume



2004 to 2025 (January to December each year)
Based on Single Family Detached MLS Sales (No Private Sales)

SacramentoAppraisalBlog.com

What can you do with your equity?

Where do you want to be in life?

Who do you want to do life with?

**If you think the market is going
down, where do you want to ride
down the market?**

Median Price Change Since the Price Bottom in 2012

County	Q1 2012	Q4 2025	Dollar Change	% Change
Amador	\$139,800	\$420,000	\$280,200	200%
El Dorado	\$265,000	\$672,500	\$407,500	154%
Merced	\$112,000	\$430,000	\$318,000	284%
Nevada	\$219,500	\$549,500	\$330,000	150%
Placer	\$259,950	\$650,000	\$390,050	150%
Sacramento	\$163,000	\$538,000	\$375,000	230%
San Joaquin	\$160,000	\$544,000	\$384,000	240%
Solano	\$187,900	\$580,000	\$392,100	209%
Stanislaus	\$134,000	\$465,000	\$331,000	247%
Sutter	\$140,000	\$450,000	\$310,000	221%
Yolo	\$205,000	\$625,000	\$420,000	205%
Yuba	\$135,000	\$440,500	\$305,500	226%

Based on single family detached MLS sales (no condos). Not adjusted for inflation.

The median price may not perfectly represent value change for every property

Q1 2012 was used as that was when prices started to go up again

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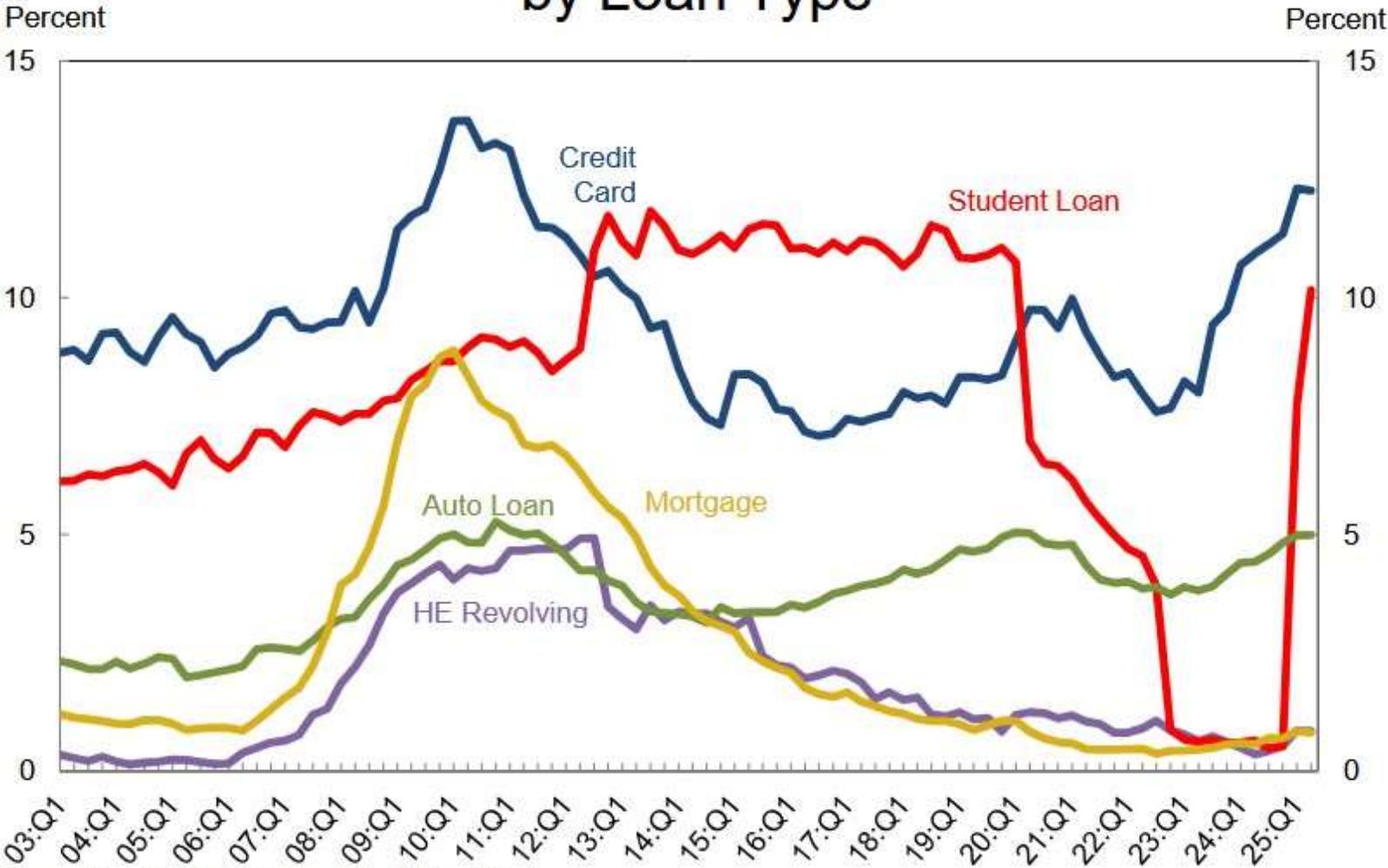


It's about lifestyle buyers

Who has incentive to buy, sell, and invest in today's market regardless of what prices are doing?

**Death, disease, debt, divorce,
diamonds, diapers**

Percent of Balance 90+ Days Delinquent by Loan Type



Source: New York Fed Consumer Credit Panel/Equifax



NICK'S AFC WEST PREDICTIONS

- 1**  **PLAYOFFS**
- 2**  **PLAYOFFS**
- 3** 
- 4** 



2026 WILL BE AWESOME

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