MOVING TO

NEVADA COUNTY

GRASS VALLEY • NEVADA CITY • PENN VALLEY



RELOCATION GUIDE



Sarah Stone-Francisco
REALTOR®, Team Sarah
CENTURY 21 Cornerstone Realty
530.802.0239
sarah@stoneluxuryhomes.com
StoneLuxuryHomes.com
DRE# 02133990

NEVADA COUNTY FACTS



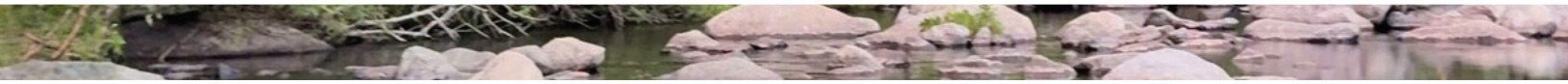
- **Nevada City Is the County Seat**
- **Nevada County Formed in 1851**
- **Grass Valley Population 14,016 (2020)**
- **Nevada City Population 3,152 (2020)**
- **Penn Valley Population 1,593 (2020)**
- **Nevada County Population of 102,195 (2024 Census Estimate)**
- **Elevation of About 2,400 Feet**
- **Gold Rush Began Here with the 1850 Gold Hill Strike**
- **Empire Mine Produced 5.8 Million Ounces of Gold**
- **Proud Cornish Mining Heritage**
- **Nevada Theatre (1865), the Oldest Theater Built in California**
- **Home of the Bridgeport Covered Bridge (1862)**
- **Median Household Income of $79,395 (Nevada County)**
- **About 57 Miles to Sacramento**

Why I LOVE Nevada County

"I love that a morning here can start on the Cascade Canal Trail and end with dinner on Mill Street. We get four real seasons, the Yuba River all summer, and neighbors who still wave from the porch. What I love MOST is the people and our small businesses. Every downtown here feels like home. It would be an honor to show you around."



NEVADA COUNTY THINGS TO DO



Empire Mine State Historic Park

Walk the grounds of one of California's oldest, deepest and richest gold mines, then tour the owner's cottage and gardens. About 14 miles of forest trails make it a local favorite for dog walks and weekend hikes.



South Yuba River State Park

Cross the Bridgeport Covered Bridge, built in 1862 and the longest single span wooden covered bridge, then picnic or wade along the river. This is where locals head on hot summer afternoons.



Nevada County Fairgrounds

Set in the pines on McCourtney Road, the fairgrounds host the Nevada County Fair every August, the Draft Horse Classic and the holiday faires. Come once and you will meet your new neighbors.



North Star Powerhouse Mining Museum

Stand next to the giant Pelton wheel that powered the gold era and see how miners worked underground. It is a quick, fascinating stop and the best way to understand the town you are moving to.



Historic Downtown Nevada City

Gas lamps, Gold Rush storefronts and the Nevada Theatre, built in 1865 and the oldest theater built in California. Grab a coffee, browse the shops and plan to come back for a show.



NEVADA COUNTY THINGS TO DO



Downtown Grass Valley

Mill Street and Main Street are lined with locally owned shops, coffee and restaurants in Gold Rush era buildings. Park once and spend the afternoon.



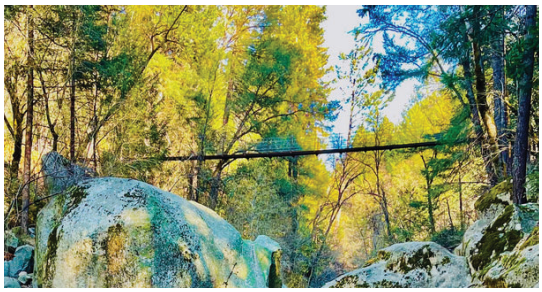
Behind the Iron Gate Escape Room

Three themed escape rooms on Mill Street in downtown Grass Valley, from an Old West heist to a cabin in the woods. Grab friends or the kids and race the clock.



The Center for the Arts

A 300 seat theater on West Main Street in Grass Valley with concerts, comedy, dance and film all year. Check the calendar, then grab dinner downtown before the show.



Nisenan Tribute Trail and Cascade Trails

Cross the 150 foot suspension bridge over Deer Creek, steps from downtown Nevada City, then wander the shaded canal trails. Locals walk them with their dogs all year.



Malakoff Diggins State Historic Park

California's largest hydraulic mining site, about 26 miles north of Nevada City, with towering carved cliffs, waterfall hikes and the old town of North Bloomfield. Check park hours first.

NEVADA COUNTY EVENTS



Cornish and Victorian Christmas

Friday nights after Thanksgiving, downtown Grass Valley fills with festive cheer. Nevada City's beautifully lit streets light up for Victorian Christmas every Wednesday and Saturday.



Nevada County Fair

Rides, livestock, live music and fair food every August at the fairgrounds in the pines. Bring the whole family and plan to run into half the town. Maybe even buy prized beef at auction.



Ananda Tulip Garden

Each spring, more than 20,000 tulips bloom on the terraced hillside at Crystal Hermitage Gardens near Nevada City. Buy tickets ahead and go early for peak bloom.



Cherry Festival in North San Juan

Every June, North San Juan holds a parade down Highway 49 with food, music and a small town feel. It has been a local tradition for more than 100 years.



Farmers and Thursday Night Markets

Weekly farmers markets in Grass Valley and Nevada City bring local produce, flowers and bread. On summer Thursdays, downtown Grass Valley adds music, food and vendors.

GRASS VALLEY FAVORITE RESTAURANTS

CLICK ANY RESTAURANT TO VISIT ITS WEBSITE!

Tofanelli's Gold Country Bistro
Cuisine: American, Breakfast and Dinner
Address: 302 West Main Street, Grass Valley, CA 95945
Vibe for Newcomers: A Main Street classic for breakfast with a friend or a relaxed dinner, and a great first stop to feel like a local.





Bicycle Thief
Cuisine: Pizza, Wine
Address: 122 East Main Street, Grass Valley, CA 95945
Vibe for Newcomers: Artisan pizza, a deep wine list and house-made ice cream on East Main. A favorite for a night out downtown.

MeZe Eatery
Cuisine: Middle Eastern, Organic
Address: 106 Mill Street, Grass Valley, CA 95945
Vibe for Newcomers: Fresh, clean, organic, nourishing food on Mill Street. Perfect for lunch between errands downtown.





Pete's Pizza & Tap House
Cuisine: Pizza, Craft Beer
Address: 114 West Main Street, Grass Valley, CA 95945
Vibe for Newcomers: Thin crust pizza and local taps right downtown. Easy with kids and an easy place to meet new neighbors.

Golden Gate Saloon at the Holbrooke Hotel
Cuisine: Historic Saloon, Cocktails, New Californian
Address: 212 West Main Street, Grass Valley, CA 95945
Vibe for Newcomers: The oldest continuously operating saloon in the Mother Lode, inside the 1862 Holbrooke. Pull up a stool and soak in the Gold Rush history. Taco Tuesday: two tacos and a margi for $25!



NEVADA CITY FAVORITE RESTAURANTS



Lola at the National Exchange Hotel
Cuisine: California, Brunch and Dinner
Address: 211 Broad Street, Nevada City, CA 95959
Vibe for Newcomers: Inside the beautifully restored National Exchange Hotel on Broad Street. Perfect for weekend brunch or a date night dinner.

The River Downtown
Cuisine: Eclectic, Casual
Address: 232 Commercial Street, Nevada City, CA 95959
Vibe for Newcomers: A relaxed Commercial Street favorite for nachos, tacos and an easy dinner after a day on the Yuba.





Dakan
Cuisine: New American, Locally Sourced
Address: 300 Commercial Street, Nevada City, CA 95959
Vibe for Newcomers: Seasonal, world-influenced plates from Chef Garett DaKan. Save it for a special night out.

Heartwood Cafe
Cuisine: Organic, Bowls, Coffee
Address: 237 Commercial Street, Nevada City, CA 95959
Vibe for Newcomers: Local, organic bowls, artisan toasts and espresso. An easy healthy lunch downtown. And at night, The Annex for ramen.





Three Forks Bakery & Brewing
Cuisine: Brewery, Pizza, Bakery
Address: 211 Commercial Street, Nevada City, CA 95959
Vibe for Newcomers: House-brewed beer, pizza and fresh baked goods. Easy with kids.

PENN VALLEY FAVORITE RESTAURANTS

Twelve 28 Kitchen
Cuisine: Seasonal American, Dinner
Address: 10118 Commercial Avenue, Penn Valley, CA 95946
Vibe for Newcomers: Seasonal plates with local beer and wine. Book ahead.





Blue Cow Deli
Cuisine: Deli, Sandwiches
Address: 17500 Penn Valley Drive, Penn Valley, CA 95946
Vibe for Newcomers: A friendly local lunch stop for a fresh sandwich and a chat with neighbors.

Thirsty Barrel Brewing
Cuisine: Brewery, Tacos, Sandwiches
Address: 10183 Commercial Avenue, Penn Valley, CA 95946
Vibe for Newcomers: Penn Valley's newest brewery, with house beer and tacos.





Northridge Restaurant
Cuisine: American, Burgers
Address: 17464 Penn Valley Drive, Penn Valley, CA 95946
Vibe for Newcomers: A down home local favorite for a patty melt, onion rings or the tri-tip salad.

Players Restaurant & Sports Bar
Cuisine: Pizza, Pasta, Sports Bar
Address: 10161 Commercial Avenue, Penn Valley, CA 95946
Vibe for Newcomers: Pizza with gluten free options, burgers and the game on. An easy family night out.





NEVADA COUNTY RELOCATION TIPS



Real Estate Basics: Buying in Nevada County

In September 2026, the median Nevada County home sold for $548,000 after a median of 51 days on market (MetroList). Grass Valley, Nevada City and Penn Valley each price differently, and in Penn Valley, inside or outside a gate buys very different homes at the same budget.

Where People Live

Grass Valley, Nevada City and Penn Valley are the heart of the county, with Lake Wildwood, Lake of the Pines, Alta Sierra, Rough and Ready and North San Juan close by. Each one feels different, so we tour a few before you choose.

Real Estate Process: Steps to Settle In

1. Get pre-approved first. 2. Tour a few homes with us in person or on video. 3. Plan time for well and septic inspections when the home has them. 4. Line up homeowners insurance early, since fire coverage can take longer here. And we can handle all of this for you.

Real Estate Perks: Why Buyers Choose the Foothills

Room to breathe: bigger lots, oaks and pines, and homes with real character, from Gold Rush Victorians to new builds. Under Prop 13, your property tax is based on your purchase price, and the taxable value can rise no more than 2% a year.

Living the Foothill Life: Beyond the House

At about 2,400 feet, Grass Valley gets four real seasons. Nevada City sits a little higher, with lamp lit streets and a bit more winter snow. Penn Valley sits lower and milder, near Lake Wildwood and Western Gateway Park. The Yuba River is your summer pool, and Tahoe skiing is a day trip.

Community & Culture: Fitting In

This is a town that shows up: the Nevada County Fair in August, Cornish Christmas on Mill Street, Victorian Christmas in Nevada City and shows at the Nevada Theatre. Say hi at the coffee shop. You will be running into friends in no time.

Practical Tips: Before You Move

Ask about defensible space on every property, get insurance quotes before you are in contract, and check internet options at the exact address. Many homes here run on septic, and some on wells, so ask us what to test.

Your Foothill Life Starts Here

From a Victorian near downtown to a few acres in Penn Valley, Team Sarah will help you find the place that fits. Call or text 530.802.0239 and let's start with a tour.



WHAT THINGS COST IN NEVADA COUNTY



Real numbers for your monthly budget, so nothing surprises you after you move in. Estimates as of fall 2026. Every home is different, so ask us about a specific address.

Median Home Prices (MetroList, September 2026)

Nevada County $548,000 • Grass Valley $520,000 • Nevada City $675,000 • Penn Valley $542,000

Fire Insurance

Plan on at least $2,000 a year inside city limits and $4,000 to $6,000 a year outside town limits. Your quote depends on how close the home is to a fire hydrant and a fire station, and on its square footage. Get quotes before you are in contract.

Propane

Many homes outside town limits heat with propane. Filling a typical 150 gallon tank (about 120 gallons, since tanks fill to 80%) runs roughly $450 to $550. Most families fill up about twice a year, depending on what runs on propane.

PG&E Electric and Natural Gas

PG&E's average home bill runs about $290 a month for electricity and natural gas together, or about $3,500 a year. Expect higher electric bills in summer and higher gas bills in winter.

Public Water

On public water, plan on about $60 to $75 a month. In Grass Valley, city sewer adds about $56 a month. Homes on a well and septic skip these bills.

Eating Out

Pizza night for a family of four runs about $50 to $70. A sit down dinner for four downtown is about $100 to $200 with tip.

Want the Real Numbers for a Specific Home?

We will help you price out insurance, utilities and taxes before you write an offer. Call or text 530.802.0239.

WHAT SURPRISES PEOPLE MOVING HERE



The things buyers from the city do not expect, and how we help you handle each one.

The Weather: Four Real Seasons

Summer days in Grass Valley are regularly in the high 80s, and occasionally in the low 100's, with cool nights in the 50s. Winter days sit in the 50s with frosty nights near freezing. About 50 inches of rain falls a year, almost all of it November through April. Grass Valley sees light snow a few times most winters, Nevada City a little more and Penn Valley a little less.

Fire Insurance

Plan on at least $2,000 a year in city limits and $4,000 to $6,000 outside them, depending on the nearest hydrant, the nearest fire station and the size of the home. Get quotes before you are in contract. Some homes need the California FAIR Plan plus a second policy.

Wells

Many homes outside town have a private well instead of a water bill. We order a flow test and a water quality test before you close, and you will want to know how old the pump is.

Septic

Most homes outside the sewer lines run on septic. We have the system inspected during escrow. Plan on pumping every few years, and know where the tank and leach field sit before you plant a garden or build a shop.

Private Roads

Plenty of homes sit on private roads the county does not maintain. Neighbors share the cost of grading, gravel and snow plowing, sometimes under a written road maintenance agreement. Ask us who takes care of the road before you fall in love with the house.

Defensible Space

California requires defensible space around homes in fire areas, up to 100 feet from the house. Clearing brush and limbing trees protects your family and helps when you shop for insurance.

Internet and Cell Service

Speeds can change from one road to the next. We check what is available at the exact address before you write an offer.

We Walk You Through Every One

None of these are reasons not to move here. They are just things to know. Call or text 530.802.0239 and we will cover each one for the homes you like.

YOUR RESOURCE FOR ALL THINGS NEVADA COUNTY





Grass Valley, Nevada City, and Penn Valley are where we live, work, and help people.

We have helped our clients buy and sell over 150 homes, and Team Sarah gives you a whole team on your side.

We know what surprises people moving here: private roads, wells and septic, fire insurance, and which side of town fits your life. We walk you through every one.

I share local tips, home tours and the best of Nevada County on YouTube, Instagram and Facebook.

Questions about neighborhoods or restaurants? Call or text anytime.

Sarah Stone-Francisco, DRE# 02133990
530.802.0239

Gabi Biase, REALTOR®, Team Sarah, DRE# 2226648
510.316.5779

@stoneluxuryhomes

530.802.0239

sarah@stoneluxuryhomes.com

901 La Barr Meadows Road

Grass Valley, CA 95949

StoneLuxuryHomes.com

