

Caldwell Buyer Report

What the cheaper house really costs. **July 2026 data.**

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1 The price gap

	JULY MEDIAN	VS JULY 2025	YEAR TO DATE
Ada County	\$602,000	+9.5%	+0.2%
Canyon County	\$444,995	+3.7%	+2.6%

Single-family homes. Boise Regional REALTORS / Intermountain MLS. Year to date compares the median price so far in 2026 with the same months of 2025.

Since July. August: \$595,000 and \$443,100, a gap of **\$151,900**.
September: \$575,000 and \$443,523, a gap of **\$131,477**. July was the widest.

THE GAP. ADA COUNTY MINUS CANYON COUNTY.

\$157,005

In July's numbers, the gap widened about \$36,000 year over year. Year to date, Canyon is growing faster. One month is a snapshot, not a trend.

2 The commute cost

23 min

NO TRAFFIC

31.5 min

MORNING, TO
BOISE

29.5 min

EVENING, TO
CALDWELL

Caldwell to Boise on I-84. 2024 weekday averages across each peak period. Excludes the Connector into downtown. Source: COMPASS.

PEAK ROUND TRIPS	HOURS A YEAR	FULL DAYS A YEAR
5 days a week	254	10.6
3 days a week	152	6.4

50 work weeks. Morning peak in plus evening peak out.

TRAFFIC IS GROWING

I-84 near the Ustick Road overpass, Caldwell, both directions. About 62,300 vehicles on an average weekday in 2020. About 78,900 in 2024. That is +27%. Flat from 2020 to 2022. The jump came after.

3 What is coming on I-84

2027

I-84 widening in Caldwell. Centennial Way to Franklin Road. Three lanes each way plus auxiliary lanes. *ITD: complete in 2027.*

2027

State Highway 16 extension. New limited access highway north from I-84, with a system interchange at I-84. *ITD: on track to open in 2027.*

Mid 2030s

I-84 Mobility Improvement Study, Nampa to the Wye. Recommends auxiliary lanes, wider ramps, and added lanes from the Wye to Eagle Road, in phases. Estimated \$300 to \$400 million. \$5 million approved for design in June 2026, of \$20 million set aside. No construction funding approved. *BoiseDev reports ITD staff expect a mid 2030s build, depending on funding.*

5 Insurance

Average premiums for Caldwell and Boise land within about \$60 a year of each other.

	BOISE	CALDWELL
MoneyGeek \$250K dwelling	\$1,646	\$1,690
LendingTree \$400K dwelling, Feb 2026 quotes	\$2,094	\$2,150

The only number that counts is a quote on the actual address. Get it before you offer.

4 Where Canyon County residents work

Boise	26.0%
Nampa	23.9%
Meridian	12.5%
Caldwell	11.0%

Share of jobs held by Canyon County residents, by city of work. About 43% are inside Canyon County (our math). Idaho Department of Labor, Canyon County profile, August 2026. Census LEHD 2023, all jobs. A person with two jobs counts twice.

Job in Nampa or Caldwell? The mileage discount is nearly free.

6 Two water systems

Many Caldwell homes have **two water systems**. Ask which one runs the sprinklers.

Pressurized irrigation

Canal water for the yard. One flat fee a year. On in spring, off in fall.

City water, metered

Drinking water. You pay for every gallon. A lawn uses a lot.

Caldwell Municipal Irrigation District (CMID) 2026 rates

- Lot up to 10,000 sq ft: **\$156 a year**. Quarter acre: **\$180 a year**.
- Bills mailed in February. Due April 1.
- Water on about April 15 to 30. Off about October 1 to 15. 2026 shutoff was September 24.
- Unpaid bills become a tax lien.

Pioneer Irrigation District 2026 rates

- Quarter acre: **\$60 a year**.
- Billed in early October. Due December 20.
- Only if Pioneer bills the lot. Many subdivisions get the CMID bill instead.

A lawn on the city meter

	JULY	APRIL TO SEPTEMBER
6,000 sq ft of lawn	\$149	\$671
10,890 sq ft of lawn	\$270	\$1,217

On CMID irrigation: **\$156 to \$203 a year, flat**, for lots up to 20,000 sq ft.

Estimate, not a bill. City of Caldwell FY2027 residential water rates, effective with November 1, 2026 bills: \$1.38 per unit for 0 to 2 units, \$2.32 per unit for 2 to 10 units, \$2.98 per unit for above 10 units. One unit is 748 gallons. We price all lawn water at the top tier, \$2.98 per unit. Lawn need: 8 inches in July, 36 inches for the season. Sprinkler efficiency 80%. Source: University of Idaho Extension, southern Idaho average before rainfall.

IDAHO CODE 43-706

For an irrigation district such as Pioneer, the assessment lien ranks ahead of the mortgage. A buyer takes the property with any unpaid assessment attached. **Have title confirm it is paid on the settlement statement.**

7 Which buyer are you?

Under \$450K. Job in Nampa or Caldwell, or remote.

The discount is nearly free. Your homework is water and insurance.

\$450K to \$550K. Downtown Boise five days a week.

Weigh about one hour a day against a smaller house closer in. Both are right answers if you choose on purpose.

Hybrid, two or three days a week. The bigger lot is the point.

Caldwell works. The bigger the lot, the more the irrigation question matters.

8 Before you offer

- ☐ Ask the seller in writing: are the sprinklers on irrigation or city water?
- ☐ Ask for the latest irrigation bill.
- ☐ Ask if irrigation water was on when you toured. It is off from about October to mid April.
- ☐ Drive the commute. 7:00 a.m. eastbound, 4:30 p.m. westbound.
- ☐ Stand in the backyard at rush hour. Listen for the interstate.
- ☐ Get an insurance quote on the address.
- ☐ Have title confirm irrigation assessments are paid at closing.

Run your real numbers.

Book a strategy call.

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Already have an agent? Keep them. Take this checklist with you.



Buyer-agent compensation is fully negotiable and not set by Good News Realty Group, NAR, or the MLS. We walk you through how it works on every home before you tour.

Sources: Boise Regional REALTORS® / Intermountain MLS July to September 2026 market reports. COMPASS Treasure Valley Annual Congestion Management System Report, 2024. Idaho Department of Labor, Canyon County Labor Force and Economic Profile (Aug 2026). City of Caldwell FY2027 utility rates, 2026 CMID rates and FAQ. Pioneer Irrigation District 2026 rates. Idaho Transportation Department. Idaho Transportation Board minutes (June 2026). BoiseDev (June 17, 2026). Idaho Code 43-706. University of Idaho Extension CIS 1157 and CIS 1098. MoneyGeek. LendingTree.

July 2026 price data. Report built October 13, 2026. Information deemed reliable but not guaranteed. Prices and rates change. Nothing here predicts future prices.

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