A NEIGHBORHOOD GUIDE

Inside El Dorado Hills

Gated villages, golf and the hills

Every pocket from Serrano to the acreage roads, what homes really cost to own here, and how they get bought and sold well.

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A NOTE BEFORE YOU START

El Dorado Hills rewards *a sharp pencil.*

I've closed deals across El Dorado Hills, Granite Bay and Loomis, and the foothill market doesn't behave like the rest of the region. Two homes a mile apart can carry different HOAs, different special taxes and very different price per square foot.

This year, homes here sold for about 3% below their original list price on average. That gap is where negotiation lives. Pricing a listing right, reading a seller's position, and knowing which costs come with the address all move real money.

This guide is what I walk my own clients through before they buy or sell here: where each pocket sits, what it costs to own, what homes sold for in 2026, and where negotiation makes the biggest difference.

Shawnii

BOOK A 15-MINUTE CALL →

El Dorado Hills at a glance, 2026

MEDIAN SOLD PRICE	PRICE PER SQ FT	TEN YEARS
$905K	$363	+56%
614 sales, January to October	Up from $359 in 2025	From a $580,000 median in 2016

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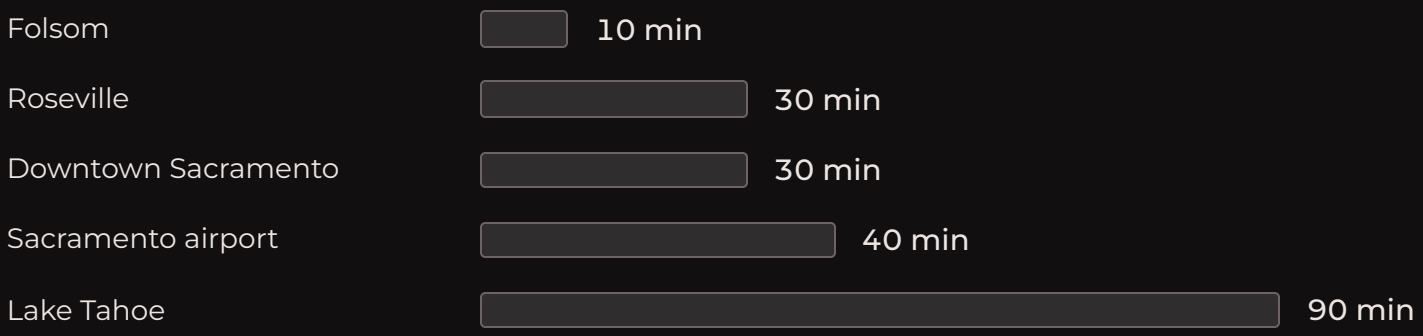
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A call, a private search, or a value estimate

01

Why *El Dorado Hills*

El Dorado Hills sits just east of Folsom on Highway 50, in the western edge of El Dorado County. It's unincorporated, with a community services district running the parks and the architectural rules, and it was largely planned: gated villages, golf, newer master-planned communities and pockets of acreage in the hills.

Typical off-peak drive times



Approximate, from the Town Center area off Latrobe Rd and Highway 50.

THE SETTING

The foothills

Rolling oak hills, with views west toward the valley from many ridgelines.

THE PLANNING

Master-planned

Most neighborhoods were built as communities, with HOAs and design rules.

THE COUNTY

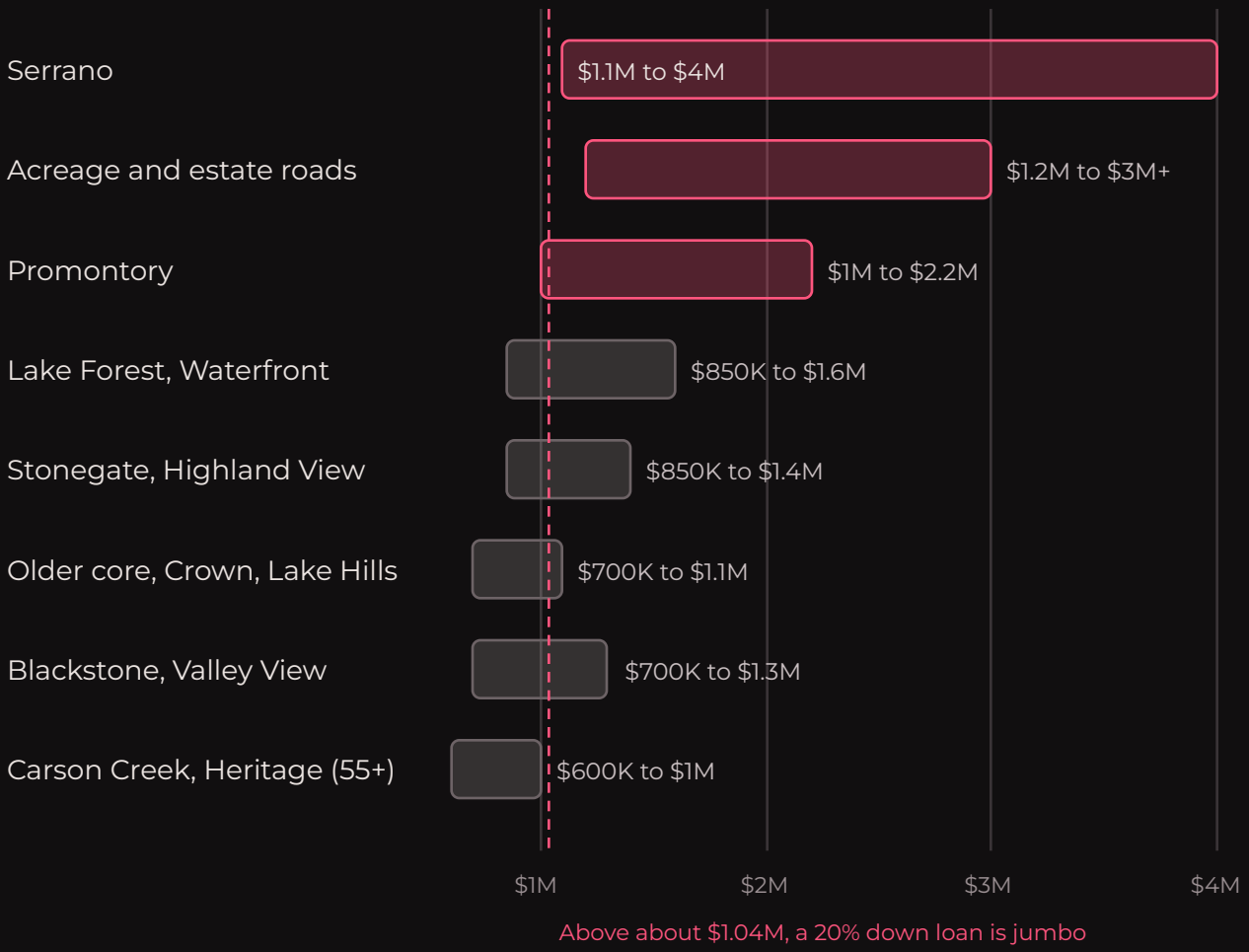
Unincorporated

El Dorado County handles planning and permits. No city transfer tax.

02

The *pockets*

El Dorado Hills is a set of very different communities. A guard-gated golf village, a 55+ community and an acreage road can sit a few minutes apart and trade at very different prices, with very different monthly costs.



Typical ranges, approximate, from recent sales and listings. Lot, views, condition and village move any one home well outside its range.

02 · THE POCKETS

The pockets, side by side

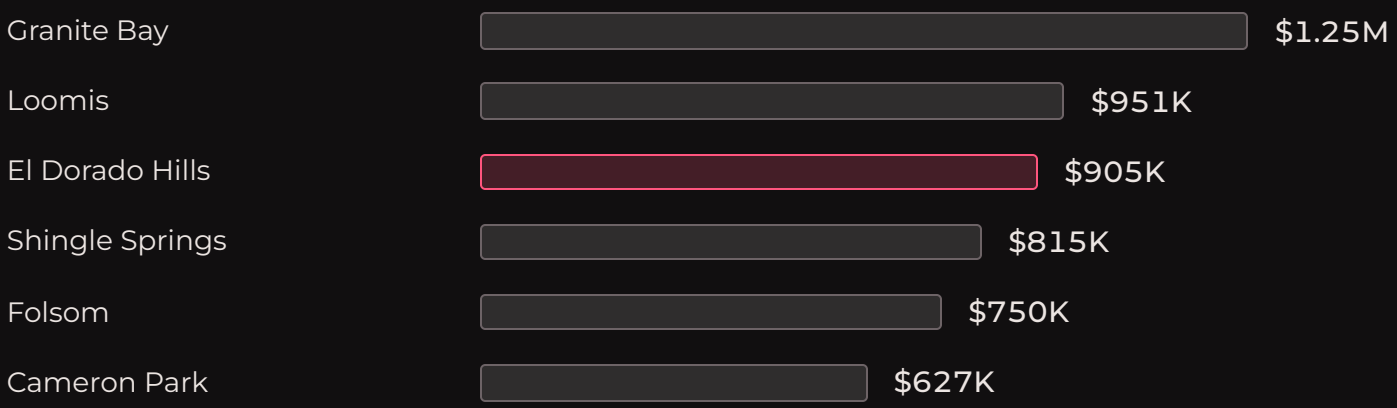
POCKET	WHAT IT'S LIKE	TYPICAL RANGE
Serrano	Gated villages around the Serrano Country Club course, from production homes to custom estates with views	$1.1M to $4M
Acreage and estate roads	Larger parcels toward Salmon Falls, Green Valley and the Rescue edge, many custom	$1.2M to $3M+
Promontory	Gated and semi-custom homes on the ridges off Green Valley Rd, many with views	$1M to $2.2M
Lake Forest, Waterfront	Established homes near Folsom Lake and Browns Ravine	$850K to $1.6M
Stonegate, Highland View	Established subdivisions north of Highway 50, larger family homes	$850K to $1.4M
Older core, Crown, Lake Hills	The original El Dorado Hills neighborhoods, often lower HOA and no special tax	$700K to $1.1M
Blackstone, Valley View	Newer master-planned homes south of Highway 50 off Latrobe Rd	$700K to $1.3M
Carson Creek, Heritage	Newer construction, including active-adult (55+) communities	$600K to $1M

Ranges are approximate. With so few sales per pocket, any single sale can move them. For a specific street, I'll pull the actual recent sales before you make a decision.

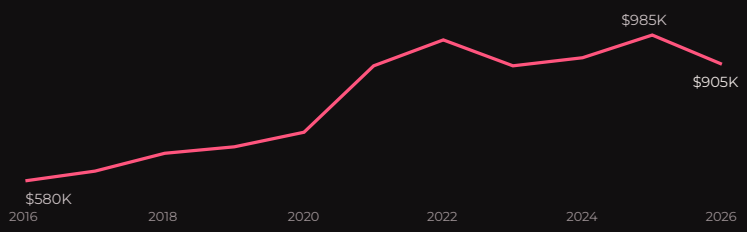
03
What homes *cost*

El Dorado Hills sits in the upper tier of the foothill markets. The median dipped this year, but price per square foot held, which tells you more of this year's sales were smaller and newer homes, not that values fell.

Median sold price, January to October 2026



El Dorado Hills median, 2016 to 2026



Price per square foot

$363 in El Dorado Hills, against $379 in Folsom, $421 in Granite Bay and $321 in Cameron Park.

Volume and leverage

614 sales this year, up from 547 over the same months of 2025. Homes sold for 98.8% of their final list price and 97.1% of their original list price.

Source: MetroList residential sales, January 1 to October 31, 2026, by city. 2026 figures are year to date.

04
What it costs *to own*

In El Dorado Hills, the price is only part of the cost. Two homes at the same price can be hundreds of dollars a month apart once HOA dues and special taxes are added in.

- **HOA dues.** Most neighborhoods have an HOA, and gated villages carry higher dues for gates, roads and common areas. Some Serrano homes pay both a village and a master association.
- **Mello-Roos and special taxes.** Many newer communities carry a Community Facilities District tax on the property tax bill, often for 20 to 40 years. It can add hundreds of dollars a month.
- **The CSD.** The El Dorado Hills Community Services District runs the parks and reviews exterior changes in many areas. Additions, pools and paint colors can need approval.
- **Fire hazard zones and insurance.** Much of the area sits in mapped fire hazard severity zones. Get a homeowners quote early, because availability and price vary widely by street.
- **Slopes and retaining walls.** Hillside lots often rely on retaining walls and drainage. They are expensive to repair and easy to overlook.
- **Septic and wells.** Most of the planned areas are on public sewer and water. Acreage parcels can be on septic or a well, which need their own inspections.
- **Solar.** Owned solar adds value. Leased solar has to be transferred to the buyer, which takes time.

> **Compare the monthly cost, not just the price.** I line up HOA dues, special taxes and insurance quotes side by side before you write an offer, so you know which home actually costs less to own.

05
Inspecting a *foothill home*

Larger homes on sloped lots have more systems and more ways for a purchase to get expensive after closing. A thorough inspection is also your strongest negotiating tool.

- ☐ **Roof.** Tile roofs last a long time, but underlayment does not. Get the roof's age and an inspection of the underlayment.
- ☐ **Pool and equipment.** Pumps, heaters, plaster and safety features. Pool repairs are a common credit request.
- ☐ **Drainage and grading.** Hillside lots push water toward the house. Look at the uphill side and the retaining walls.
- ☐ **Multiple HVAC systems.** Larger homes often have two or three systems of different ages.
- ☐ **Foundation.** Expansive clay soils in parts of the foothills can stress slabs and walls. Watch for cracking and sticking doors.
- ☐ **Septic and well.** On acreage, a septic inspection with pumping, plus flow and water quality tests for a well.
- ☐ **Insurance.** Get a homeowners quote during your contingency period, not after.

> **Inspection results are leverage.** Under the standard California contract, you typically have 17 days to inspect. I plan for a general inspection plus specialists, then use what we find to negotiate repairs, a credit, or a price change.

06

The money *side*

Around the El Dorado Hills median, a buyer is right at the edge of jumbo financing, and the appraisal can decide how much room there is to negotiate.

Conforming and jumbo loans

The 2026 conforming loan limit for a one-unit home in El Dorado County is *$832,750*. At the $905K median, 20% down keeps a buyer under it. In Serrano, Promontory and on acreage, most purchases cross into jumbo, which usually means more reserves and stricter credit. Terms vary widely by lender, so shop them.

Appraisals

Custom homes, view lots and acreage have few true comparables, so appraisals can come in below the contract price. How the offer handles that gap is one of the most important terms you'll negotiate, on either side.

Transfer tax

El Dorado Hills is unincorporated, so only the county tax applies: $1.10 per $1,000. On a $905K home, that's about $996. Who pays is negotiable.

Property tax

Based on the purchase price, roughly 1% plus local assessments and any Mello-Roos. In newer communities, the total can run well above 1%.

Your lender and the property tax bill will give you the exact figures for a specific home.

07
Daily *life*

Most of El Dorado Hills' appeal is space, the hills and convenience: quiet streets, trails close by, Folsom Lake on one side and Highway 50 on the other.

A Saturday in El Dorado Hills

1. **Coffee**
   Town Center off Latrobe Rd
2. **The lake**
   Browns Ravine and the Folsom Lake trails
3. **Golf or the parks**
   Serrano, or a CSD park and trail
4. **Lunch**
   Town Center or Folsom's Palladio
5. **Evening**
   Wine in the Shenandoah or Placerville hills

Folsom Lake

Browns Ravine marina and the lake trails are minutes from the northern neighborhoods, with boat launches and miles of shoreline.

Close to everything

Folsom's shopping and jobs are about 10 minutes away, Sacramento about 30, and Tahoe about an hour and a half.

School district boundaries vary across El Dorado Hills. Verify any address with the district before you buy.

08

Selling in *El Dorado Hills*

Selling here is a pricing, presentation and negotiation job, in that order. This year the average sale closed about 3% under its original list price, and most of that is decided in the first two weeks.

What buyers pay more for

Views, single-story living, flat usable yards, owned solar, updated kitchens and baths, pools in good condition, and lower monthly costs.

What they discount

High combined HOA and special taxes, deferred maintenance on big systems, dated finishes in a large home, and steep or unusable lots.

How I approach it

- **Price it right the first time.** I build the price from true comparables, active competition and how buyers in your range are behaving now, so you don't chase the market down.
- **Lead with the monthly cost.** If your home has a lower HOA or no special tax, buyers need to see it up front. It's a real advantage.
- **Present the setting.** Photography, video and aerial shots that show the views, the lot and the outdoor living.
- **Pre-inspect.** Know about the roof, drainage and pool before a buyer does, so you negotiate from facts.
- **Negotiate the whole deal.** Price is one term. Appraisal gaps, credits, timing and rent-backs often matter as much.

Own in El Dorado Hills? 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 pockets that fit you and compare the true monthly cost of each. 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.