A NEIGHBORHOOD GUIDE

Inside Granite Bay

Estates, acreage and the lake

Every pocket from Los Lagos to the horse properties, what estate homes really cost to own, and how they get bought and sold well.

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A NOTE BEFORE YOU START

Estate homes take a *different kind of skill.*

I've closed deals across Granite Bay, Loomis and El Dorado Hills, and the foothill market doesn't behave like the rest of the region. There are fewer sales, fewer true comparables, and more ways for a deal to go sideways.

A home on an acre with a well, a septic system, a pool and a gated road isn't priced like a tract home, and it isn't negotiated like one either. The appraisal, the inspection credits and the terms all carry more weight when every property is one of a kind.

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

Shawnii

BOOK A 15-MINUTE CALL →

Granite Bay at a glance, 2026

MEDIAN SOLD PRICE

$1.25M

226 sales, January to October

PRICE PER SQ FT

$421

Up from $415 in 2025

TEN YEARS

+71%

From a $729,900 median in 2016

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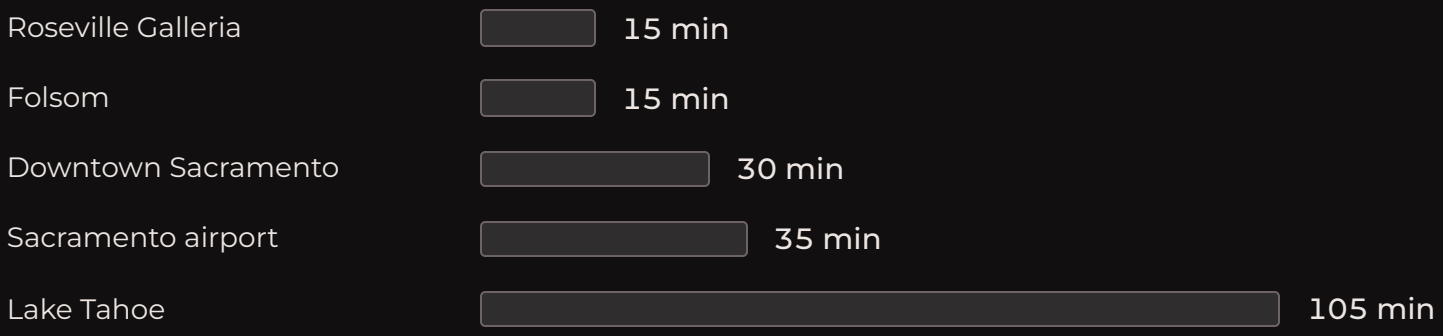
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A call, a private search, or a value estimate

01

Why *Granite Bay*

Granite Bay sits on the western shore of Folsom Lake in south Placer County. It's unincorporated, so there's no city government, and the land use reflects that: larger lots, gated enclaves, horse properties and custom homes, a few minutes from Roseville's shopping and freeways.

Typical off-peak drive times



Approximate, from the Douglas Blvd and Auburn-Folsom Rd area.

THE LAKE

At the edge

Folsom Lake State Recreation Area, with Granite Bay and Beals Point access.

THE LAND

Room to spread out

Half-acre to multi-acre parcels are common, and many homes are custom.

THE COUNTY

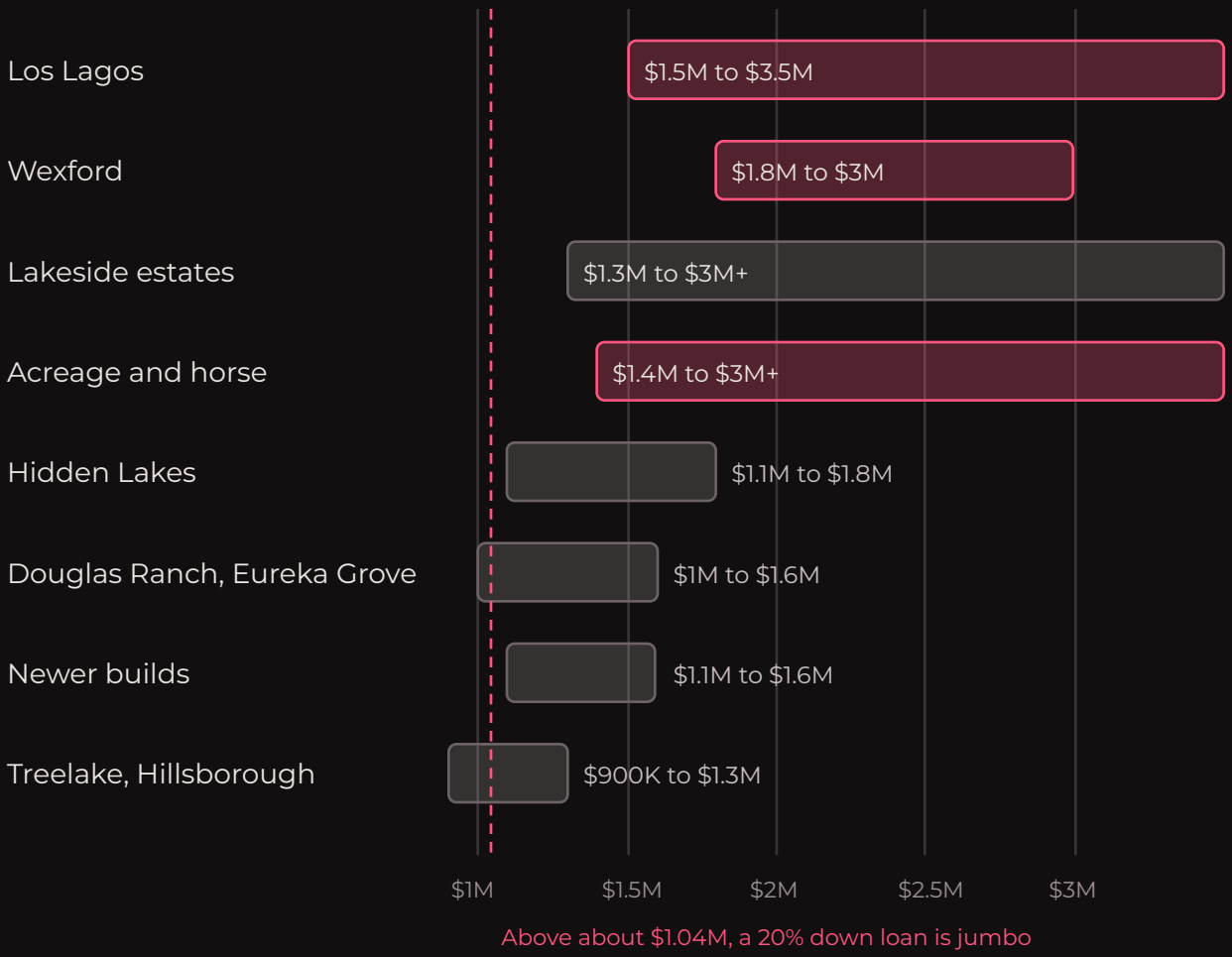
Unincorporated

Placer County handles planning, permits and roads. No city transfer tax.

02

The *pockets*

Granite Bay is a collection of very different enclaves. A guard-gated lake community, a custom-home street on acreage and a newer subdivision can sit a mile apart and trade at very different prices.



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

02 · THE POCKETS

The pockets, side by side

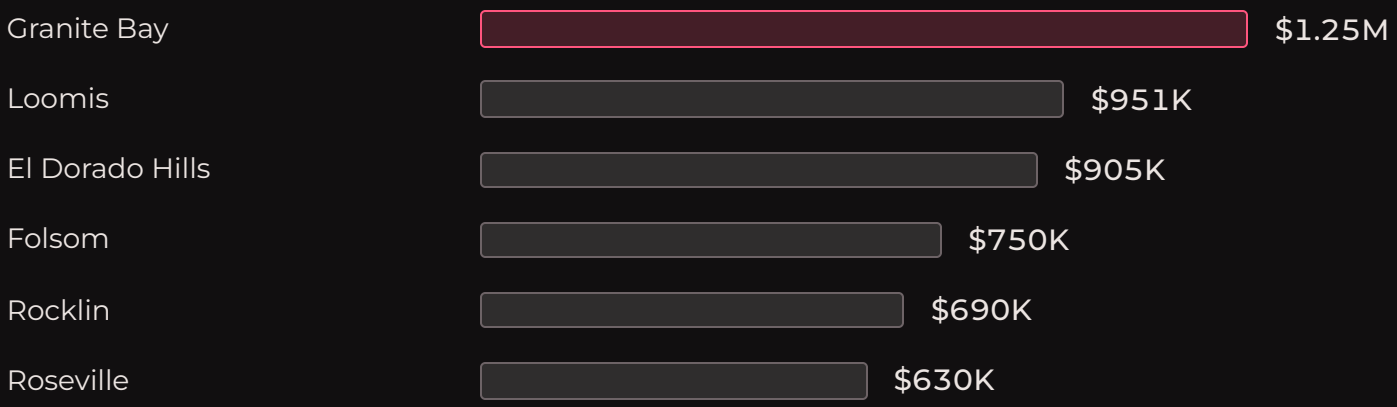
POCKET	WHAT IT'S LIKE	TYPICAL RANGE
Los Lagos	Guard-gated, with three private lakes, trails and tennis. Large custom and semi-custom homes	$1.5M to $3.5M
Wexford	Gated custom homes on larger lots, many with views	$1.8M to $3M
Lakeside estates	Custom homes near the lake off Auburn-Folsom Rd, some with lake views	$1.3M to $3M+
Acreage and horse properties	Multi-acre parcels around Cavitt-Stallman, Olive Ranch and the Loomis edge	$1.4M to $3M+
Hidden Lakes Estates	Established homes on roughly half-acre lots around private lakes	$1.1M to $1.8M
Douglas Ranch, Eureka Grove	Established subdivisions close to Douglas Blvd	$1M to $1.6M
Newer builds	Recent construction such as Whitehawk and Soleil, lower maintenance	$1.1M to $1.6M
Treelake, Hillsborough	Single-family homes on standard lots near the Roseville line	$900K to $1.3M

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.

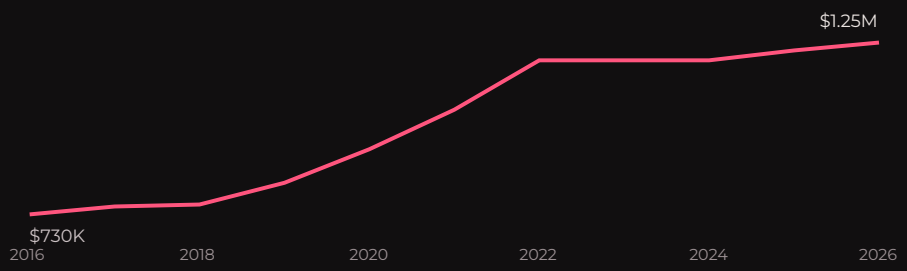
03
What homes *cost*

Granite Bay has the highest median sold price of the foothill markets around it. It held its value this year while several neighbors dipped.

Median sold price, January to October 2026



Granite Bay median, 2016 to 2026



Price per square foot

$421 in Granite Bay, against $465 in Loomis, $379 in Folsom and $363 in El Dorado Hills. Land drives a lot of the value here, not just the house.

Volume

226 sales this year, spread across very different properties. That's why pricing here takes judgment, not just an average.

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

04

Land, lots and *acreage*

In Granite Bay, you're often buying the land as much as the house. These are the questions that change what a property is worth and what you can do with it.

- ☐ **Sewer or septic.** Some parcels connect to the South Placer Municipal Utility District sewer, and many estate lots use septic. Know which you are buying.
- ☐ **Water source.** Most of Granite Bay is served by a water district, but some parcels rely on a private well. A well needs flow and water quality testing.
- ☐ **Usable land.** An acre on a slope and an acre of flat, usable ground are different products. Usable land carries the premium.
- ☐ **Oak trees.** Placer County protects native oaks. Removing or building near them can require a permit, which affects pool, ADU and addition plans.
- ☐ **Zoning and animals.** Whether you can keep horses or other animals depends on the parcel's zoning. Confirm it with the county before you buy.
- ☐ **Easements and private roads.** Shared driveways and private roads often come with a road maintenance agreement. Read it.
- ☐ **Fire hazard zones.** Parts of the foothills sit in mapped fire hazard severity zones, which affects insurance and defensible-space rules.

05
Inspecting an *estate home*

Larger homes have more systems, and more systems means 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.
- ☐ **Septic.** A septic inspection, with pumping, shows the tank and leach field condition.
- ☐ **Well.** Flow rate and water quality tests, if the home is on a well.
- ☐ **Multiple HVAC systems.** Larger homes often have two or three systems of different ages.
- ☐ **Drainage and grading.** Slopes and hardscape can push water toward the house. Look at the low side of the lot.
- ☐ **Solar.** Owned solar adds value. Leased solar has to be transferred to the buyer, which takes time.
- ☐ **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. On an estate home, 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*

At Granite Bay prices, most purchases involve jumbo financing, and the appraisal matters more than in most markets.

Jumbo loans

The 2026 conforming loan limit for a one-unit home in Placer County is *$832,750*. At the $1.25M median, a buyer putting 20% down borrows about $1M, well into jumbo territory. Jumbo loans usually mean more reserves and stricter credit, and terms vary widely by lender, so shop them.

Appraisals

With so few comparable sales, appraisals on custom and acreage homes 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

Granite Bay is unincorporated, so only the county tax applies: $1.10 per $1,000. On a $1.25M home, that's $1,375. Who pays is negotiable.

HOAs and assessments

Gated communities carry HOA dues for gates, roads and common areas. Newer construction can carry a special tax. Both show up in the disclosures.

Property tax in California is based on the purchase price, roughly 1% plus local assessments. Your lender and the tax bill will give you the exact figure.

07
Daily *life*

Most of Granite Bay's appeal is space and the lake: quiet streets, room on the lot, and Folsom Lake a few minutes away.

A Saturday in Granite Bay

1. **Coffee**
   Quarry Ponds or Douglas Blvd
2. **The lake**
   Granite Bay or Beals Point
3. **The trails**
   Hiking and riding along the shore
4. **Lunch**
   The Douglas and Sierra College corridor
5. **Evening**
   Dinner in Roseville or Folsom

Folsom Lake

The State Recreation Area has boat launches, beaches and miles of trail along the shore, with Granite Bay's main entrance close to most neighborhoods.

The foothills, close in

Roseville's shopping and the I-80 corridor are about 15 minutes away, and Tahoe is under two hours.

School district boundaries vary across Granite Bay. Verify any address with the district before you buy.

08

Selling in *Granite Bay*

Selling an estate home is a pricing, presentation and negotiation job, in that order. Most of the money is made or lost in the first two weeks.

What buyers pay more for

Flat, usable land, single-story living, views, owned solar, updated kitchens and baths, pools in good condition, and gated privacy.

What they discount

Deferred maintenance on big systems, dated finishes in a large home, steep or unusable land, and permit questions on additions or outbuildings.

How I approach it

- ☐ **Price on real comparables.** With few true comps, I build the price from sales, active competition and how buyers in this range are behaving right now.
- ☐ **Present the land, not just the house.** Photography, video and aerial shots that show the lot, the views and the outdoor living.
- ☐ **Pre-inspect.** Know about the roof, septic 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.
- ☐ **Private when it fits.** For sellers who value discretion, I also run quiet, off-market offerings.

Own in Granite Bay? 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 and land that fit you. 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 →

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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: MetroList residential sales by city, January 1 to October 31, 2026, and annual medians 2016 to 2025. Pocket ranges and drive times are approximate. Conforming loan limit: Federal Housing Finance Agency, 2026. Transfer tax: Placer County. Information current as of November 2026.