A NEIGHBORHOOD GUIDE

Inside Wilton

Acreage, horses and open country

The pockets from Wilton's ranches to Herald and Sloughhouse, what the land is really worth, and how homes get bought and sold well.

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A NOTE BEFORE YOU START

In Wilton, you're buying *the land.*

Wilton has the highest median sold price of any community in Sacramento County, and it isn't because of the houses. Buyers here are paying for acreage, privacy and room for horses, fifteen minutes from Elk Grove.

That also makes Wilton hard to price. A home on two acres and one on twenty can be the same size and sell hundreds of thousands of dollars apart, and there are only about fifty sales a year to compare them against.

This guide is what I walk my own clients through before they buy or sell here: where each pocket sits, what to know about wells, septic, zoning and flood zones, what homes sold for in 2026, and where negotiation makes the biggest difference.

Shawnii

BOOK A 15-MINUTE CALL →

Wilton at a glance, 2026

MEDIAN SOLD PRICE	PRICE PER SQ FT	TEN YEARS
$908K	$417	+55%
46 sales, January to October	Well above Elk Grove at $317	From a $585,000 median in 2016

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01

Why *Wilton*

Wilton is an unincorporated rural community in southeast Sacramento County, between Elk Grove and the Cosumnes River. Agricultural-residential zoning has kept it open: two to twenty acre parcels, horse properties, pasture and long private drives, with Elk Grove's conveniences close by.

Typical off-peak drive times



Approximate, from the Wilton Rd and Dillard Rd area.

THE ZONING

Ag-residential

Minimum lot sizes protect the open, rural feel.

THE LAND

Acreage

Two to twenty acre parcels are common, many set up for horses.

THE COUNTY

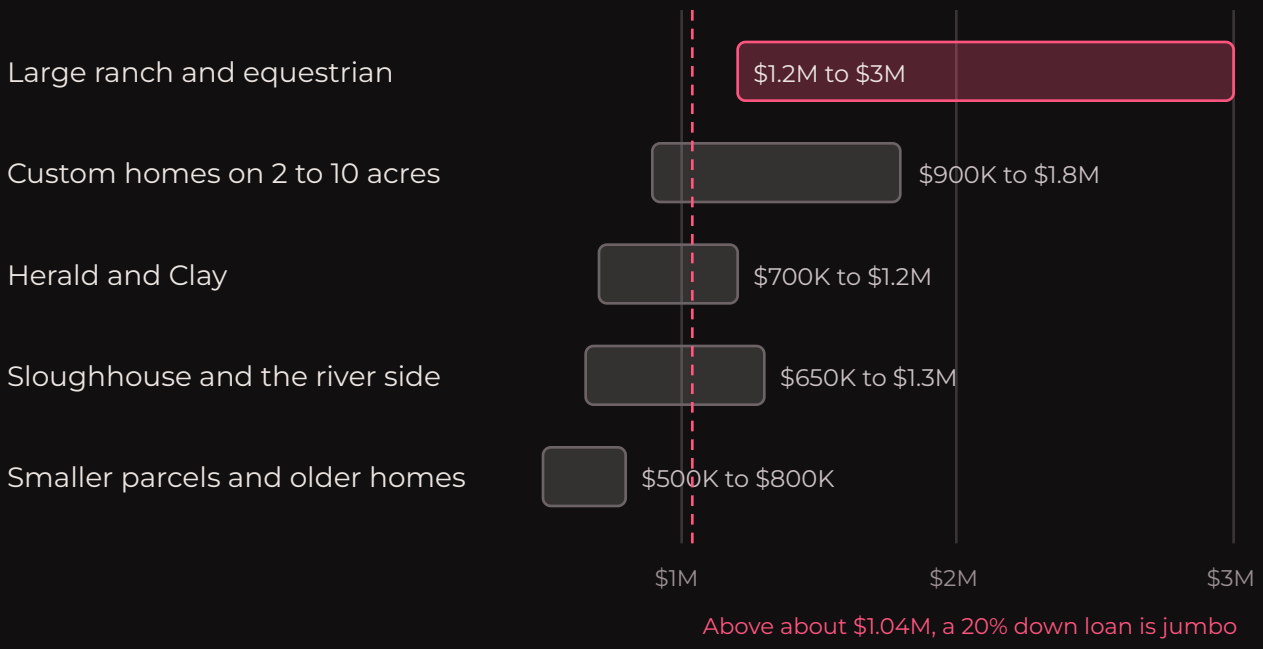
Unincorporated

Sacramento County handles planning, permits and zoning.

02

The *pockets*

Wilton has no single price. A twenty acre equestrian ranch and an older home on a small parcel can sit on the same road, and they trade at very different prices.



Typical ranges, approximate, from recent sales and listings. Acreage, outbuildings, water, flood zone and condition move any one home well outside its range.

02 · THE POCKETS

The pockets, side by side

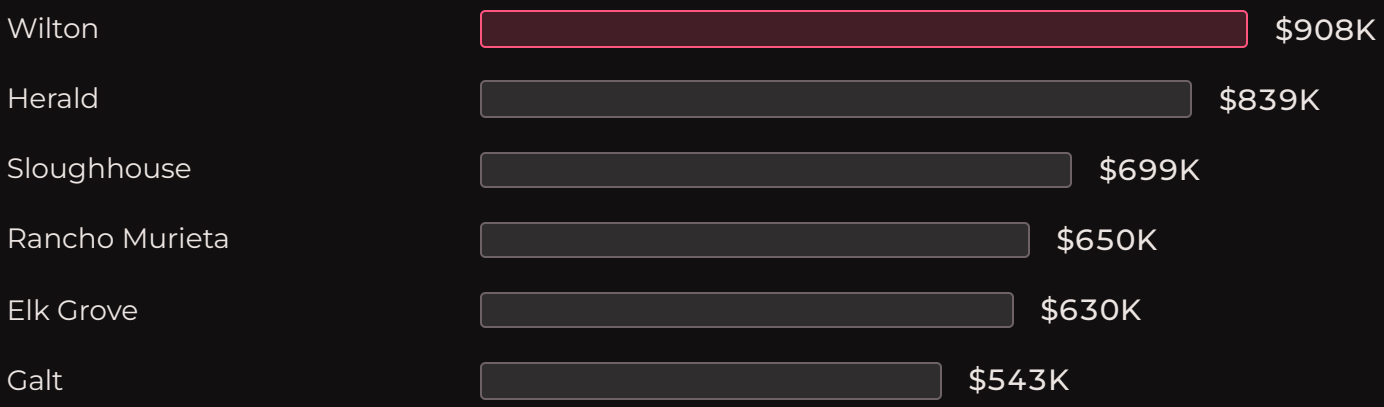
POCKET	WHAT IT'S LIKE	TYPICAL RANGE
Large ranch and equestrian	Ten acres and up, with barns, arenas, pasture and long private drives	$1.2M to $3M
Custom homes on 2 to 10 acres	Custom and semi-custom homes on mid-size acreage throughout Wilton	$900K to $1.8M
Herald and Clay	Rural homes on acreage farther south, toward Galt	$700K to $1.2M
Sloughhouse and the river side	Rural parcels near the Cosumnes River and Highway 16	$650K to $1.3M
Smaller parcels and older homes	Older homes on smaller parcels, often the entry point to the area	$500K to $800K

Ranges are approximate, and any single sale can move them. For a specific property, I'll pull the actual recent sales before you make a decision.

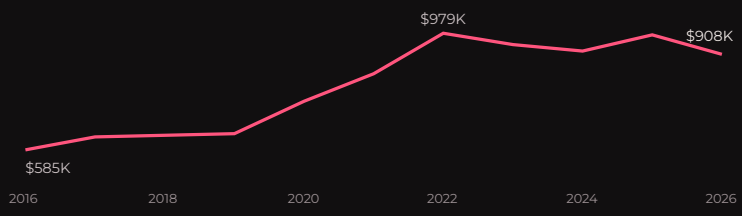
03
What homes *cost*

Wilton's median eased about 7% from 2025, but it remains the top of the south county market by a wide margin. The price per square foot tells the real story: buyers are paying for land.

Median sold price, January to October 2026



Wilton median, 2016 to 2026



Price per square foot

$417 in Wilton, against $367 in Herald, $317 in Elk Grove and $315 in Rancho Murieta. The land carries much of the value here.

Volume and leverage

46 sales this year, down from 51 over the same months of 2025. Homes sold for 95.8% of their original list price on average, so there is real room to negotiate.

Source: MetroList residential sales, January 1 to October 31, 2026, by city. Herald and Sloughhouse are reported separately. 2026 figures are year to date.

04

Land, water and *zoning*

In Wilton, the land is most of the value. These are the questions that change what a property is worth and what you can do with it.

- ☐ **Water source.** Most parcels rely on a private well. A well needs flow and water quality testing, and a shared well needs a written agreement.
- ☐ **Septic.** Nearly every property is on septic. Know the system's size, age and condition, and whether it supports the bedroom count.
- ☐ **Flood zones.** Parts of the area near the Cosumnes River and its creeks sit in mapped flood zones. Check the flood map early, because it affects insurance and lending.
- ☐ **Zoning and animals.** Agricultural-residential zoning sets the minimum lot size and how many animals you can keep. Confirm it with Sacramento County before you buy.
- ☐ **Usable land.** Irrigated pasture and unusable low ground are different products. Usable land carries the premium.
- ☐ **Outbuildings and permits.** Barns, shops, arenas and second units add value only if they were permitted. Ask for the permit history.
- ☐ **Private roads.** Shared driveways and private roads usually come with a road maintenance agreement. Read it.
- ☐ **Insurance.** Get a homeowners quote early. Rural fire coverage and flood insurance can change the monthly cost.

05
Inspecting a *rural home*

A rural property has systems most buyers never think about in town. A thorough inspection protects you after closing, and it's your strongest negotiating tool before.

- ☐ **Well.** Flow rate, recovery and water quality tests, plus the age of the pump and pressure tank.
- ☐ **Septic.** A septic inspection with pumping shows the tank and leach field condition.
- ☐ **Roof.** Get the roof's age, and an underlayment inspection on tile roofs.
- ☐ **Outbuildings.** Barns, shops and arenas need their own look: roofs, electrical, and slabs.
- ☐ **Fencing and gates.** On horse properties, fencing is a real cost. Walk the whole perimeter.
- ☐ **Drainage.** Look at how water moves across the lot during the wet season, and around the house.
- ☐ **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. In Wilton, I plan for a general inspection plus well, septic and any specialists, then use what we find to negotiate repairs, a credit, or a price change.

06

The money *side*

At the Wilton median, a buyer with 20% down stays under the conforming limit. On larger ranches, most purchases cross into jumbo financing, and the appraisal matters more.

Conforming and jumbo loans

The 2026 conforming loan limit for a one-unit home in Sacramento County is *$832,750*. At the $908K median, 20% down keeps a buyer under it. Above about $1.04M, a 20% down loan becomes jumbo, which usually means more reserves and stricter credit. Some lenders also have rules for large acreage or agricultural use, so ask before you write.

Appraisals

With about fifty sales a year, and so much of the value in land and outbuildings, appraisals here can come in below the contract price. How the offer handles that gap is one of the most important terms you will negotiate, on either side.

Transfer tax

Wilton is unincorporated, so only the county tax applies: $1.10 per $1,000. On a $908K home, that's about $999. Who pays is negotiable.

Property tax

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 Wilton's appeal is space and quiet: pasture, horses, country roads and big skies, with Elk Grove's shopping and services fifteen minutes away.

A Saturday in Wilton

1. **Coffee** — Elk Grove, fifteen minutes away
2. **The barn** — Mornings with the horses
3. **The river** — Cosumnes River Preserve trails
4. **Lunch** — Elk Grove or Rancho Murieta
5. **Evening** — Sunset over open pasture

Room to spread out

Many properties have space for horses, a shop, an RV, a garden or all four.

Close enough

Elk Grove is about 15 minutes away, downtown Sacramento about 30, and Amador wine country about 45.

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

08

Selling in *Wilton*

Selling acreage is a pricing, presentation and negotiation job, in that order. With few true comparables, the price you start at shapes everything that follows.

What buyers pay more for

Usable, irrigated land, good water, permitted outbuildings, horse facilities in good shape, single-story living and privacy.

What they discount

Well or septic questions, flood zone exposure, unpermitted structures, deferred maintenance, and fencing or barns that need work.

How I approach it

- ☐ **Price on the land and the house.** I separate what the land, the outbuildings and the home are each worth, then check it against real sales.
- ☐ **Know your water and septic first.** Well and septic reports up front keep a buyer's inspection from becoming a renegotiation.
- ☐ **Show the property, not just the house.** Aerial photography and video that show the acreage, the barn and how the land is used.
- ☐ **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 Wilton? I'll put together a value estimate built on the sales that actually compare to your land and 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 land, the zoning and the setup you need. 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, 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: Sacramento County. Information current as of November 2026.