A NEIGHBORHOOD GUIDE

Inside Folsom

The lake, the trails and two very different cities

Every area from the Historic District to Folsom Ranch, what homes really cost, and how they get bought and sold well.

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A NOTE BEFORE YOU START

Folsom is really *two markets.*

North of Highway 50 is the Folsom most people know: established neighborhoods, the lake and the Historic District. South of 50 is Folsom Ranch, a new city still being built. They price, finance and inspect very differently.

Folsom is also the most active market in the east county, with more than 700 sales so far this year. That gives buyers real choice, and it gives sellers real competition, which is why pricing and presentation matter here.

This guide is what I walk my own clients through before they buy or sell in Folsom: how each area differs, what homes sold for in 2026, what to know about Mello-Roos and new construction, and where negotiation makes the biggest difference.

Shawnii

BOOK A 15-MINUTE CALL →

Folsom at a glance, 2026

MEDIAN SOLD PRICE	PRICE PER SQ FT	TEN YEARS
$750K	$379	+61%
708 sales, January to October	Between Rocklin and El Dorado Hills	From a $465,000 median in 2016

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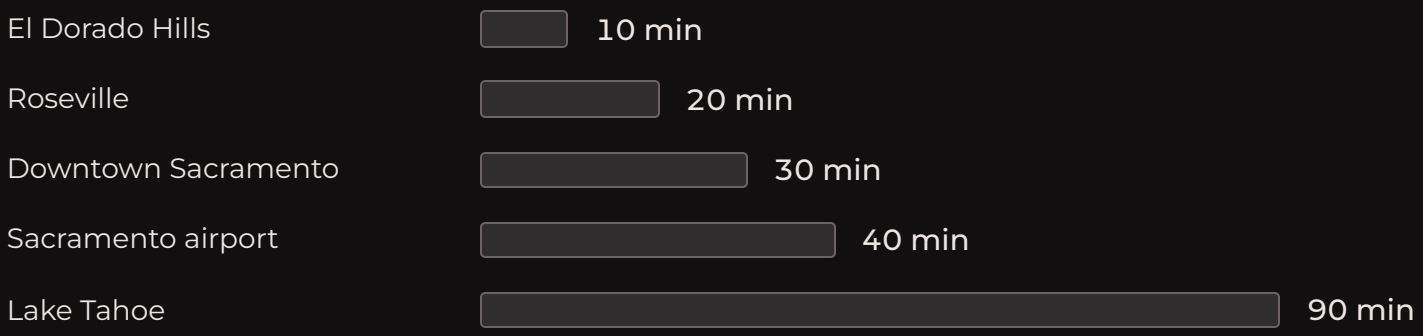
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A call, a private search, or a value estimate

01

Why *Folsom*

Folsom is a city of about 85,000 in eastern Sacramento County, between Folsom Lake and the American River. It pairs a historic downtown with newer neighborhoods, miles of trails and quick access to Highway 50.

Typical off-peak drive times



Approximate, from central Folsom near Highway 50.

THE WATER

Folsom Lake

Boating, beaches and trails at the north edge of town.

THE TRAILS

American River

The bike trail runs from Folsom to downtown Sacramento.

THE CITY

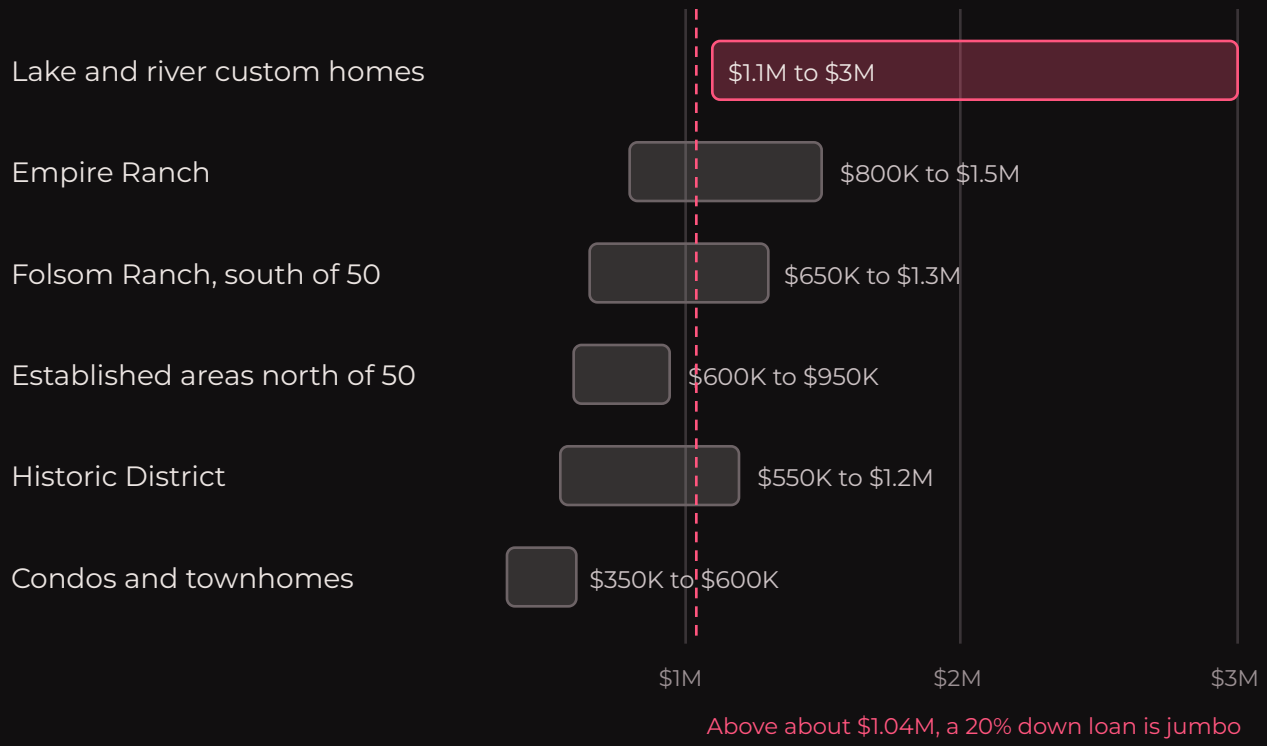
Two halves

Established north of 50, new construction south of it.

02

The *pockets*

Folsom has no single price. A custom home near the lake, a new build in Folsom Ranch and a remodeled cottage near Sutter Street trade at very different prices, and they come with very different costs to own.



Typical ranges, approximate, from recent sales and listings. Lot size, age, updates, HOA and special taxes move any one home well outside its range.

02 · THE POCKETS

The pockets, side by side

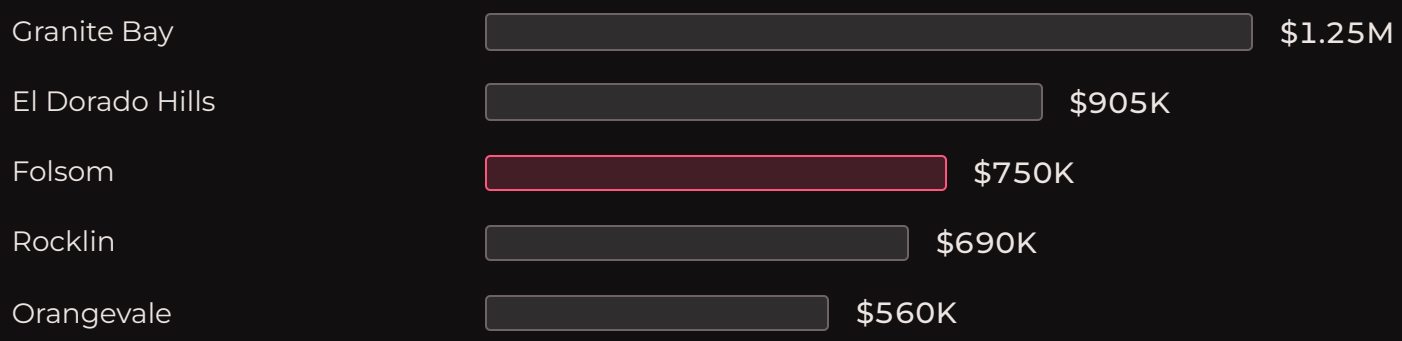
POCKET	WHAT IT'S LIKE	TYPICAL RANGE
Lake and river custom homes	Custom homes near the lake and the American River canyon	$1.1M to $3M
Empire Ranch	Master-planned neighborhoods on the east side, some with views	$800K to $1.5M
Folsom Ranch, south of 50	New construction from several builders, still growing	$650K to $1.3M
Established areas north of 50	Neighborhoods from the 1980s to 2000s, close to shopping and Highway 50	$600K to $950K
Historic District	Older homes near Sutter Street, from cottages to remodeled customs	$550K to $1.2M
Condos and townhomes	Attached homes throughout the city, often the entry point	$350K to $600K

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.

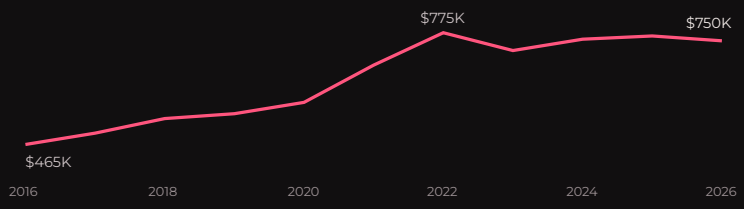
03
What homes *cost*

Folsom eased about 2% from 2025 but has held between $725K and $775K since 2022. It sits between Rocklin and El Dorado Hills on price, with more sales than either.

Median sold price, January to October 2026



Folsom median, 2016 to 2026



Price per square foot

$379 in Folsom, against $421 in Granite Bay, $363 in El Dorado Hills and $334 in Rocklin.

Volume and leverage

708 sales this year, up from 660 over the same months of 2025. Homes sold for 99.3% of list and 98% of original list on average, so well-priced homes sell close to asking.

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

04
New build or *resale*

In Folsom, the choice between new construction and resale changes what you pay, what you own and what it costs each month.

- ☐ **Mello-Roos.** Most of Folsom Ranch, and some newer areas north of 50, carry a Community Facilities District tax on the property tax bill, often for decades. It can add hundreds of dollars a month.
- ☐ **HOA dues.** Many neighborhoods have an HOA. Know the dues, what they cover and the rules.
- ☐ **Builder contracts.** A builder's purchase contract is written for the builder. Have your own agent review it before you sign anything in a sales office.
- ☐ **Builder incentives.** Builders often offer rate buydowns or credits. Compare them against a resale price, not just against each other.
- ☐ **Resale value.** Resale homes north of 50 usually have lower special taxes and more mature landscaping, but older systems.
- ☐ **Solar.** Most new homes include solar. Know whether it is owned, leased or financed.
- ☐ **Fire hazard zones.** Some edges of the city near open space sit in mapped fire hazard zones. Get an insurance quote early.

05
Inspecting a *Folsom home*

New or old, every home gets an independent inspection. It protects you after closing, and it's your strongest negotiating tool before.

- ☐ **New construction.** Hire your own inspector before the drywall goes up if the builder allows it, and again before the final walk-through.
- ☐ **Plumbing.** Some homes from the 1980s and early 1990s were built with polybutylene pipe, which many insurers and buyers avoid.
- ☐ **Roof.** Get the roof's age, and an underlayment inspection on tile roofs.
- ☐ **Heating and cooling.** Know the system's age. Summer heat makes AC a real cost.
- ☐ **Pools.** Have pool equipment and the shell inspected separately.
- ☐ **Drainage and slopes.** Hillside lots rely on drainage and retaining walls, which are expensive to repair.
- ☐ **Permits.** Additions, patio covers and garage conversions add value only if they were permitted.

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

06

The money *side*

At the $750K median, a buyer with 20% down stays comfortably under the conforming limit. Near the lake and in the larger Empire Ranch homes, purchases can cross into jumbo financing.

Conforming and jumbo loans

The 2026 conforming loan limit for a one-unit home in Sacramento County is *$832,750*. At the $750K 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. Terms vary widely by lender, so shop them.

Special taxes

When you compare homes, compare the full monthly cost: principal, interest, property tax, Mello-Roos and HOA. Two homes at the same price can be several hundred dollars a month apart.

Transfer tax

Folsom collects its share inside the county rate, so the total is the standard $1.10 per $1,000. On a $750K home, that's about $825. Who pays is negotiable.

Property tax

Based on the purchase price, roughly 1% plus local assessments, plus Mello-Roos in many newer areas. Your lender and the tax bill will give you the exact figure.

07
Daily *life*

Most of Folsom's appeal is outside: the lake, the river trail, open space on the edges of town and a historic downtown with real character.

A Saturday in Folsom

1. **Coffee** — Sutter Street in the Historic District
2. **The trail** — The American River bike trail
3. **The lake** — Beals Point or Browns Ravine
4. **Lunch** — Palladio or the Historic District
5. **Evening** — Sunset over Folsom Lake

Outdoors every day

Folsom Lake, Lake Natoma and the American River trail are minutes from most homes.

Close to everything

El Dorado Hills is about 10 minutes away, Roseville about 20, and downtown Sacramento about 30.

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

08

Selling in *Folsom*

Folsom has more sales than its neighbors, which means more competition. Pricing, presentation and timing decide who sells first and for the most.

What buyers pay more for

Updated kitchens and baths, owned solar, single-story living, lake or open space views, larger lots, and low or no Mello-Roos.

What they discount

Deferred maintenance, dated systems, polybutylene plumbing, high special taxes, leased solar and busy-street locations.

How I approach it

- ☐ **Price against the right competition.** Buyers compare your home to new builds and nearby resales. I price against both.
- ☐ **Inspect before you list.** A pre-listing inspection keeps a buyer's inspection from becoming a renegotiation.
- ☐ **Show how it lives.** Photography and video that show the light, the yard, the views and what is nearby.
- ☐ **Negotiate the whole deal.** Price is one term. 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 Folsom? 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 area and the home 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 →

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: Sacramento County. Information current as of November 2026.