A NEIGHBORHOOD GUIDE

Inside Rocklin

Granite, golf and Whitney Ranch

Every area from Old Town Rocklin to Whitney Ranch, what homes really cost, and how they get bought and sold well.

SHAWNIVAN HONE

REAL ESTATE ADVISOR · REAL BROKER · DRE #02027593

A NOTE BEFORE YOU START

Rocklin sits *in the middle.*

Rocklin is priced between Roseville and Folsom, with a median of $690,000 this year. Buyers get newer neighborhoods, golf course communities and quick access to I-80 and Highway 65, for less than Granite Bay or Folsom.

Sales picked up this year, from 555 to 597 over the same months, and homes sold for 99.4% of list on average. Well-priced homes still sell close to asking, and overpriced ones sit.

This guide is what I walk my own clients through before they buy or sell in Rocklin: 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 →

Rocklin at a glance, 2026

MEDIAN SOLD PRICE	PRICE PER SQ FT	TEN YEARS
$690K	$334	+59%
597 sales, January to October	Close to Roseville and Lincoln	From a $435,000 median in 2016

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Between Roseville, Loomis and Granite Bay

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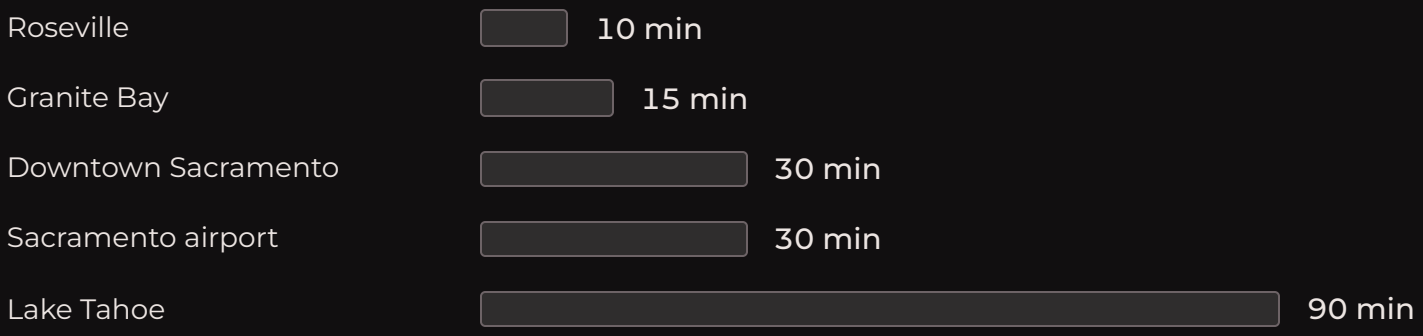
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A call, a private search, or a value estimate

01

Why *Rocklin*

Rocklin is a city of about 75,000 in south Placer County, between Roseville and Loomis. It grew up around granite quarries and the railroad, and most of it was built from the 1980s on: master-planned neighborhoods, golf course communities and Sierra College.

Typical off-peak drive times



Approximate, from central Rocklin near I-80.

THE FREEWAYS

I-80 and 65

Both run through town, toward Sacramento, Lincoln and Tahoe.

THE HISTORY

Granite

Quarry Park sits in one of the city's original quarries.

THE CITY

Newer

Most neighborhoods were built from the 1980s on.

02

The *pockets*

Rocklin has no single price. A golf course home in Whitney Oaks, a new build in Whitney Ranch and an older home near Old Town 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

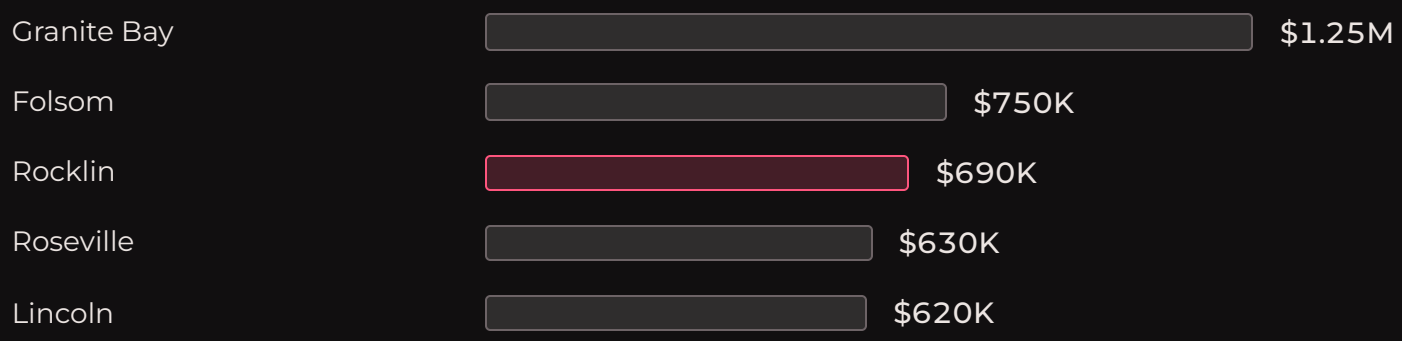
POCKET	WHAT IT'S LIKE	TYPICAL RANGE
Whitney Oaks and Clover Valley	Golf course and hillside homes on the north and east sides, some with views	$900K to $1.8M
Whitney Ranch	Newer master-planned neighborhoods west of Highway 65, many with Mello-Roos	$700K to $1.2M
Stanford Ranch	Established 1990s neighborhoods with parks and trails throughout	$600K to $950K
Sunset West and central Rocklin	Homes from the 1970s to 1990s, close to I-80 and shopping	$500K to $750K
Old Town and older areas	Older homes near Pacific Street and Quarry Park	$450K to $700K
Condos and townhomes	Attached homes throughout the city, often the entry point	$350K to $550K

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.

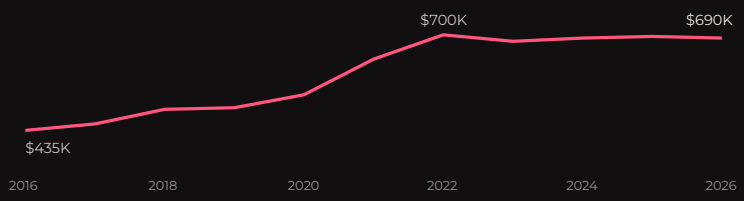
03
What homes *cost*

Rocklin has held between $685K and $700K since 2022. It sits $60,000 to $70,000 above Roseville and Lincoln, and about $60,000 below Folsom.

Median sold price, January to October 2026



Rocklin median, 2016 to 2026



Price per square foot

$334 in Rocklin, against $331 in Roseville, $336 in Lincoln and $379 in Folsom. Much of the gap with Roseville is home size and newer construction.

Volume and leverage

597 sales this year, up from 555 over the same months of 2025. Homes sold for 99.4% of 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 Rocklin, the choice between a newer home and an established one changes what you pay, what you own and what it costs each month.

- ☐ **Mello-Roos.** Whitney Ranch and other newer areas carry a Community Facilities District tax on the property tax bill, often for decades. It can add hundreds of dollars a month.
- ☐ **HOA dues.** Golf course and gated communities usually 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.** Established areas usually have lower special taxes and mature landscaping, but older systems.
- ☐ **Solar.** Most newer 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 *Rocklin 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 grading.** Look at how water moves around the house and away from the foundation.
- ☐ **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 $690K median, a buyer with 20% down stays comfortably under the conforming limit. In Whitney Oaks and Clover Valley, purchases can cross into jumbo financing.

Conforming and jumbo loans

The 2026 conforming loan limit for a one-unit home in Placer County is *$832,750*. At the $690K 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 Rocklin homes at the same price can be several hundred dollars a month apart.

Transfer tax

Rocklin does not add a city tax, so the total is the standard $1.10 per $1,000. On a $690K home, that's about $759. 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*

Rocklin's appeal is convenience: two freeways, parks and trails in most neighborhoods, Sierra College, and Roseville, Loomis and Folsom Lake close by.

A Saturday in Rocklin

1. **Coffee** — Pacific Street in Old Town
2. **The park** — Quarry Park and its trails
3. **The trail** — Clover Valley or the Stanford Ranch paths
4. **Lunch** — Blue Oaks or Old Town
5. **Evening** — Folsom Lake, about 20 minutes away

Outdoors every day

Parks, trails and open space run through most neighborhoods, and Folsom Lake is about 20 minutes away.

Close to everything

Roseville shopping is about 10 minutes away, downtown Sacramento about 30, and Tahoe about an hour and a half.

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

08

Selling in *Rocklin*

Rocklin buyers compare your home to Roseville, Lincoln and new builds. 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, golf course 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 Rocklin? 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

916-945-1294

EMAIL

shawnii@shawnivan.com

ONLINE

shawnivan.com · @realshawniihone

SHAWNIVAN HONE

Real Estate Advisor · DRE #02027593 · Real Broker, CA · Broker DRE #02022092

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: Placer County. Information current as of November 2026.