A NEIGHBORHOOD GUIDE

Inside Rancho Murieta

Gates, golf and the foothills

Every part of Rancho Murieta, inside the gates and out, 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

A buyer's *negotiation.*

Rancho Murieta sold for a median of $650,000 from January through October across 84 sales. Homes sold for 97.1% of list on average, against 99.3% in Folsom and 99.5% in Elk Grove.

Rancho Murieta is a gated community in the foothills of eastern Sacramento County, built around two golf courses, lakes and an equestrian center. A community services district runs the water, sewer and security, and an HOA runs the rest.

This guide is what I walk my own clients through before they buy or sell here: how the community works, what the dues and district fees cover, what homes sold for in 2026, and where negotiation makes the biggest difference.

Shawnii

BOOK A 15-MINUTE CALL →

Rancho Murieta at a glance, 2026

MEDIAN SOLD PRICE	SOLD TO LIST	PRICE PER SQ FT
$650K	97.1%	$315
84 sales, January to October	More room to negotiate than most areas	Against $379 in Folsom

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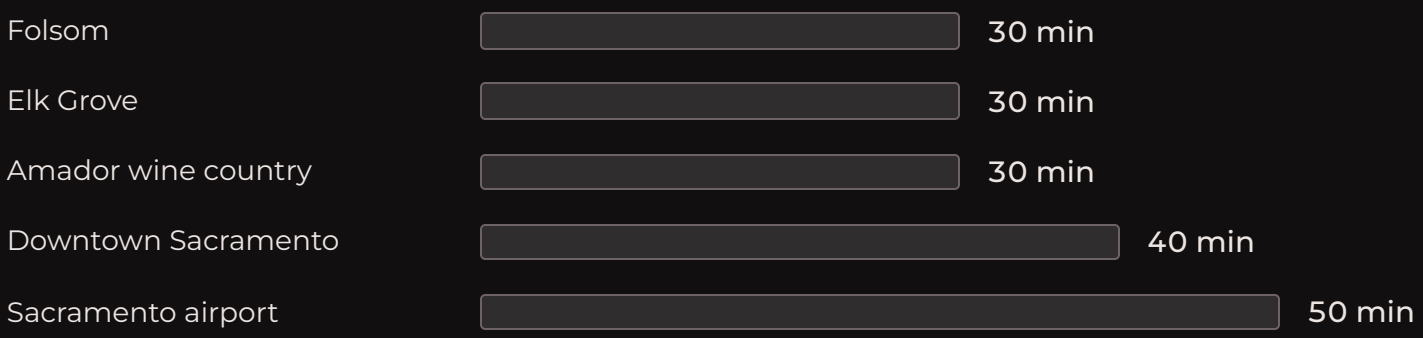
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A call, a private search, or a value estimate

01

Why *Rancho Murieta*

Rancho Murieta sits off Highway 16 in the foothills of eastern Sacramento County, along the Cosumnes River. Buyers come for the golf, the open land and the quiet, and for a gated community at a price well below Folsom and El Dorado Hills.

Typical off-peak drive times



Approximate, from the main gate.

THE GOLF

Two courses

The country club has two 18-hole courses.

THE GATES

Security

Staffed gates and patrol through the community services district.

THE MARKET

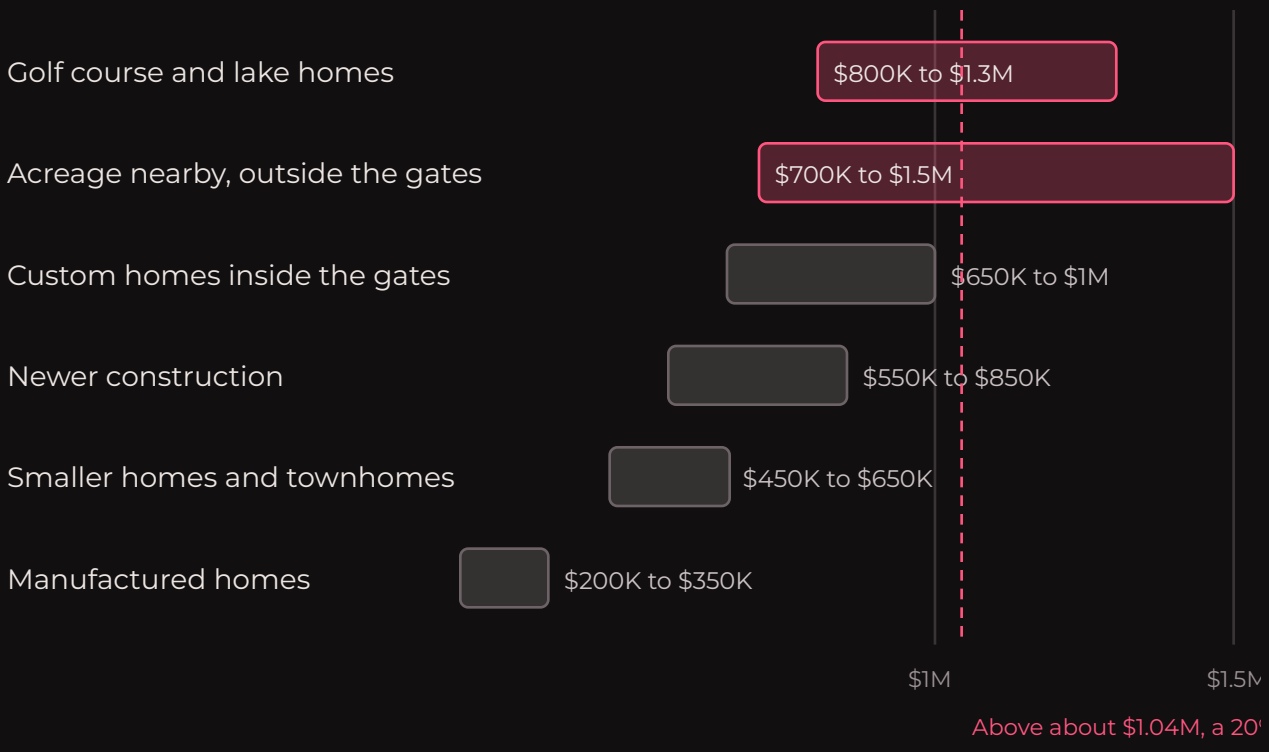
97.1%

Sold to list, more room to negotiate than most areas.

02

The *pockets*

There's no single price here. A golf course home, a custom home on a quiet loop and a manufactured home in Murieta Village trade at very different prices.



Typical ranges, approximate, from recent sales and listings. Views, lot size, condition and the age of the systems move any one home well outside its range.

02 · THE POCKETS

The pockets, side by side

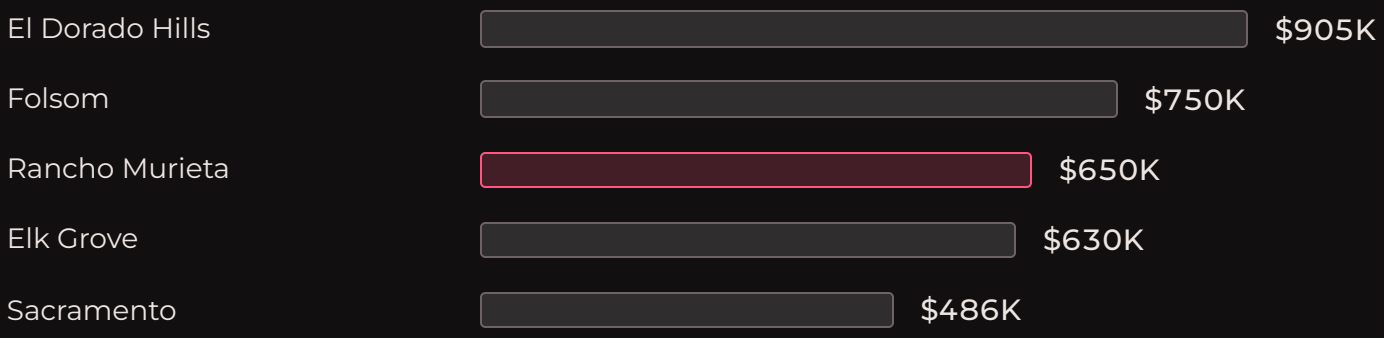
POCKET	WHAT IT'S LIKE	TYPICAL RANGE
Golf course and lake homes	Homes on or near the golf courses and the lakes	$800K to $1.3M
Acreage nearby, outside the gates	Ranches and rural homes on acreage near Sloughhouse and Highway 16	$700K to $1.5M
Custom homes inside the gates	Custom homes on larger lots inside the gates	$650K to $1M
Newer construction	Newer neighborhoods built inside the community	$550K to $850K
Smaller homes and townhomes	Smaller homes and attached homes inside the gates	$450K to $650K
Manufactured homes	Manufactured homes in Murieta Village	$200K to $350K

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.

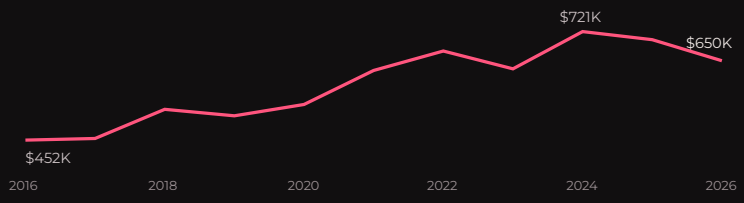
03
What homes *cost*

Rancho Murieta peaked at $720,500 in 2024 and is about 7% below 2025. With fewer than 100 sales a year, a handful of large or small homes can move the median.

Median sold price, January to October 2026



Rancho Murieta median, 2016 to 2026



Price per square foot

$315 in Rancho Murieta, against $379 in Folsom, $317 in Elk Grove and $327 in Sacramento.

Volume and leverage

84 sales through October. Homes sold for 97.1% of list on average, against 99.3% in Folsom and 99.5% in Elk Grove.

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

04

Gates, dues and *the district*

Rancho Murieta works differently from a typical neighborhood. These are the questions that change what a home is worth and what it costs to own.

- ☐ **HOA dues.** The community association covers common areas and amenities. Know the dues, the reserves and the rules.
- ☐ **District fees.** The Rancho Murieta Community Services District runs water, sewer and security. Its charges are separate from the HOA.
- ☐ **Architectural review.** Exterior changes, additions and landscaping go through review. Confirm before you plan a project.
- ☐ **Golf membership.** The country club is separate from the HOA. Membership is optional and has its own cost.
- ☐ **Insurance.** Foothill homes near open land can be harder to insure. Get a quote before you remove contingencies.
- ☐ **Older systems.** Many homes date to the 1970s and 1980s. Ask about the roof, HVAC, plumbing and windows.
- ☐ **The commute.** Folsom and Elk Grove are about 30 minutes away, downtown about 40. Drive it at rush hour before you buy.

05
Inspecting a *home here*

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 $650K median, a buyer with 20% down stays comfortably under the conforming limit. Larger golf course homes and acreage 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*. 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.

Insurance and the full monthly cost

Get a homeowners insurance quote early, before you remove contingencies. Then compare the full monthly cost: principal, interest, property tax, insurance, HOA dues and district fees.

Transfer tax

Rancho Murieta is unincorporated, so only the county tax applies: $1.10 per $1,000. On a $650K home, that's about $715. 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*

Rancho Murieta's appeal is quiet and open space: golf, trails and lakes inside the gates, horses at the equestrian center, and Amador wine country about 30 minutes up Highway 16.

A Saturday in Rancho Murieta

1. **Morning** — A round of golf at the country club
2. **Outdoors** — A trail loop inside the gates
3. **Horses** — The equestrian center
4. **Lunch** — Plymouth or Amador wine country
5. **Evening** — Dinner at the club or in Folsom

Open space

Golf, trails, lakes and the Cosumnes River are part of daily life here.

The drive

Folsom and Elk Grove are about 30 minutes away, downtown Sacramento about 40.

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

08

Selling in *Rancho Murieta*

Rancho Murieta has fewer sales and more room to negotiate than most areas. Buyers compare your home to the few similar sales inside the gates, and to Folsom and El Dorado Hills. Pricing, presentation and timing decide who sells first and for the most.

What buyers pay more for

Updated kitchens and baths, updated roofs and HVAC, golf course or lake views, single-story living, owned solar and a well-kept yard.

What they discount

Original systems, deferred maintenance, dated interiors, high insurance quotes and homes that need exterior work to meet review.

How I approach it

- ☐ **Price against the right competition.** Buyers compare your home to the closest similar sales, block by block.
- ☐ **Inspect before you list.** A pre-listing inspection keeps a buyer's inspection from becoming a renegotiation.
- ☐ **Sell the community.** Buyers here are choosing a way of life. Show the golf, the trails and the gates, not just the house.
- ☐ **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 Rancho Murieta? 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 pocket 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: Sacramento County. Information current as of November 2026.