A NEIGHBORHOOD GUIDE

Inside Tahoe Park & Oak Park

Bungalows, big trees and close-in prices

Every pocket from Elmhurst to Tahoe Park, what homes really cost, and how they get bought and sold well.

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A NOTE BEFORE YOU START

Close in, *for less.*

ZIP 95817, which covers Oak Park and Elmhurst, sold for a median of $515,000 this year. Tahoe Park's 95820 came in at $398,363 across 236 sales, with homes selling over asking on average.

These neighborhoods sit just southeast of Midtown and East Sacramento, with 1920s to 1950s bungalows, ranch homes and big trees, at prices well below the ZIPs next door. Many homes have been remodeled; others are waiting to be.

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

Shawnii

BOOK A 15-MINUTE CALL →

Tahoe Park and Oak Park at a glance, 2026

MEDIAN SOLD PRICE

$515K

95817, Oak Park and Elmhurst, January to October

TAHOE PARK

$398K

236 sales in 95820, at 100.3% of list

TEN YEARS

+73%

95820, from $230,000 in 2016

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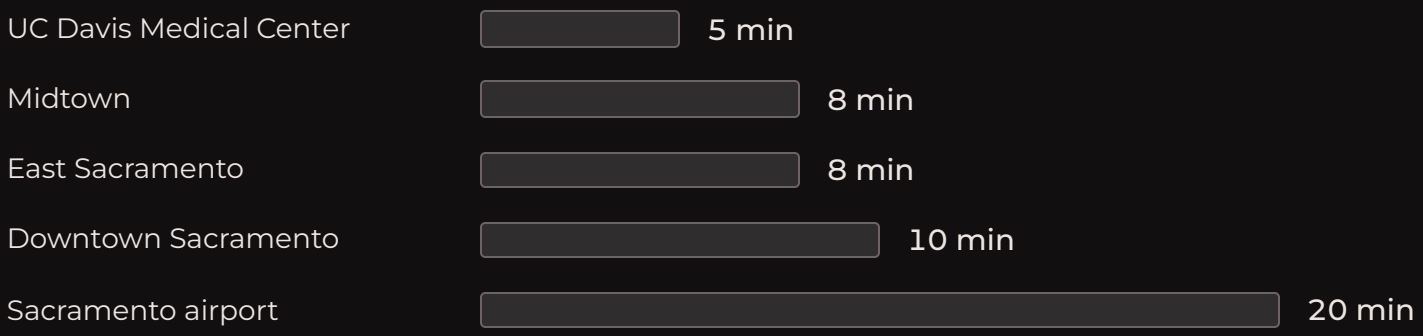
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A call, a private search, or a value estimate

01

Why *Tahoe Park and Oak Park*

Oak Park and Elmhurst sit just south of Broadway and east of Highway 99, and Tahoe Park a little farther southeast. Buyers come for older homes and big trees close to Midtown, East Sacramento and UC Davis Medical Center, at lower prices.

Typical off-peak drive times



Approximate, from Oak Park.

THE HOMES

Bungalows

Craftsman, period and ranch homes from the 1920s to the 1950s.

THE LOCATION

Close in

Midtown and East Sacramento are minutes away.

THE PRICE

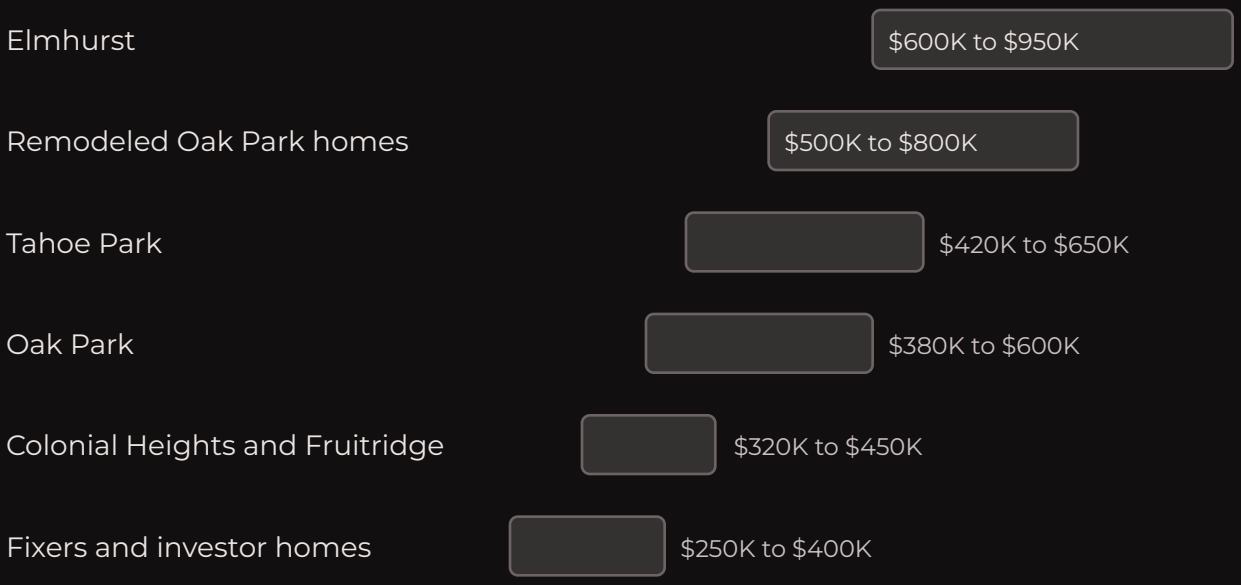
For less

Medians well below the ZIPs next door.

02

The *pockets*

There's no single price here. A remodeled Elmhurst bungalow, an original Tahoe Park ranch and a fixer in Oak Park trade at very different prices.



Typical ranges, approximate, from recent sales and listings. Condition, remodel quality and permits move any one home well outside its range more than anywhere else in the city.

02 · THE POCKETS

The pockets, side by side

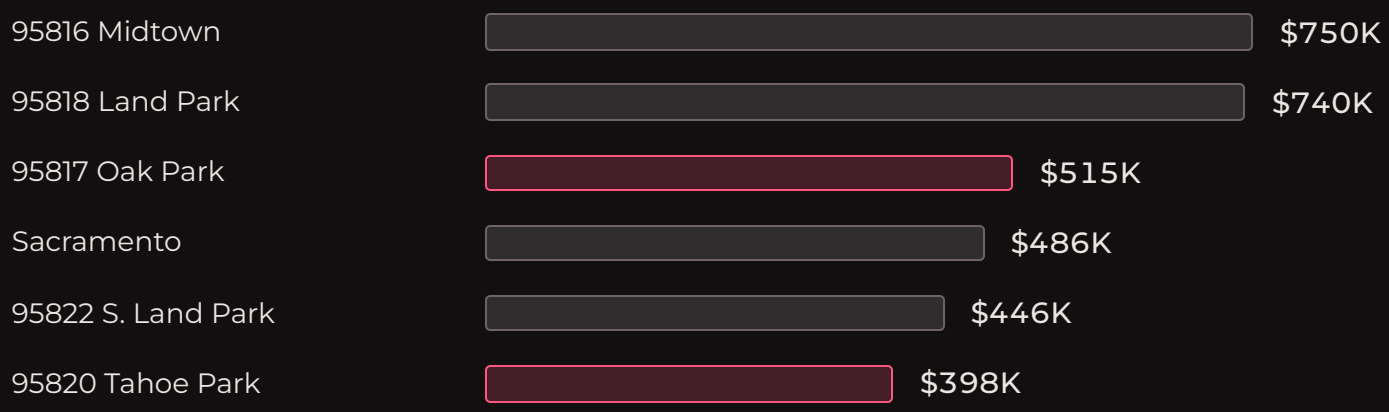
POCKET	WHAT IT'S LIKE	TYPICAL RANGE
Elmhurst	Period homes on tree-lined streets near the Medical Center	$600K to $950K
Remodeled Oak Park homes	Craftsman and period homes that have been fully updated	$500K to $800K
Tahoe Park	Ranch homes and bungalows from the 1940s and 1950s	$420K to $650K
Oak Park	Original and partly updated homes across the neighborhood	$380K to $600K
Colonial Heights and Fruitridge	Smaller ranch homes on the south and east edges	$320K to $450K
Fixers and investor homes	Homes needing major work, often bought to remodel or rent	$250K to $400K

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.

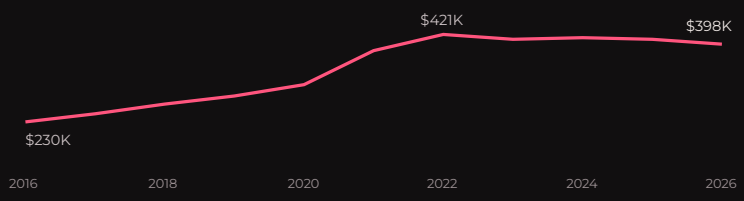
03
What homes *cost*

Tahoe Park is up 73% since 2016 and Oak Park 74%. Both are a little below their 2022 peaks, which can mean room to buy before the next move.

Median sold price, January to October 2026



95820 median, 2016 to 2026



Price per square foot

$432 in 95817 and $370 in 95820, against $327 citywide and $509 in Midtown.

Volume and leverage

236 sales in 95820 through October, at 100.3% of list on average, and 85 in 95817.

Source: MetroList residential sales, January 1 to October 31, 2026, by ZIP code. 95817 and 95820 are reported separately. 2026 figures are year to date.

04

Older homes and *remodels*

Most homes here are 70 to 100 years old, and many have been flipped or remodeled. These are the questions that change what a home is worth and what it costs to own.

- ☐ **Permits.** Check that remodels, additions and converted garages were permitted. Unpermitted work affects value and insurance.
- ☐ **Flips.** A fresh remodel can hide old wiring, plumbing and sewer lines. Look past the finishes.
- ☐ **Sewer lateral.** Older clay lines and big trees do not mix. Get a camera inspection.
- ☐ **Electrical.** Some homes still have knob-and-tube or an outdated panel.
- ☐ **Foundations.** Look at the crawlspace for settling and moisture.
- ☐ **Second units.** Many lots can add a unit. Confirm what the city allows.
- ☐ **The block.** Streets change quickly here. Walk the block at different times.

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.

- ☐ **Sewer line.** A camera scope shows roots, cracks and old clay or cast iron pipe.
- ☐ **Electrical.** Older homes may have knob-and-tube wiring or an outdated panel, which insurers notice.
- ☐ **Plumbing.** Know what is galvanized and what has been replaced.
- ☐ **Foundation.** Look at the crawlspace for settling, moisture and past repairs.
- ☐ **Roof and chimney.** Get the roof's age, and have the chimney checked before you use it.
- ☐ **Trees.** Big trees affect the roof, the sewer line and insurance.
- ☐ **Permits.** Additions, converted garages and second units 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 these prices, most buyers stay well under the conforming limit, and lower down payment loans go further than they do in the ZIPs next door.

Conforming and jumbo loans

The 2026 conforming loan limit for a one-unit home in Sacramento County is *$832,750*. FHA, VA and down payment assistance programs can work well here. Ask a lender which programs fit, and check that the home's condition meets the loan's rules.

Appraisals on remodels

Remodeled homes can price above the nearby sales. Appraisals can come in below the contract price, so plan for that gap before you write.

Transfer tax

Inside Sacramento city limits, the city adds $2.75 to the county's $1.10, for a total of $3.85 per $1,000. On a $515K home, that's about $1,983. 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 the appeal is location: Midtown, East Sacramento and Broadway minutes away, with older homes, big trees and parks in the neighborhood.

A Saturday in Oak Park

1. **Coffee**
   A cafe on Broadway or in Oak Park
2. **The park**
   McClatchy Park
3. **Errands**
   Broadway and Stockton Boulevard
4. **Lunch**
   Somewhere on Broadway
5. **Evening**
   Dinner in Midtown

Close to everything

Midtown, East Sacramento, Broadway and the Medical Center are minutes away.

Quick to leave

Highway 50 and Highway 99 sit at the edge of the neighborhood.

School district boundaries vary across Tahoe Park and Oak Park. Verify any address with the district before you buy.

08

Selling in *Tahoe Park and Oak Park*

Buyers here compare your home to the closest similar sales and to remodels nearby. Pricing, presentation and timing decide who sells first and for the most.

What buyers pay more for

Permitted remodels, updated electrical, plumbing and sewer, period character that has been kept, off-street parking, a usable yard, and a second unit.

What they discount

Unpermitted work, original wiring and plumbing, sewer problems, foundation work, deferred maintenance and busy-street locations.

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.
- ☐ **Show the permits.** Permits and receipts for past work give buyers and appraisers a reason to pay more.
- ☐ **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 Tahoe Park, Oak Park or Elmhurst? 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

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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 ZIP code, 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 and City of Sacramento. Information current as of November 2026.