A NEIGHBORHOOD GUIDE

Inside Elk Grove

New construction, old town and room to grow

Every area from Old Town to Laguna and the acreage out east, what homes really cost, and how they get bought and sold well.

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A NOTE BEFORE YOU START

A deep market *with real choice.*

Elk Grove had 1,116 sales from January through October at a median of $630,000, up about 75% from 2016. That much activity gives buyers real choice, and it gives sellers real competition.

It's also several markets in one: established neighborhoods in Laguna and East Franklin, newer construction to the south, Old Town on Elk Grove Boulevard, and rural acreage east of Highway 99. Each one prices and finances differently.

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

Elk Grove at a glance, 2026

MEDIAN SOLD PRICE	PRICE PER SQ FT	TEN YEARS
$630K	$317	+75%
1,116 sales, January to October	In line with Citrus Heights and Sacramento	From a $359,000 median in 2016

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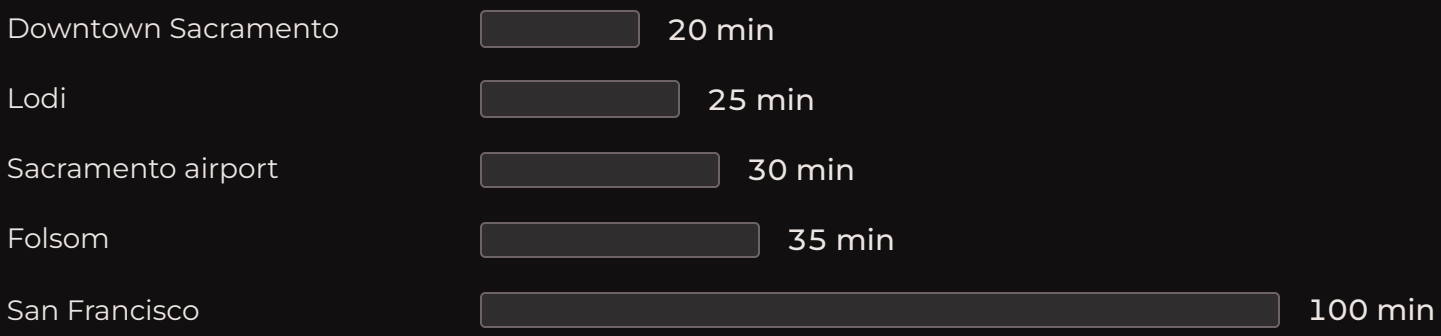
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A call, a private search, or a value estimate

01

Why *Elk Grove*

Elk Grove is a city in south Sacramento County, between Highway 99 and I-5, about 20 minutes from downtown Sacramento. It grew from a farm town into one of the larger cities in the region, with newer neighborhoods still going up on the south side.

Typical off-peak drive times



Approximate, from central Elk Grove.

THE ROADS

Two freeways

Highway 99 and I-5 both run through the city.

THE CHOICE

1,116 sales

This year, January through October.

THE CITY

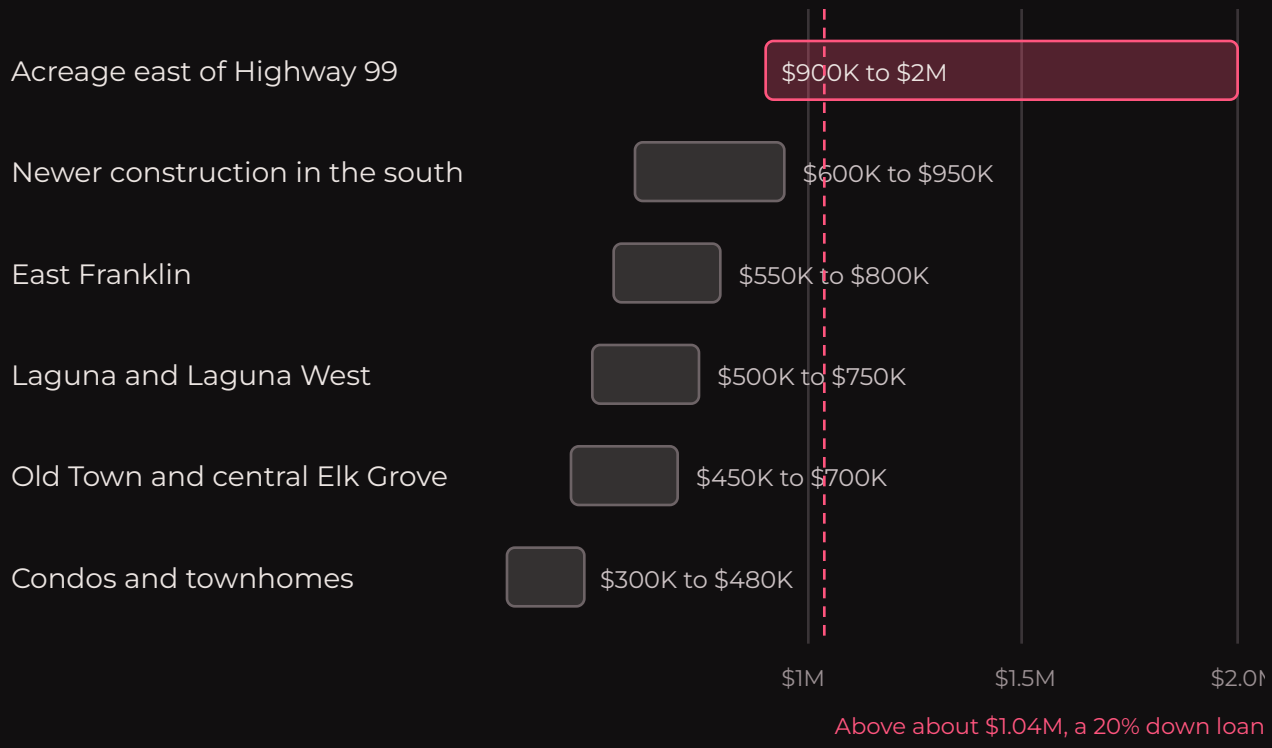
Still growing

Newer neighborhoods to the south, established ones north.

02

The *pockets*

Elk Grove has no single price. A home on acreage out east, a new build on the south side and a 1990s home in Laguna can be fifteen minutes apart, 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

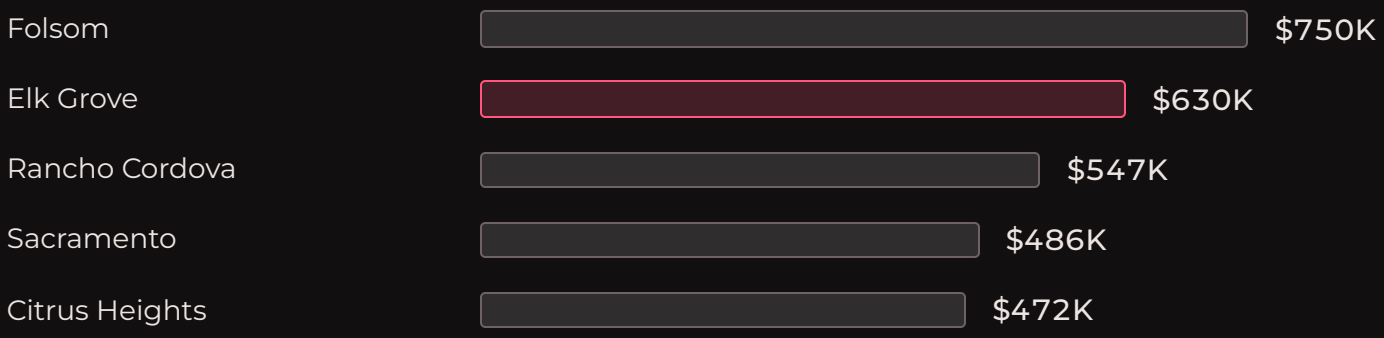
POCKET	WHAT IT'S LIKE	TYPICAL RANGE
Acreage east of Highway 99	Rural homes on acreage in the Sheldon area and east, often with wells and septic	$900K to $2M
Newer construction in the south	Newer master-planned neighborhoods on the south side, many with Mello-Roos	$600K to $950K
East Franklin	Neighborhoods from the 2000s in the northwest, near Franklin Boulevard	$550K to $800K
Laguna and Laguna West	Established neighborhoods from the 1990s and 2000s near Laguna Boulevard and I-5	$500K to $750K
Old Town and central Elk Grove	Older homes around Old Town and Elk Grove Boulevard	$450K to $700K
Condos and townhomes	Attached homes throughout the city, often the entry point	$300K to $480K

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.

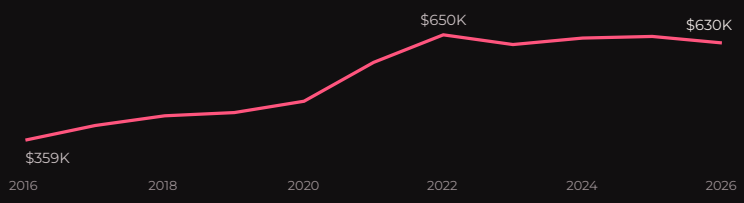
03
What homes *cost*

Elk Grove peaked at $650,000 in 2022 and has held between $623K and $646K since. It sits about $120,000 below Folsom and about $145,000 above Sacramento.

Median sold price, January to October 2026



Elk Grove median, 2016 to 2026



Price per square foot

$317 in Elk Grove, against $379 in Folsom, $327 in Sacramento and $293 in Rancho Cordova.

Volume and leverage

1,116 sales this year, against 1,168 over the same months of 2025. Homes sold for 99.5% 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 Elk Grove, the choice between new construction and resale changes what you pay, what you own and what it costs each month.

- ☐ **Mello-Roos.** Many newer neighborhoods carry a Community Facilities District tax on the property tax bill, often for decades. It can add hundreds of dollars a month.
- ☐ **HOA dues.** Some 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.
- ☐ **Acreage.** Rural homes often have a well and septic. Inspect both, and confirm what the zoning allows.
- ☐ **Solar.** Most new homes include solar. Know whether it is owned, leased or financed.
- ☐ **Flood zones.** Some areas near the creeks are mapped. Check the FEMA zone for the address.

05
Inspecting an *Elk Grove 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 $630K median, a buyer with 20% down stays comfortably under the conforming limit. Acreage and larger custom homes 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.

Special taxes

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

Transfer tax

Elk Grove does not add a city tax, so the total is the standard $1.10 per $1,000. On a $630K home, that's about $693. 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*

Elk Grove's appeal is space and convenience: newer homes, parks throughout, shopping close to every neighborhood, and two freeways into Sacramento.

A Saturday in Elk Grove

1. **Coffee** — Old Town on Elk Grove Boulevard
2. **The park** — Elk Grove Regional Park
3. **Outdoors** — The Cosumnes River Preserve, south of town
4. **Lunch** — Laguna Boulevard
5. **Evening** — Back in Old Town

Room to grow

Newer neighborhoods, parks and shopping are spread across the city.

Easy to get around

Downtown Sacramento is about 20 minutes away, Lodi about 25 and the airport about 30.

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

08

Selling in *Elk Grove*

Elk Grove has a deep market, which means more competition. Buyers compare your home to new builds on the south side and to nearby resales. 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, larger lots, open space views, 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 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 Elk Grove? 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.