A NEIGHBORHOOD GUIDE

Inside The Pocket & Greenhaven

The river, the lake and quiet streets

Every pocket from the riverfront to Lake Greenhaven, what homes really cost, and how they get bought and sold well.

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A NOTE BEFORE YOU START

Homes here sell *over asking.*

ZIP 95831, which covers the Pocket and Greenhaven, sold for a median of $655,000 this year across 240 sales, the highest on record, and homes sold for 101% of list on average.

The Pocket sits inside a bend of the Sacramento River, south of Land Park. Most homes were built from the 1960s to the 1980s on quiet curving streets, with the river levee trail on three sides and Lake Greenhaven in the middle.

This guide is what I walk my own clients through before they buy or sell here: where each pocket sits, what to know about levees, flood insurance and 1970s homes, what homes sold for in 2026, and where negotiation makes the biggest difference.

Shawnii

BOOK A 15-MINUTE CALL →

the Pocket and Greenhaven at a glance, 2026

MEDIAN SOLD PRICE

$655K

240 sales in 95831, January to October

SOLD TO LIST

101%

Homes sold over asking on average

TEN YEARS

+77%

From $370,000 in 2016

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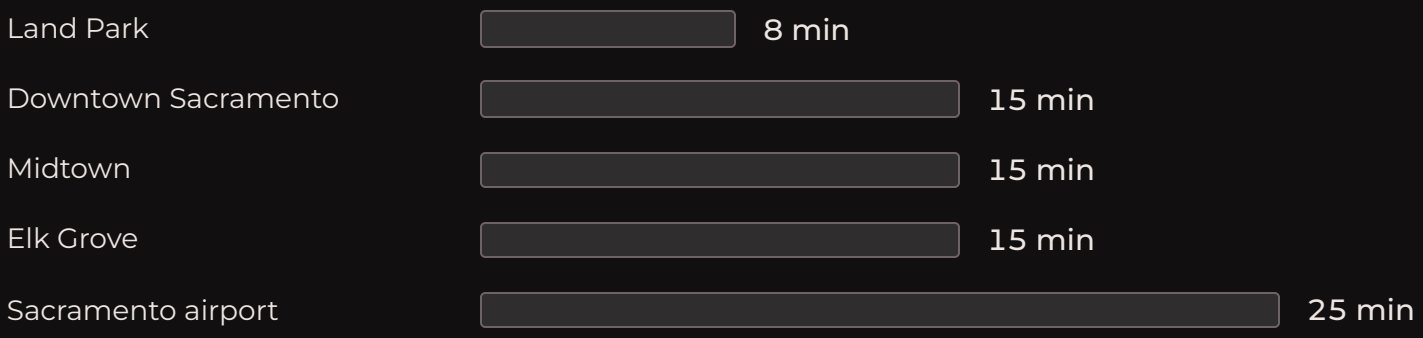
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A call, a private search, or a value estimate

01

Why *the Pocket and Greenhaven*

The Pocket and Greenhaven fill a bend of the Sacramento River in south Sacramento. Buyers come for the quiet streets, the levee trail and the river, about 15 minutes from downtown.

Typical off-peak drive times



Approximate, from the Pocket.

THE RIVER

Three sides

The Sacramento River wraps the neighborhood, with a trail on top of the levee.

THE LAKE

Greenhaven

Lake Greenhaven sits in the middle, ringed by homes.

THE MARKET

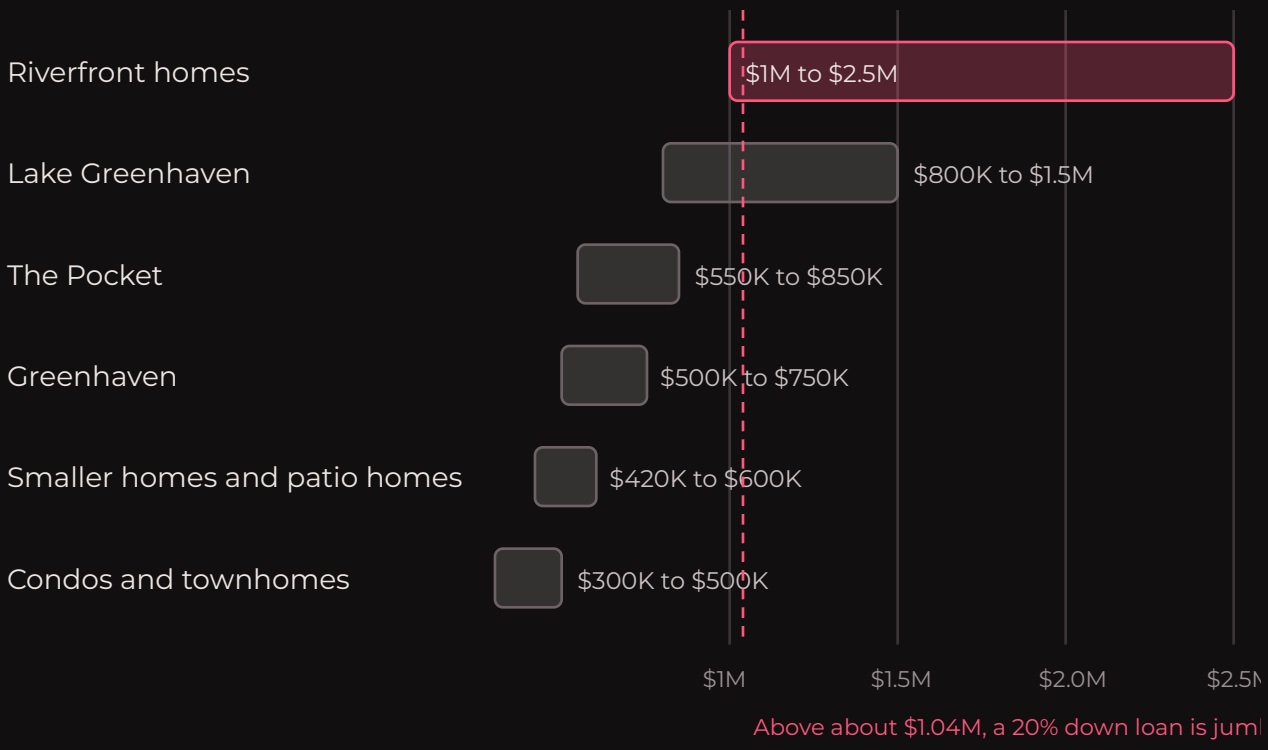
Over asking

Homes in 95831 sold for 101% of list on average this year.

02

The *pockets*

There's no single price here. A riverfront home, a house on Lake Greenhaven and a patio home near I-5 trade at very different prices.



Typical ranges, approximate, from recent sales and listings. Water views, lot size, flood insurance and condition move any one home well outside its range.

02 · THE POCKETS

The pockets, side by side

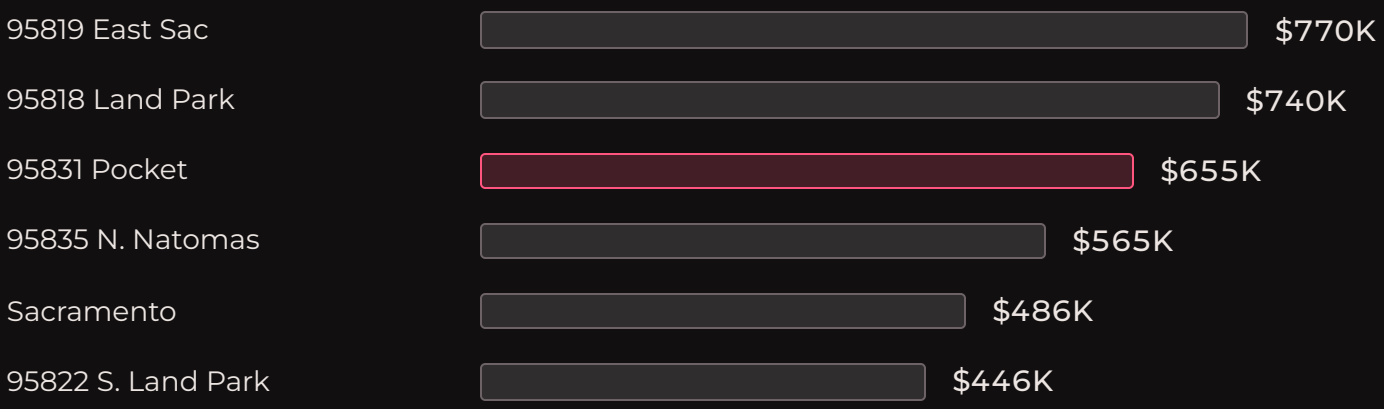
POCKET	WHAT IT'S LIKE	TYPICAL RANGE
Riverfront homes	Homes along the river, many with levee views or access	$1M to $2.5M
Lake Greenhaven	Homes on and near Lake Greenhaven	$800K to $1.5M
The Pocket	Single-family homes from the 1960s to 1980s on curving streets	$550K to $850K
Greenhaven	Homes on the east side, closer to I-5	$500K to $750K
Smaller homes and patio homes	Smaller lots and patio homes across the ZIP	$420K to $600K
Condos and townhomes	Attached homes, often the entry point	$300K to $500K

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.

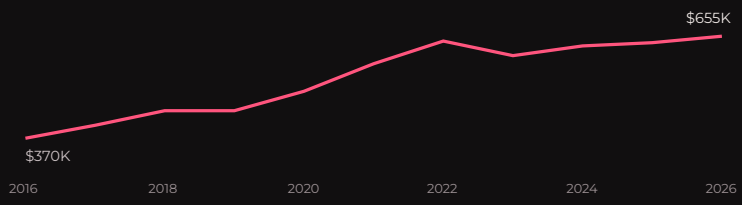
03
What homes *cost*

95831 reached a new high this year and is up 77% since 2016, with homes selling over asking on average.

Median sold price, January to October 2026



95831 median, 2016 to 2026



Price per square foot

$346 in 95831, against $509 in Land Park and $327 citywide.

Volume and leverage

240 sales in 95831 through October, at 101% of list on average.

Source: MetroList residential sales, January 1 to October 31, 2026, by ZIP code. Numbers are for ZIP 95831, which covers the Pocket and Greenhaven. 2026 figures are year to date.

04

Levees and *flood insurance*

Living by the river brings a few questions you won't face uptown. These are the ones that change what a home costs to own.

- ☐ **Flood zone.** The Pocket sits behind Sacramento River levees. Check the FEMA zone for the address.
- ☐ **Flood insurance.** Some lenders require it. Price it during your contingency period either way.
- ☐ **Riverfront rules.** Homes on the levee have limits on what can be built near it.
- ☐ **Lake homes.** Know who maintains the lake edge and any dock, and what the HOA covers.
- ☐ **1970s systems.** Original roofs, windows, HVAC and some polybutylene plumbing show up often.
- ☐ **HOA dues.** Some areas and the lake carry dues. Know what they cover.
- ☐ **Commute.** Drive I-5 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.

- ☐ **Roof.** Get the roof's age and condition. Many originals are near the end.
- ☐ **Heating and cooling.** Know the system's age. Summer heat makes AC a real cost.
- ☐ **Plumbing.** Some 1970s and 1980s homes have polybutylene pipe.
- ☐ **Sewer line.** A camera scope shows roots and old pipe.
- ☐ **Windows.** Original aluminum windows cost real money to replace.
- ☐ **Pools.** Inspect the equipment and shell separately.
- ☐ **Permits.** Additions and converted garages 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 95831 median, a buyer with 20% down stays comfortably under the conforming limit. Riverfront and lake 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*. Whichever loan you use, add flood insurance to the monthly cost if the address needs it.

Appraisals in multiple offers

When homes sell over asking, appraisals can come in below the contract price. How the offer handles that gap is one of the most important terms you will negotiate.

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 $655K home, that's about $2,522. 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 the river and the quiet: the levee trail, Garcia Bend Park and Lake Greenhaven, with downtown about 15 minutes north.

A Saturday in the Pocket

1. **Coffee** — A cafe on Florin Road
2. **The levee** — A walk or ride on the river trail
3. **The river** — Garcia Bend Park
4. **Lunch** — Somewhere on Riverside
5. **Evening** — Dinner in Land Park

The river trail

A paved trail runs along the levee around the neighborhood, with river views most of the way.

Downtown close by

I-5 puts downtown and Midtown about 15 minutes north.

School district boundaries vary across the Pocket and Greenhaven. Verify any address with the district before you buy.

08

Selling in *the Pocket and Greenhaven*

Buyers here compare your home to the closest similar sales and to Land Park and Elk Grove. Pricing, presentation and timing decide who sells first and for the most.

What buyers pay more for

Updated kitchens and baths, a newer roof, HVAC and windows, owned solar, water views or access, a pool in good shape, and no required flood insurance.

What they discount

Original roofs, windows and systems, polybutylene plumbing, deferred maintenance, required flood insurance 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.
- ☐ **Answer the flood question first.** A flood zone and insurance quote up front keeps buyers from walking late.
- ☐ **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 the Pocket or Greenhaven? 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.