A NEIGHBORHOOD GUIDE

Inside Midtown, McKinley Park & Downtown

Victorians, bungalows and lofts on the grid

Every pocket from McKinley Park to the Railyards, what homes really cost, and how they get bought and sold well.

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A NOTE BEFORE YOU START

Walkable, historic *and in demand.*

ZIP 95816, which covers McKinley Park, Boulevard Park and east Midtown, sold for a median of $750,000 this year, the highest on record. Downtown's 95814 came in at $697,500 and 95811 at $559,500.

The grid holds the oldest homes in the city: Victorians, Craftsman bungalows and Queen Annes on tree-lined streets, mixed with newer townhomes, condos and lofts. Almost everything is walkable.

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

Shawnii

BOOK A 15-MINUTE CALL →

Midtown, McKinley Park and Downtown at a glance, 2026

MEDIAN SOLD PRICE	PRICE PER SQ FT	TEN YEARS
$750K	$509	+62%
96 sales in 95816, January to October	95816, next to East Sacramento and Land Park	95816, from $462,500 in 2016

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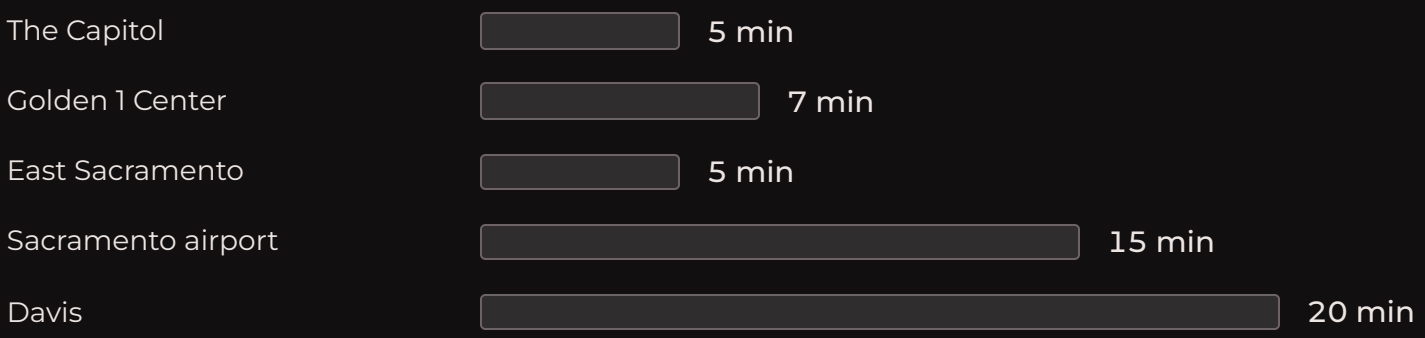
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A call, a private search, or a value estimate

01

Why *Midtown and McKinley Park*

Midtown runs from downtown east toward McKinley Park on Sacramento's original street grid. Buyers come for the architecture, the trees and being able to walk to dinner, work and the Capitol.

Typical off-peak drive times



Approximate, from Midtown.

THE HOMES

Historic

Victorians and bungalows from the late 1800s to the 1930s.

THE PARK

McKinley

A rose garden, pool, library and playground on the east side.

THE MARKET

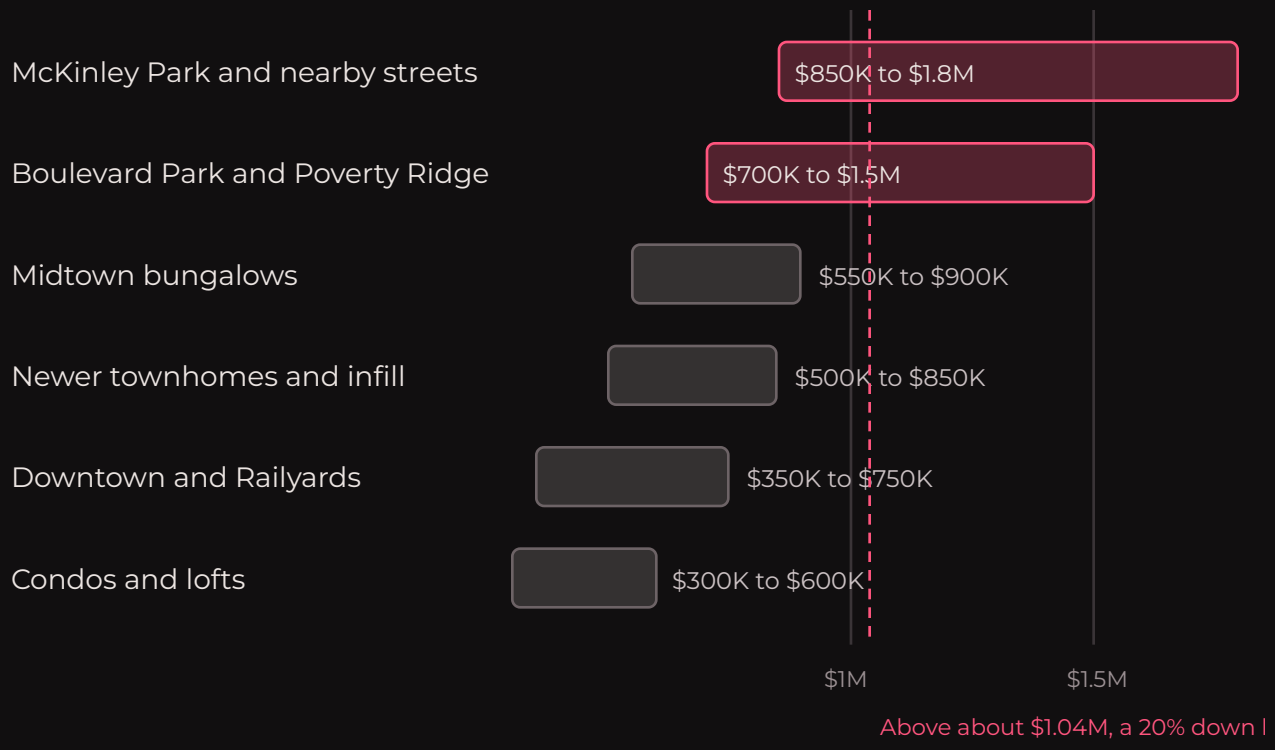
Record

The 2026 median in 95816 is the highest on record.

02

The *pockets*

There's no single price here. A Victorian near McKinley Park, a bungalow on a Midtown alley and a downtown condo trade at very different prices.



Typical ranges, approximate, from recent sales and listings. Lot size, parking, historic status and condition move any one home well outside its range.

02 · THE POCKETS

The pockets, side by side

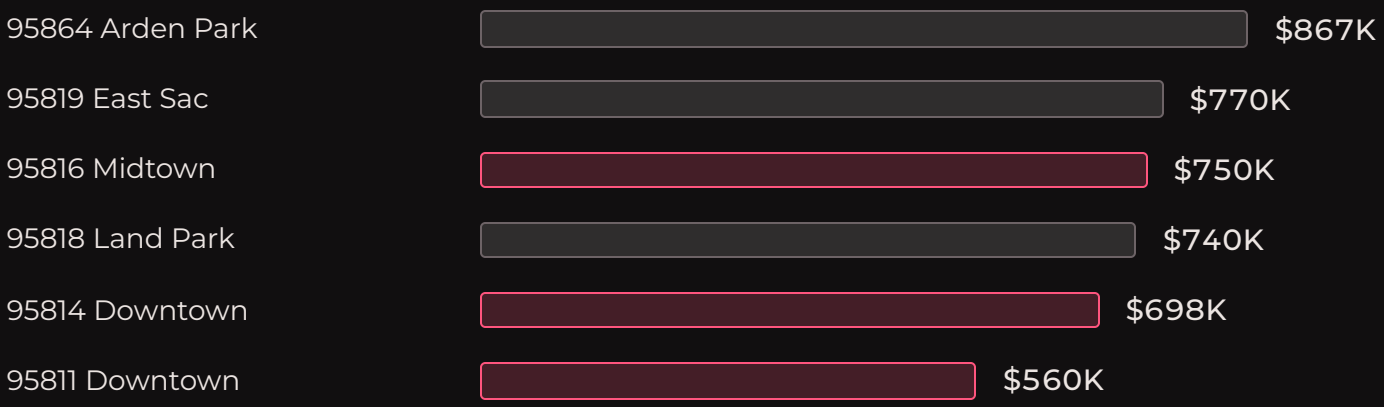
POCKET	WHAT IT'S LIKE	TYPICAL RANGE
McKinley Park and nearby streets	Large period homes on the streets around McKinley Park	$850K to $1.8M
Boulevard Park and Poverty Ridge	Victorians and period homes in two of the oldest historic districts	$700K to $1.5M
Midtown bungalows	Craftsman and period bungalows across the grid	$550K to $900K
Newer townhomes and infill	Townhomes and small-lot homes built since 2000	$500K to $850K
Downtown and Railyards	Condos and newer homes downtown and in the Railyards	$350K to $750K
Condos and lofts	Attached homes across Midtown, often the entry point	$300K to $600K

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.

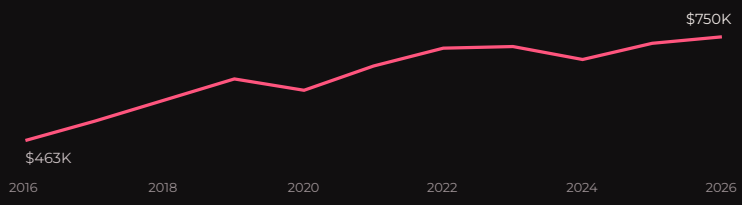
03
What homes *cost*

95816 reached a new high this year and is up 62% since 2016. Downtown moves more from year to year because it has far fewer sales.

Median sold price, January to October 2026



95816 median, 2016 to 2026



Price per square foot

$509 in 95816, $381 in 95814 and $396 in 95811, against $327 citywide.

Volume and leverage

96 sales in 95816 through October, 24 in 95814 and 26 in 95811. Downtown condo sales are counted separately from these residential numbers.

Source: MetroList residential sales, January 1 to October 31, 2026, by ZIP code. 95816, 95814 and 95811 are reported separately. 2026 figures are year to date.

04

Historic homes, HOAs and *parking*

The grid comes with questions you won't face in a newer neighborhood. These are the ones that change what a home is worth and what it costs to own.

- ☐ **Historic districts.** Several areas add design review for exterior changes. Confirm before you plan an addition.
- ☐ **Parking.** Many homes have no garage. Check for a driveway, alley access or a residential permit zone.
- ☐ **HOA dues.** Condos and newer townhomes carry dues. Know what they cover, the reserves and the rules.
- ☐ **Older systems.** Original wiring, plumbing and sewer lines are common in period homes.
- ☐ **Second units.** Some lots have or can add a unit. Confirm what was permitted.
- ☐ **Street and block.** Noise, nightlife and traffic change from one block to the next. Walk it at night.
- ☐ **Mixed uses.** Commercial and residential sit side by side. Know what is next door.

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 the 95816 median, a buyer with 20% down stays under the conforming limit. The larger period homes near McKinley Park 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*. Condos need a lender to approve the building too, so ask early if you're buying attached.

Appraisals in multiple offers

When homes sell at or above 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 $750K home, that's about $2,888. 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 walking: to dinner, to work, to the park and to the river, with the freeways a few blocks away.

A Saturday in Midtown

1. **Coffee** — A cafe on J Street
2. **Market** — The Midtown farmers market
3. **The park** — McKinley Park and the rose garden
4. **Lunch** — Somewhere on the grid
5. **Evening** — Dinner and a show downtown

Everything nearby

Restaurants, the Capitol, Golden 1 Center and the river are all a short walk or ride.

Quick to leave

I-5, I-80 and Highway 50 are minutes away, and the airport about 15.

School district boundaries vary across Midtown, McKinley Park and Downtown. Verify any address with the district before you buy.

08

Selling in *Midtown and Downtown*

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

What buyers pay more for

Kept period character, updated kitchens, baths and systems, off-street parking and outdoor space.

What they discount

Original wiring and plumbing, sewer problems, foundation work, no parking, unpermitted units 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 parking question.** Show where the car goes. On the grid, that one detail can decide a showing.
- ☐ **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 Midtown, McKinley Park or downtown? 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.