A NEIGHBORHOOD GUIDE

Inside Rancho Cordova

New construction, the river and Highway 50

Every area from the original ranch homes to Anatolia, Sunridge and Mather, what homes really cost, and how they get bought and sold well.

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A NOTE BEFORE YOU START

Up 87% *in ten years.*

Rancho Cordova sold for a median of $546,995 from January through October across 662 sales, up about 87% from $292,000 in 2016, one of the larger gains in Sacramento County.

Rancho Cordova is two markets in one city: ranch homes from the 1950s and 1960s north of Highway 50, and newer master-planned neighborhoods to the south, like Anatolia, Sunridge and The Preserve, many still being built.

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

Rancho Cordova at a glance, 2026

MEDIAN SOLD PRICE	PRICE PER SQ FT	TEN YEARS
$547K	$293	+87%
662 sales, January to October	Against $379 in Folsom	From a $292,000 median in 2016

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Between Sacramento and Folsom on Highway 50

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01

Why *Rancho Cordova*

Rancho Cordova sits on Highway 50 between Sacramento and Folsom, about 20 minutes from downtown. The American River runs along its north edge, and new neighborhoods keep growing on the open land to the south.

Typical off-peak drive times



Approximate, from central Rancho Cordova.

THE PRICE

$203K less

Than the Folsom median.

THE RIVER

The Parkway

The American River Bike Trail along the north edge.

THE CITY

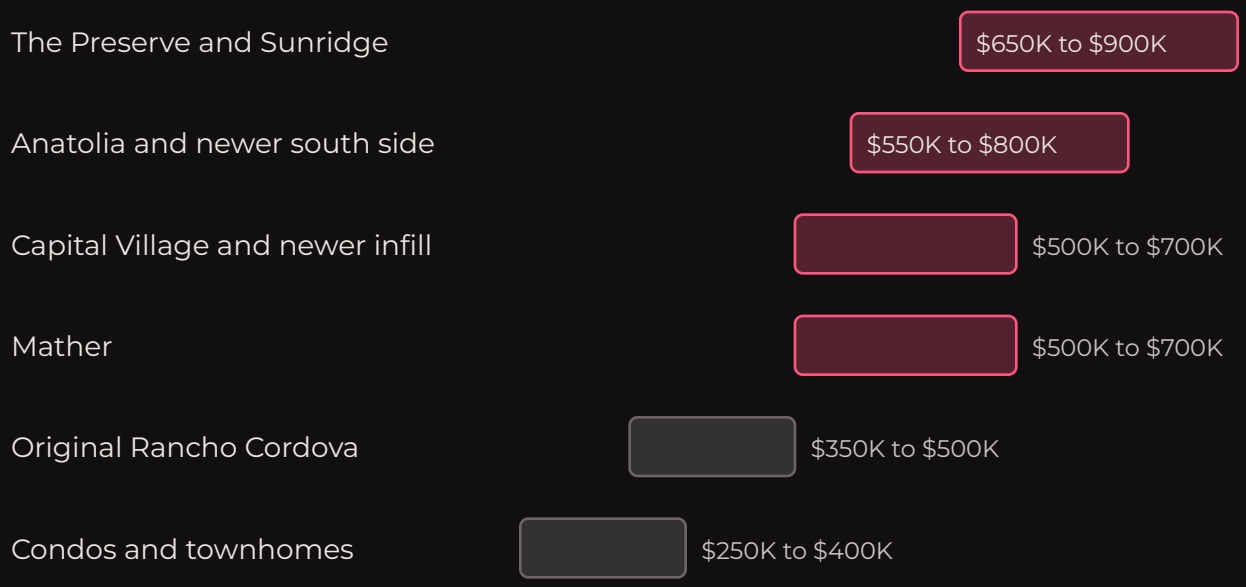
Still growing

New neighborhoods on the south side.

02

The *pockets*

Rancho Cordova has no single price. An original ranch home and a new build in Anatolia can be ten 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

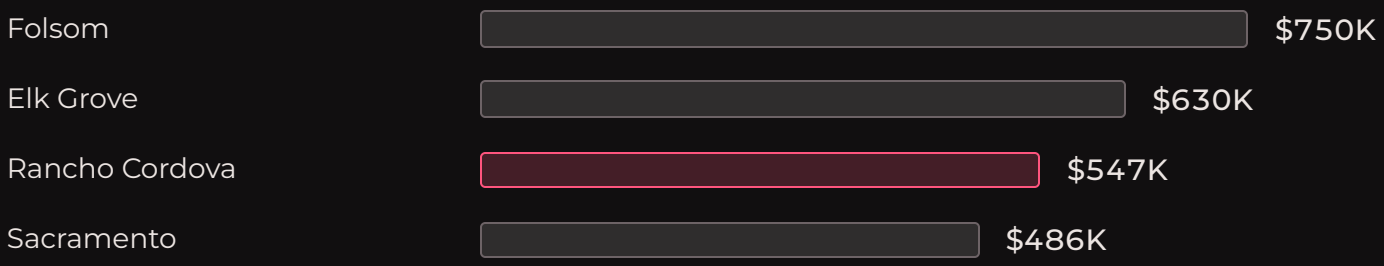
POCKET	WHAT IT'S LIKE	TYPICAL RANGE
The Preserve and Sunridge	Newer and larger homes on the east side, many with Mello-Roos	$650K to $900K
Anatolia and newer south side	Newer master-planned neighborhoods south of Douglas Road, many still being built	$550K to $800K
Capital Village and newer infill	Newer homes built on infill land closer to Highway 50	$500K to $700K
Mather	Newer homes around Mather, often listed under their own city name	$500K to $700K
Original Rancho Cordova	Ranch homes from the 1950s and 1960s north of Highway 50	$350K to $500K
Condos and townhomes	Attached homes throughout the city, often the entry point	$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.

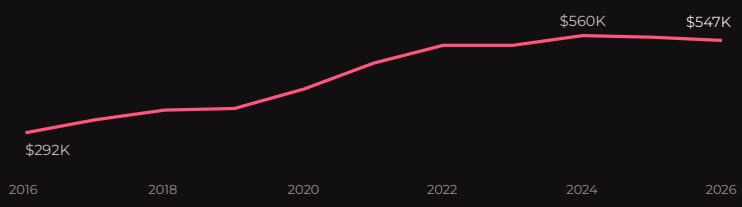
03
What homes *cost*

Rancho Cordova reached $560,000 in 2024 and has held between $547K and $560K since. It sits about $200,000 below Folsom and about $60,000 above Sacramento.

Median sold price, January to October 2026



Rancho Cordova median, 2016 to 2026



Price per square foot

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

Volume and leverage

662 sales this year, against 591 over the same months of 2025. Homes sold for 99.8% 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 Rancho Cordova, the choice between new construction and an older home changes what you pay, what you own and what it costs each month.

- ☐ **Mello-Roos.** Most 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.** Many newer 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.
- ☐ **Older homes.** Ranch homes north of Highway 50 reward a careful look at the sewer line, wiring and plumbing.
- ☐ **Solar.** Most new homes include solar. Know whether it is owned, leased or financed.
- ☐ **Flood zones.** Some areas are mapped. Check the FEMA zone for the address.

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 these prices, most buyers stay well under the conforming limit, and lower down payment loans go further than they do in Folsom.

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.

Special taxes

When you compare homes, compare the full monthly cost: principal, interest, property tax, Mello-Roos and HOA. A new build and an older home at the same price can be several hundred dollars a month apart.

Transfer tax

Rancho Cordova does not add a city tax, so the total is the standard $1.10 per $1,000. On a $547K home, that's about $602. Who pays is negotiable.

Property tax

Based on the purchase price, roughly 1% plus local assessments, plus Mello-Roos in most newer areas. Your lender and the tax bill will give you the exact figure.

07
Daily *life*

Rancho Cordova's appeal is value and location: newer homes for less than Folsom, the American River on the north edge, and an easy drive to downtown.

A Saturday in Rancho Cordova

1. **Coffee** — A cafe on Folsom Boulevard
2. **The river** — A ride on the American River Bike Trail
3. **Outdoors** — Mather Regional Park and the lake
4. **Lunch** — Capital Village
5. **Evening** — Dinner in Folsom

The outdoors

The American River Parkway and Mather Regional Park are close by.

Easy to get around

Folsom is about 15 minutes away and downtown Sacramento about 20.

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

08

Selling in *Rancho Cordova*

Buyers here 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, and low or no Mello-Roos.

What they discount

Deferred maintenance, original wiring and plumbing, sewer problems, 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 Rancho Cordova? 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.