MARKET INTELLIGENCE

Granite Bay Real Estate Market Report

A data-driven look at pricing, inventory, buyer demand, and neighborhood trends across Granite Bay and the surrounding Sacramento foothills.

EDITION
Spring 2026

COVERAGE
Q1 2026 MLS Data

AREAS
Granite Bay · Loomis · EDH · Folsom

POWELL
REAL ESTATE

OVERVIEW

Granite Bay at a Glance

Granite Bay remains one of the Sacramento region's premier luxury markets. Here's where the Q1 2026 MLS data lands.

$1,325,000
MEDIAN SALE PRICE
+24.4% YoY

48
Q1 2026 SALES
55 → 48 (-12.7%)

34
MEDIAN DAYS ON MARKET
Avg: 67 days

$418
AVG. PRICE PER SQ FT
+1.5% YoY

Source: Metrolist MLS — Q1 2026 single-family detached home sales, 95746 zip code.

What the Data Shows

- **Median sale price jumped to $1,325,000** — up 24.4% YoY, though the mix of homes sold shifted toward larger properties (median 3,185 sf).
- **25% of homes sold above original list price**, while 69% sold below — pricing strategy is everything.
- **31% of sales were cash transactions** — Granite Bay continues to attract well-capitalized buyers.
- **Sales volume dipped 13% YoY** (55 → 48), reflecting higher price points and fewer entry-level options.

Market Pulse

The Q1 data shows a market that rewards precision. Homes priced right sell in the first 7 days — 25% of all Q1 sales went pending that fast.

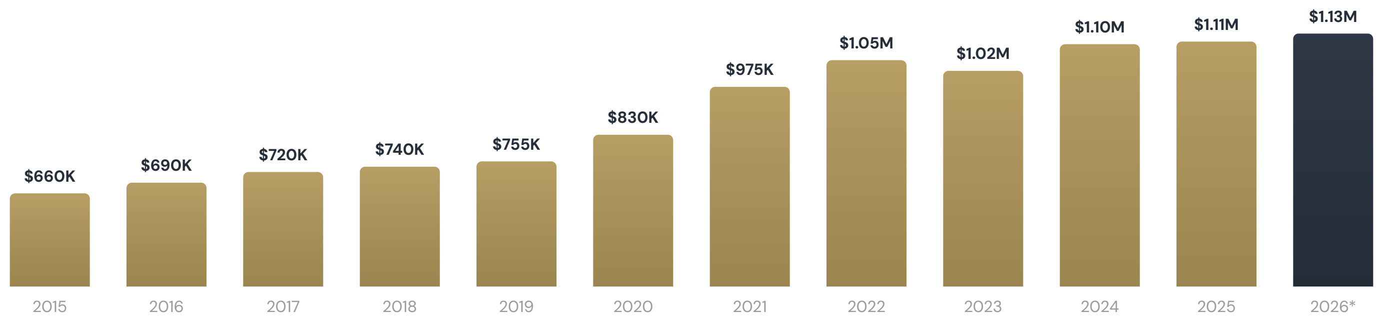
> "The theme for 2026 is stuck, but a little less stuck. Entry-level ranges are super-hot if priced right. And there has been more strength at higher prices."
>
> — Ryan Lundquist, Sacramento Appraisal Blog, March 2026

But homes that miss on price pay a steep penalty: 29% of sales took 90+ days. The first week is still everything.

PRICE ANALYSIS

10-Year Price Appreciation

Granite Bay has shown steady, resilient appreciation over the past decade — pausing in certain years while other markets declined, and surging during the 2020–2022 boom.



Avg. home values (Zillow ZHVI). *2026 through Feb. MLS data below reflects actual Q1 2026 closed transactions.

Q1 2026 MLS Snapshot

From 48 single-family closed sales in Q1 (Metrolist MLS):

- Median sale price: **$1,325,000** (+24.4% YoY)
- Average sale price: **$1,432,571** (+7.8% YoY)
- Average price per sf: **$418** (+1.5% YoY)
- Sales volume down 12.7% (55 → 48 sales)

25%	6%	69%	29%
ABOVE LIST	AT LIST	BELOW LIST	90+ DAYS

% of Q1 2026 sales vs. original list price — Metrolist MLS

Pricing Strategy Matters

The First 7 Days Are Everything

Our Market Minute series consistently shows: it's rarely the "market" that's the problem — it's the strategy.

- 25% of Q1 sales went pending in 7 days or fewer
- 42% went pending in 14 days or fewer
- 29% took 90+ days — pricing was usually the issue
- Sale-to-list ratio averaged 96.2% across all sales

Financing mix: 65% conventional, 31% cash, 2% VA, 2% other. Cash doesn't always win — a clean conventional offer with fast escrow competes head-to-head.

Concessions: 33% of sales involved seller concessions — buyers are negotiating.

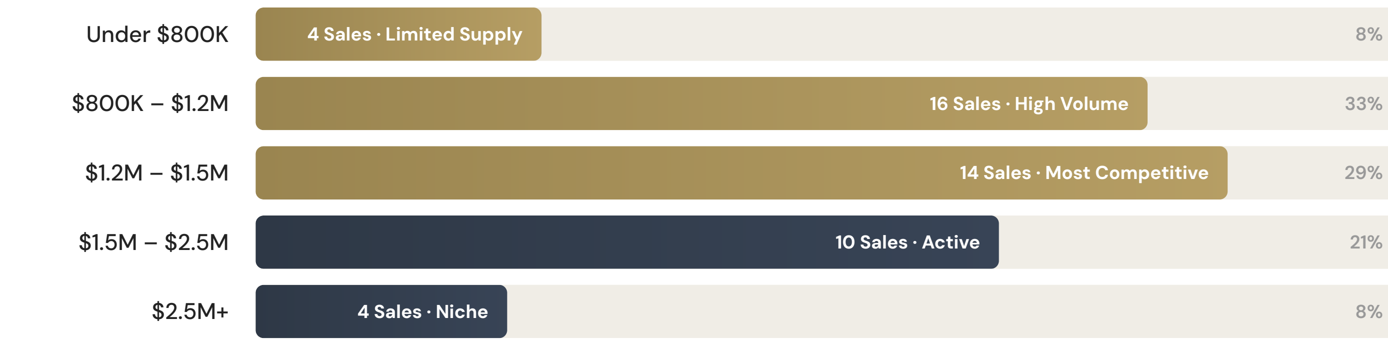
SUPPLY & DEMAND

Q1 Sales by Price Point

Where are Granite Bay buyers actually buying? This breakdown of all 48 Q1 2026 closed sales reveals where demand concentrates and where patience is needed.

Sales Volume & Competition by Price Tier

Bar width reflects relative demand intensity. Percentages show each tier's share of total Q1 sales.



The $1.2M – $1.5M Sweet Spot

This price range shows the strongest demand signals in Q1 — highest rates of above-list sales and fastest closings:

- **43% sold above original list price** — the highest of any tier
- **36% went pending in 7 days or fewer**
- Average of 2.1 offers per listing — steady buyer competition
- Represents 29% of all Q1 closings despite representing a narrow price band

> "It's rarely the market that's the problem — it's the strategy. Price it right and buyers show up. Price it wrong and you sit."
>
> — Powell Real Estate Market Minute, Mar 12, 2026

Speed & Competition

Across all 48 Q1 sales, buyer urgency follows a clear pattern:

When Offers Come In

- **≤ 7 days:** 25% of all sales — strongest offers
- **≤ 14 days:** 42% — urgency drops after this
- **≤ 30 days:** 46% — price reduction territory
- **90+ days:** 29% — stigma and stale perception

Average offers per listing: **2.0**. The sale-to-list ratio was **96.2%**, with 25% selling above and 69% selling below original list price.

Concessions: 33% of sales involved seller concessions — buyers in Granite Bay are negotiating terms, not just price.

NEIGHBORHOODS

Area Spotlight — Q1 2026

All four Sacramento foothills communities side by side — all data from Metrolist MLS Q1 2026 closed sales.

Granite Bay

LUXURY FOOTHILLS LIVING

Avg. Sale Price	**$1,432,571** +7.8%
Median Sale Price	**$1,325,000**
Q1 Sales	**48**
Median Days on Market	**34 days**
Avg. Price/SF	**$418/sf**

Loomis

RURAL CHARM, PREMIUM VALUE

Avg. Sale Price	**$1,100,080** −13.9%
Median Sale Price	**$845,500**
Q1 Sales	**26**
Median Days on Market	**35 days**
Avg. Price/SF	**$476/sf**

El Dorado Hills

MASTER-PLANNED EXCELLENCE

Avg. Sale Price	**$1,084,313** +0.9%
Median Sale Price	**$936,000**
Q1 Sales	**131**
Median Days on Market	**32 days**
Avg. Price/SF	**$373/sf**

Folsom

GROWTH & OPPORTUNITY

Avg. Sale Price	**$824,116** +1.6%
Median Sale Price	**$780,000**
Q1 Sales	**156**
Median Days on Market	**17 days**
Avg. Price/SF	**$361/sf**

> **Why local context matters:** Each of these communities has its own pricing dynamics, buyer profiles, and competitive landscape. Hyperlocal knowledge — not just regional averages — is critical for making smart real estate decisions.
>
> — Ryan Lundquist, Sacramento Appraisal Blog, January 2026

Q1 2026 — Four Cities at a Glance

Most sales: Folsom (156) and El Dorado Hills (131) lead in volume. **Fastest market:** Folsom's median 17 days on market is roughly half of the other three cities. **Highest price per SF:** Loomis at $476/sf, reflecting demand for smaller, character properties. **Most competitive:** Loomis had the highest above-list rate (31%) and most offers per listing (2.4).

INSIGHTS

What Buyers & Sellers Need to Know

Whether you're buying or selling in Granite Bay this spring, the Q1 MLS data points to clear themes.

If You're Selling

Price It Right From Day One

Q1 data shows the most competitive activity happens in the first 7–10 days. Price at or slightly below market to attract early urgency.

- Sale-to-list ratio: 96.2%
- 25% sold above list in ~7 days
- 29% of sales took 90+ days on market
- 33% of sales involved concessions

Cash vs. Financed: 31% of Q1 closings were cash — but strong conventional offers with clean terms compete head-to-head. 33% of sales involved seller concessions.

Marketing matters: Professional photography, cinematic video, drone footage, and targeted digital marketing are table stakes in Granite Bay. The right brokerage makes your home stand out — not just list it.

If You're Buying

Be Prepared to Act

The buyer pool is smaller but more serious. Being pre-qualified gives you an edge in a market where 25% of homes sell in the first week.

- 25% sold in ≤ 7 days — best homes go fast
- Average offers per listing: 2.0
- 31% were cash — but financed buyers compete
- 69% sold below list — there's room to negotiate

Where the opportunities are: The $1.2M–$1.5M range has the strongest demand signals. Buyers prepared to act quickly — especially in the first 7 days — have the best shot at competitive pricing.

The lifestyle factor: Granite Bay is 35 min to downtown Sacramento, an hour to Tahoe skiing, and minutes from Folsom Lake — a quality-of-life play that continues to attract relocating professionals.

The Bottom Line

Granite Bay's Q1 data tells a clear story: the $1.2M–$1.5M range is the most competitive, pricing strategy is everything (69% sold below original list), and homes that nail their first-week presentation capture the best outcomes. The market rewards preparation.

Thinking About
Your Next Move?

Whether you're considering selling your Granite Bay home, searching for your next property, or just want to understand what your home is worth — we'd love to have a conversation. No pressure, just real data and honest advice.

Nicole Boice

916.521.8340

nicole@boicerealestate.com

DRE #01450138

POWELL
REAL ESTATE

6951 Douglas Blvd. Granite Bay 95746

916.964.6951

PowellRealEstateCA.com