



BRANDON LEON
TEAM

EVERYTHING YOU NEED TO KNOW BEFORE MOVING TO

Rocklin,
CA

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The Best & Worst Parts About Living in Rocklin

PROS

1. Family Friendly

Rocklin was recently voted by Money Magazine as one of the top 50 places to live in the United States. Rocklin was also rated 7th best city to live in all of California by the Chamber of Commerce organization. They wouldn't have ranked this city that high if it wasn't the perfect place to raise a family. I live in Rocklin and raise four boys here. I couldn't imagine living anywhere else.



Breen Elementary

2. Top Rated Schools

Rocklin schools are rated among the highest schools in Northern California with many 9s and 10s on GreatSchools.org. With a population of 70,000 Rocklin has 12 elementary schools, two middles schools and two high schools. There are also several charter schools to choose from. My boys attend school in the Rocklin district and we have had a great experience. The staff have gone out of their way to help our boys and create a safe place for them to grow socially, academically and emotionally. Another aspect I appreciate about Rocklin schools is many of them have parks attached to them which gives the ability to create stronger community amongst the parents as they let their children play after school.

PROS

3. *Variety of Parks & Trails*

Rocklin has 37 parks and more being built every single year. Many parks have the traditional baseball fields and play structures but some have splash pads, disc golf courses, and hockey rink. My favorite park is Johnson Springview park which features a split dog park, large covered picnic area, disc golf course, skate park, hockey rink, two play structures, splash pad and tennis courts. In addition to Rocklin's amazing parks there are also over 200 acres of protected nature preserves with walking trails throughout.



Clover Valley Preserve

4. *Safety*

Rocklin is one of the safest areas of Northern California. It is considered safer than 35% of all The United States and is rated an A score by niche.com. One of the many reasons why Rocklin is a desirable place to live.

5. *Jobs*

There are many different types of career fields in Rocklin such as technology, medical, education and sales. There are several large companies close by such as Sierra College, Amazon and Oracle with no shortage of opportunities.

6. *Weather*

Rocklin weather is considered mild. The summers are hot, arid and mostly clear and the winters are cold, wet and partly cloudy. Over the course of the year the temperature varies from 39F to 95F and is rarely below 32F or above 103F. The "hot season" lasts for 3.4 months, from June 8th to September 21st, with an average daily temperature above 87F. The "cool season" lasts for 3 months with an average daily high temperature below 62F. The coldest month of the year is December, with an average low 40F.



PROS



Day Trip to Lake Tahoe

7. *Proximity to Outdoor Experiences & Day Trips*

With family friendly parks and over 200 acres of walking trail, Rocklin is the perfect place to explore the outdoors. Quarry Park is one of Rocklin's main attractions that features rock climbing, ziplining and ropes courses. It's fun for the whole family or the outdoor enthusiast. Rocklin also has a water park, Golfland Sunsplash right on its city border.

Due to Rocklin's location, day trips are possible whether you're in the mood for lake, mountains or beach. It's a 25 minute drive to Folsom Lake, a 1.5 hour to Lake Tahoe, 1.5 hour drive to Napa or just a little over 2 hours to the beach. You can't beat Rocklin's location in the great state of California.

8. *Golf*

There are 34 golf courses within 20 minutes of Rocklin. There are many different types of courses and elevations to choose from. The most popular golf course in Rocklin is Whitney Oaks Golf course.

9. *Food Diversity*

Rocklin has every type of food imaginable available to its residents. Whether you're craving fast food, mom and pop shops, or one-of-a-kind eateries, Rocklin has it all! Here are some of my top picks. For breakfast Barn Burner, Venita Rheas and The Mimosa House. For lunch Wally's Café (Mediterranean), Mezcalito (Mexican), or PK Sushi. For dinner, Chef's Table (American cuisine), Red's Pizzeria & Taphouse, or Bangkok City Thai Cafe. If that still doesn't satisfy your tastebuds then there are at least 50 different options within 10 minutes of Rocklin in the neighboring city of Roseville.

10. *Home Appreciation*

Rocklin has long been a top destination for families in the Sacramento region to plant their roots. Due to Rocklin's high demand, prices have remained stable and home values have increased regularly. In the last five years from 2017-2022 the average sales price has gone from \$524,000 to \$752,000. That is a 43.5% increase in average sales price. From 2022 to 2023 the average sales price has gone from \$736,000 to \$752,000. With all the doom and gloom of the California Real Estate Headlines, Rocklin seems unaffected with increasing average sales prices. That proves market stability. When considering owning a home long term this should play a factor in choosing the right city to purchase in.

CONS

1. Higher Prices

The demand to live in the beautiful community of Rocklin has driven up housing expenses and they are 78% higher than the national average. The utility prices are also higher by 8%. Transportation expenses such as bus fares and gas prices are 24% higher. Even grocery prices are higher by 5%. All figures are based on national averages. For local comparison, Sacramento house prices are 11.8% less expensive. Although these two cities are very different, home buyers that are looking to move to Rocklin may also be considering Sacramento.

2. Higher Taxes/Mello Roos

The average tax for the state of California is 1% of the home's sales price per year. Although there are established neighborhoods in Rocklin there are many new and upcoming neighborhoods that require fire stations, parks, and other infrastructure to be put into place. This cost is paid by the homeowner in the form of a bond which can add on an average of 0.15-0.25% to monthly expenses. Most bonds have an expiration date of anywhere from 20 to 40 years. Typically, the newer the community, the higher the mello Roos tax will be.

PRO TIP

When looking at houses make sure to find out if the subdivision has a homeowners association, also known as a HOA. If so, there will be a monthly cost associated with how they manage the neighborhood. These associations are designed to protect the community, establish community rules as well as upkeep the appearance.

3. Utility Costs & Solar

Rocklin has one of the more expensive utility companies in the area, known as PG&E. Due to the higher cost many homeowners have opted to add solar to their house. Solar can be leased or owned but it is an extra cost to consider on a larger home. With the surge of electrical vehicles solar almost become an essential as a Rocklin resident.



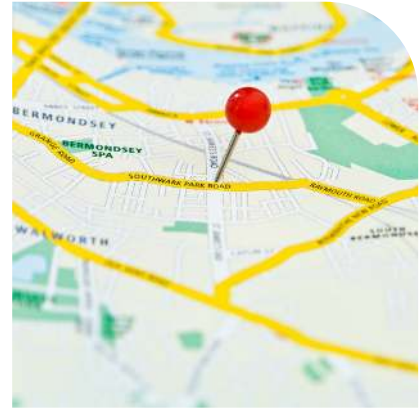
PRO TIP

Your real estate consultant may have some advice and/or a connection with a solar provider that can give you a discount. Make sure to inquire.

CONS

4. *Distance to Sacramento*

Rocklin is 22 miles away from Sacramento which is about a 20-25 minute drive without traffic. If commuting into Sacramento this is something to consider.



5. *Traffic*



There are two freeways that Rocklin homeowners deal with on a daily basis. Highway 80 and Highway 65. The intersection where those two freeways meet tends to backup at certain points of the day. Now we're not talking Los Angeles traffic, however, it can add another 15-30 minutes to your drive. As the city of Lincoln grows, which is a city Northwest of Rocklin, Highway 65 is bound to see more traffic. That being said Highway 65 just underwent some improvements to widen the areas to alleviate some of the foreseen problems.

6. *Trains*

If train noise is an issue for you then you will want to avoid most of East Rocklin (95677). In East Rocklin (95677) the train tracks run along Pacific Street. Some people don't mind the occasional noise a train brings, and some consider it white noise in the background. However, for others it can be a deal breaker. Make sure to research the proximity to train tracks when searching out potential areas before moving forward on placing offers on a home.



What is the Cost of Living?

Rocklin, California

Are you curious what the cost of living is in Rocklin, California? Rocklin is a city in Placer County that's about 22 miles from Sacramento. Rocklin has a population of about 70,000 with a median income of about \$104,000.

Rocklin's claim to fame is it was in the top 50 on Money Magazine's best places to live in the United States in 2021, coming in at number 43.

Speaking of numbers, let's get into the cost of living in Rocklin, Ca.

Utilities in Rocklin are about 8.6% higher than the National average. Rocklin has PG&E for electricity which is more expensive than surrounding utility companies. If you'd like to see what Rocklin utilities really look like, check them out here. [Click Here](#) 

The average rent for a two-bedroom apartment in Rocklin is \$2,195. Right now, in 2023, at the time of this video, I just went and filled up my tank. \$4.35 a gallon. That really makes me want to get a Tesla.

The property taxes in California are 1% of the sales price. However, in Rocklin, we have an extra property tax known as Mello Roos.

It's a bond, which is an extra tax that's associated and added to the property taxes. So, your property taxes in Rocklin will typically be from 1.15% to 1.25% of the actual sales price.

Now, let's talk about the important stuff, house prices. How far will your money go in Rocklin when you're looking to purchase. The average median price right now is \$742,000.

The range of houses that you'll see, as far as price points, will be from about \$400,000 to upwards of \$1,800,000. There are houses of all shapes and sizes where the lot size and square footage vary greatly. It's important to mention that Rocklin has two zip codes. 95677 mostly consists of older homes built before the year 2000. 95765 is comprised of newer builds ranging from the late 1990's to brand new builds.

So, while we're talking about new homes, I want to fill you in on all the benefits of being represented by a local Real Estate professional when buying a new home. There are many new home communities out there, so it's important to know the quality grade of all the different builders. The Builder representative at the new home models is only representing the builder's interests. Not yours. Without a Local Realtor you won't be represented in the inspection process or the negotiation process. The best part about buying a new home is it actually costs you nothing to use a Realtor's help.

5 Biggest Safety Concerns

Rocklin, California



#1 Cracks & Structural Integrity

Now, cracks and structural integrity are usually not an issue in Rocklin because a majority of the foundations are on a concrete slab. Other homes in East Rocklin are on raised foundations and should be inspected before purchase. However, there are some issues to be aware of. You must be cautious of Real estate investors who flip houses for profit. Many do an amazing job, but some may make cosmetic changes throughout the interior to conceal problematic structural issues, like cracks in exterior walls, bricks, or the foundation. For example, cracks in the ceiling might be harmless settling—but they could also indicate structural damage. If you see cracks on the interior in the same place as the exterior, you could be looking at structural failure that could be a safety concern.

#2 Electrical Hazards

Electrical hazards can be costly, even deadly. They can also be easy to fix. When buying a house, avoid these hazards by having a Home Inspection performed. Depending on the age of the house, an inspection might reveal poor wiring, corrosion around wire insulation, or fire hazards. Some older homes lack proper ground wiring, which is a project where cost can be minimal. Some older homes in Rocklin that were built in the 1970s have a Zinsco electrical panel. Although most would recommend these panels to be completely replaced there are many that are still in operating condition today. These panels are known to have a potential fire hazard.

#3 Rodent & Insect Infestation

Rodents and insects are more than a nuisance. They can cause health issues and spread disease. Most home inspectors will check in attics and basements for signs of infestation, such as chewed wires and plumbing. Homes that are located near greenbelts and open spaces are more likely to have rodent activity. Most people tour homes during the day, but rodents are nocturnal. You can hire a Rocklin pest inspector to look for droppings, holes in baseboards and behind walls to uncover insect, termite, or rodent infestation.



5 Biggest Safety Concerns

Rocklin, California

#4 Mold & Mildew

It's easy to spot mold and mildews in bathrooms and baseboards, However, just because you don't see the mold doesn't mean it's not there. Other signs of mold in Rocklin homes include standing water, musty smells, and watermarks on walls and ceilings. If you're a buyer, beware of mold in houses that have sat vacant for long periods. Protect yourself, you can ask the homeowner to disclose any mold or water damage. Once revealed, you can factor the cost of eliminating the mold into the final price of the house. You may also choose to pass on a house with mold entirely.

#5 Asbestos

Asbestos is a hazardous mineral that can cause cancer or respiratory problems. Asbestos exists in building materials in Rocklin homes built before 1980. Be sure the home inspector you hire is qualified to detect asbestos in your house. There is a way to dispose of Asbestos safely but it can be costly. A home inspector will also be aware of other hazardous building products and their threat to the homeowner.



5 Best Neighborhoods

Rocklin, California

ENTRY LEVEL

AVERAGE RANGE: \$400,000 - \$600,000

1. Grove to Pacific/Racetrack
2. Sunset Creekside
3. Woodside
4. Antelope Creek
5. Stanford Ranch South Sunset Blvd.



MID-LEVEL

AVERAGE RANGE: \$525,000 - \$850,000

1. Mission Hills
2. Rock Creek
3. West Stanford Ranch
4. Cresleigh Springs/Azalea
5. The Estates Stanford Ranch



HIGH-END LEVEL

AVERAGE RANGE: \$850,000 - \$1,800,000

1. Whitney Ranch
2. Sunset Heights
3. Clover Valley Woods
4. Sierra View Estates/Secret Ravine
5. Whitney Oaks



Top 5 New Communities

Rocklin, California



PRO TIP

Connect with a Realtor before you look at new homes. They can negotiate on your behalf to save thousands of dollars off your home purchase as well as potential money towards closing costs. New home builder agents only represent the builder. Not You. The best part is it costs you nothing to be represented by a real estate professional.

ROCKLIN MEADOWS

From the High \$900,000s

4-6 Bedrooms
2,552-3,527 sq ft
East Of Highway 80
Move In Homes Available
Single & 2 Story Homes Available
See Virtual Tours and Floor Plans Here
(Link)

**Find out how to save an
extra \$2,000 with our
Rocklin New Home
Rebate Program**

EDGEFIELD PLACE AT WHITNEY RANCH BY JMC

\$849,990 - \$1,279,990

3-5 Bedrooms
1,962-3,184 sq ft
Move in Ready Homes Available
Separate Guest Suite Available(ADU)
Attached Guest Suite Available
See Virtual Tours and Floor Plans

TRIBUTE POINT AT WHITNEY RANCH BY JMC

\$989,990 - \$1,199,990

3-5 Bedroom
2,201-3,538 sq ft
Move in Ready Homes Available
Homes With a Greenbelt View Available
See Virtual Tours and Floor Plans Here

[Click Here](#)

Top 5 New Communities

Rocklin, California



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WRENWOOD AT WHITNEY

RANCH BY JMC

\$599,990 - \$769,990

3-4 Bedrooms

1441-2580 sq ft

Move in Ready Homes Available

Homes With a Greenbelt View Available

See Virtual Tours and Floor Plans

[Click Here](#) 



SKYLINE BY TOLL

BROTHERS AT WHITNEY

RANCH

\$1,302,395 - \$1,599,995

4-5 Bedrooms

3,590-4,172 sq ft

Private, hilltop location with 360-degree views of Sierra Nevada mountains to the northeast and to Sutter-Butte mountain range in the west

Move In Ready Homes Available

Limited Inventory Remaining

See Virtual Tours and Floor Plans Here
(Link)

Find out how to save an
extra \$2,000 with our
Rocklin New Home
Rebate Program

Why Rocklin, CA is a Great Place to Move

(And some neighborhoods to avoid)

In 2022 Rocklin was named one of the best suburbs in Placer County to raise a family by Niche.com and the reputation is well-earned. Rocklin schools are consistently listed with the best in the Sacramento region. Low crime rates and top-notch public safety departments have also placed Rocklin in the top 20 safest cities in California. It's also great for residents and visitors to know a park is located within half a mile of nearly every door in the city.

I currently reside in Rocklin and choose to raise my family here. Although I love living here I am constantly getting asked what areas to avoid when moving to Rocklin. Let me be clear, I think that all areas of Rocklin are great. Many times when purchasing a house, where you end up living will depend on the price range you can afford.

With that disclaimer in mind, here are three neighborhoods I would avoid when purchasing a home in Rocklin, California

Grove/Racetrack Area: This area is considered historic Rocklin. Although improvements have been made to the main street and Quarry Park was completely redesigned, it is still the oldest part of Rocklin. Some houses were built as early as 1905. Many of these homes require much work and are on raised foundations. This can prove to be much more work in repairing and updating the house. This area also tends to have more rentals in the areas which makes it hard to build consistent community. Not an unsafe area by any means but there should be plenty more neighborhoods available with newer homes for another \$50,000-\$100,000.

Woodside: As you enter the Woodside neighborhood there are many duplexes which makes the neighborhood seem crowded. One side backs up to an auto shop and Pick & Pull, and the other backs up to Highway 80. Rocklin's Pick & Pull is on Pacific St., and Pacific St. is a fairly busy street that runs south to Roseville and North to Loomis. Directly on the other side of Pacific Street are the train tracks. The train tracks run along Pacific St. A majority of the houses in this area are built in the 1960's-1970's with the latest phase in the 1980's. There are plenty of great homes on great streets in this neighborhood, however, for an extra \$25,000-\$50,000 there are others I prefer.

Why Rocklin, CA is a Great Place to Move

(And some neighborhoods to avoid)

Pebble Creek: Let me start off by saying I personally live close to Pebble Creek. I am recommending to not buy in Pebble creek for a reason different then you're probably thinking. Pebble Creek is centrally located to everything as well as quick access to the freeway. Houses were built in the 1980s and early 1990s, some have composition shingle roofs, and some have tile roofs. The reason I am recommending against purchasing in Pebble Creek is because this neighborhood is known for going all out during Halloween and Christmas time. You can't buy a house in this neighborhood without participating in decorating your front yard and if not, just be prepared to be the neighborhood Scrooge.

Now, decorating isn't necessarily the problem, it is the thousands of people that come during the month of December every night to enjoy the amazing display of Christmas cheer. I am not exaggerating; it is so popular that cars will block main intersections to try to get into this neighborhood. Don't get me wrong, the homeowners that love decorating for Christmas are proud to live in this neighborhood and many enjoy their firepits in the driveways. They also show the same cheer when it comes to Halloween, and I personally take my kids over there for trick or treating because this neighborhood does it right.

So, with all that being said, you might find that this is EXACTLY what you're looking for in a neighborhood.

See Video here of the pebble creek light show [Click Here](#) 

How to Choose the Right School

Rocklin, California

With Rocklin being one of the most popular places to live in Northern California why wouldn't the schools be top-notch?

Let me start by saying that you can't base everything on greatschools.org. This is a great place to start but I would recommend doing more research on each school that is a potential candidate for your child. Out of the 12 elementary schools in Rocklin six of them are rated 7/10. The others are all 8/10 and 9/10.

My children attend an elementary school in the Rocklin school district and we have had nothing but the best experience there. With one of my boys struggling in school they have gone above and beyond to try and help him in any way possible.

There are two middle schools in Rocklin. Spring View Middle School is in East Rocklin and is rated a 7/10. The other middle school in West Rocklin is Granite Oaks and it's rated an 8/10.

There are two high schools in Rocklin. Rocklin High School and Whitney High School. Both are rated a 9/10.

What I have experienced with Rocklin schools is that the parent engagement is very high and the school's value of parental input is equally as high. With great Parent Teacher Committees on each campus it creates a wonderful experience for the students of Rocklin.



Moving to Rocklin, CA?

Here's How to Get the Best Deal

Whether buying a brand-new home or a resale home it's important to save the most amount of money possible. Here are some important ways to save money.

Put your loan through full underwriting before you start your search.

Many home buyers just get prequalified meaning they have a prequalification letter from a lender based on a conversation. A preapproval letter comes when a buyer has presented all required documentation to the lender. A preapproval is great to have but taking it one step further to getting fully underwritten is showing your commitment to sellers you are invested in the process of buying a home. The way you do that is have your lender submit your full loan application along with all your documentation to their underwriting department. Then you can get your loan approved before writing your first offer. This gives you the most buying power. By buying power I mean your offer looks almost as good as cash.

Moving to Rocklin, CA?

Here's How to Get the Best Deal

2 Search for brand new homes that are offering rebates for your closing costs.

Some new home companies will offer you help with your closing costs if you use their lender. Although this isn't typical, we have been able to negotiate 10% price reductions and up to \$30,000 in closing cost rebates. What's great about that is that money can also be used to reduce your interest rate and make your monthly payment lower.

Pro Tip

It is very important that you are represented by a real estate consultant when looking at new homes. The new home sales agent is working on behalf of the builder and in most cases will not give you an opportunity to negotiate. They may also trap you into working with them if you do not bring a real estate consultant to help you on your first visit.

RELOCATION REBATE OFFER

Find out how you can take advantage of our Relocation Rebate program when buying a home in Rocklin
save up to \$2000 [Click Here](#) 

Moving to Rocklin, CA?

Here's How to Get the Best Deal

3 Search for resale homes that have been on the market longer than the average days on market.

The average days on market is how long it takes a certain type of house to sell. Houses don't sell for various reasons but the three main reasons they don't sell is price, condition, and location. Houses that are overpriced or have been on the market for a while may be open to a lower price or a credit for closing costs.

Pro Tip

A credit for closing costs can be negotiated at the beginning of your home purchase. However, another opportunity to negotiate credits comes after home inspections are completed. These credits can cover any or all of the repairs listed in the home inspection. These important cost-saving credits really depend on your Real Estate Consultants negotiating skill so it is imperative you vet them before you agree to work with him/her.



Moving to Rocklin, CA?

Here's How to Get the Best Deal

4

Take time to understand the Real Estate Market you're in Supply and demand will play a key factor in this.

Do some research to figure out if you are in a buyers' market or a sellers' market. In a sellers' market, sellers have more control, therefore there will be less room for negotiations and credits. In a buyers' market, the buyers have more control. This means that you have more leverage to negotiate repairs and credits. A buyers' market typically means there are more homes available, which means you have less competition when purchasing.

Pro Tip

Ask your Real Estate Consultant which areas have the best opportunities for your save money and what market your desired area is currently in.



Finding the Right Team When You Move to Rocklin, California

Let's face it when you're relocating to any new city there is a lot to think about. It helps if you currently live in the area, but even moving one city over can be hard. Not to mention moving from another state. Online can be a great place to start to learn about different cities and neighborhoods. However, online can only take you so far. It's great to have someone you can trust to look out for you and give you honest advice.

This is the reason we created this guide for you is to help you learn everything you need to know before deciding if Rocklin, California is the right place to call home.

To take it one step further, becoming a **Priority Buyer** is essential. As a Priority Buyer, you have an opportunity to claim \$2,000 towards your home purchase, exclusive listing alerts, access to our secret inventory of homes not yet on the market, virtual tours of any house in the area, and answers to all your questions about new homes, resale homes, and the most highly desired neighborhoods in Rocklin. Additionally, I'll provide you with a city tour to help you find the perfect neighborhood for you and your family.

Our vision is to help families thrive by getting them planted, rooted, and connected in the Rocklin community.

Before moving forward, we believe what other people say about you is way more important than what you say about yourself. See our reviews [Click Here](#) 

Becoming a Priority Buyer

In order to become a Priority Buyer and take advantage of all the benefits you need to schedule a free no obligation 15-minute Discovery call to answer your questions about Rocklin and help you narrow down your search to the best neighborhoods for you. Keep reading to see all the benefits.

[**Book Discovery Call Now**](#)

1. Save up to \$2,000 with Rocklin's Relocation Rebate Program*
2. Receive a personal city tour to help familiarize yourself with schools, shopping, restaurants, medical facilities and find the perfect neighborhood.*
3. Receive exclusive alerts for new listings in Rocklin, CA. You'll be among the first to know about new properties as soon as they hit the market.*
4. Free Virtual tours on any house in the area.*
5. Access to our secret inventory of homes that are not yet on the market. As a Priority Buyer, you'll have access to this inventory before it becomes available to the general public.*
6. Maximized buying power by getting pre-approved with our preferred lender. This is essential to have a clear understanding of your home buying power and be able to start your home search with confidence.*

**These services are available to those who have agreed for our team to represent them for their home purchase. [Book your Discovery Call today!](#)*

How to Buy a Home in Rocklin, California

- 1 Research** - take some time to research various areas, loan programs, and costs associated with homeownership.
- 2 Calculate** - come up with your budget that you are currently spending and a proposed budget with your home purchase based on a monthly mortgage you can afford.
- 3 Realtor** - some people believe you should meet with the lender first. Realistically you will spend much more time with a realtor and they will be negotiating on your behalf to save you money. It is way more important to build trust with a real estate consultant first. Then they can refer you to a lender they have already vetted and trust with their clients loans. Your Realtor will also be the one there for you as a supporting role after you buy your home.
- 4 Preapproval** - once referred to a lender you can fill out a loan application and turn in requested documents to obtain a preapproval letter for the purchase of your home



PRO TIP

Ask your Realtor if they have two references for a lender so you can make sure you're getting the best deal.

How to Buy a Home in Rocklin, California

5

Shop - once you have the finances figured out you can move on to the fun part, finding the right house for you that feels like home.

6

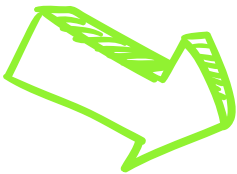
Offer - Once you have found the house of your choice, you will submit a formal offer to the seller that your Real Estate Consultant will put together for you.

7

Inspections - once there is a mutually executed contract between the buyer and seller the inspection period starts. Regardless of any home you're buying, a home inspection, pest inspection and roof inspection is highly recommended. Plan for inspections to be about \$600-\$800 out of pocket.

8

Loan - this will be the time you will fill out more loan paperwork and lock in your interest rate. The lender may ask for additional documents. It is important that you get any necessary documentation or requests over to the lender as soon as possible.



PRO TIP

When you start the process a lender will give you a quote based on the current interest rates. That interest rate is not set in stone until you are in contract. Once an executed contract and the entire application is turned in the lender will then be able to lock your interest-rate.

How to Buy a Home in Rocklin, California

9

Appraisal - the lender will order your appraisal. The appraiser is tasked with two things, establishing the fair market value of the home, and making sure it meets current health and safety standards. The buyer typically pays for the appraisal, and it ranges from \$450-\$550. Once the appraisal has been completed there will be an opportunity to negotiate based on the appraised price and what was found on inspections. Remember a buyer has the right to ask for repairs or credits.

10

Closing - once all negotiations have been completed and the loan documents have been signed off by the lender, the buyer will get together with a Notary to sign the final documents. In the package of closing paperwork there will typically be a page with wiring instructions to tell you exactly how much money to wire in through the bank for your home purchase. You can typically take that directly to your bank and have them wire to that account. Typically 24 to 48 hours after signing, the house closes and the buyer receives the keys!

PRO TIP

Wiring fraud sadly is a reality. It's completely acceptable for you to double check with the Title Company that you have the correct wiring information prior to you wiring the funds.



5 Best Loans for Moving to Rocklin, California

#1 CONVENTIONAL LOAN

A conventional loan is a safe, transparent loan that follows the rules put in place by Freddie Mac and Fannie Mae. Typically over the long haul, a borrower will save more money on a conventional loan over an FHA loan. Conventional fixed rate loans are the gold standard in lending and have been for the past 30 years. They are an ideal product for anyone who wants to save money, and still know they're getting a fair deal.

a) Peace of Mind

A conventional loan with a fixed rate gives you peace of mind in an unpredictable world. You will know exactly how much your interest rate and subsequent payments will be, regardless of what the market does over time, or what the current interest rates might inflate to. Some folks like to say "the only constant in the housing market is a FIXED-RATE."

b) Competitive Interest Rates

Conventional loans come with competitive interest rates, that tend to reward higher credit scores with lower rates. This is a good reason to research your credit score and credit history before you decide it's time to buy.

i) If you have a low-end credit score, you'll have time to repair it, and improve your score, potentially save a ton of money over time with the reward of a better interest rate on your loan.

c) Low Down Payment

You can put as little as 3% down to purchase your home with a conventional loan. It does require mortgage insurance if you choose this route, which increases the cost, but unlike a government loan, such as FHA, the mortgage insurance does not need to last for the life of the loan.

d) Possible To Remove Mortgage Insurance

Once you have enough equity in your home to reach the 80% LTV (loan-to-value ratio) threshold of your original purchase price or appraised value, you may be able to remove mortgage insurance entirely.

e) Shorter Loan Periods Available

Borrowers who want to pay off their home quickly and save money on interest payments can opt for a shorter term of a 15 or 20 year loan. Some lenders even offer as low as 10-year terms as well as intervals like 17, 22, 25 and 27-year terms to pay back a conventional mortgage. Making larger payments on a short-term loan, if feasible, can save tens of thousands, if not hundreds of thousands of dollars for borrowers.

f) Can Be Used for a Variety of Purchases

Conventional loans can be used for a variety of purchase types, including second homes, vacation homes, rental properties, multi-unit dwellings, and more. The different rules surrounding approved property types for VA, USDA, and FHA vary from program to program, however they all share the rule that the property **MUST** be used as a primary residence.



PRO TIP

Experience has shown that conventional loans tend to be more appealing to a seller, especially in a crowded market where they have their pick of offers, and can help you get an edge over the competition.

5 Best Loans for Moving to Rocklin, California

#2 FHA

A FHA loan is a government-backed mortgage option that gets its namesake by being insured by the Federal Housing Administration (FHA). Since FHA loans are insured by the government, lenders feel more comfortable taking on riskier borrowers, which can grant you, the borrower, more leniency when it comes to meeting certain loan qualifications, like credit score and debt-to-income ratio (DTI). Simply put, you may still qualify for an FHA loan without having to be the perfect financial candidate.

a) Low Down Payment One of the most attractive characteristics of an FHA loan is their low down payment requirement. For many, finding a lump sum of cash large enough to cover the down payment on a house – traditionally 20% – can be a pretty daunting obstacle, and it frequently serves as the biggest roadblock to homeownership. With an FHA loan, however, borrowers with a credit score of 580 or higher can make a minimum down payment as low as 3.5%.

Gift funds can also be used toward your down payment, given that you prepare a gift letter to adequately document the transfer of funds and gain approval during the underwriting process.

b) Typically Lower Rates

Mortgage interest rates are dynamic and affected by the state of the economy as a whole, but that doesn't mean you can't do anything to bring those rates down. As it is, FHA loans typically offer better fixed interest rates when compared with other loan types.

Your interest rate will be determined by the general market interest rate at the time you apply for your loan, but things like your income, credit score, the amount you plan to borrow, your down payment, term and other factors will also affect your rate.

c) Mortgage Insurance Premiums

Although FHA loans are more flexible than conventional loans, to give themselves a safety net, lenders will require that you pay mortgage insurance. Mortgage insurance premiums (MIPs) protect the lender against any losses should you default on your payments and is the FHA equivalent to conventional mortgage's private mortgage insurance (PMI). FHA loans require both upfront and annual MIPs from borrowers, regardless of how much money is put toward the down payment. You'll have MIP for the life of your loan unless you make a down payment of 10% or more, in which case it will come off the loan after 11 years. The amount you pay for mortgage insurance premiums will depend on the size of your loan, with your MIP at 1.75% of your loan's total value. This amount is due at the time of closing or it can be added to your loan's overall balance.

While this may sound like a big drawback for FHA loans, keep in mind that unless you have a strong credit score, PMI for a conventional loan is likely to be pretty pricey. Be sure to investigate what you'd be paying with private mortgage insurance versus FHA MIPs to ensure you're making the best financial decision for you.

5 Best Loans for Moving to Rocklin, California

#3 VA LOANS

VA loans are one of the most powerful mortgage options on the market for Veterans, active military and surviving spouses. The power behind the VA loan comes from a handful of significant financial benefits not typically found in other mortgage types. These advantages compared to different loan options are a big reason why VA loan volume has grown considerably over the last 15 years. This historic benefit program has helped millions of Veterans, service members and military families achieve the dream of homeownership. As a result, VA loan use has soared since the Great Recession, and these government-backed loans are arguably one of the best mortgage products on the market today.

Let's take a deeper look at the most significant VA loan advantages.

a) No Down Payment

By far, the single-largest benefit of the VA loan is that qualified Veterans can purchase without a down payment. This huge advantage allows Veterans and service members to buy homes without having to spend years saving for that typical lump-sum payment.

Saving money and building credit can be difficult for service members who are constantly on the move. With the VA loan, qualified borrowers can finance 100 percent of the home's value without putting down a dime.

b) No Private Mortgage Insurance

Private mortgage insurance (PMI) is insurance that protects lenders in case of a borrower default.

Many conventional lenders require borrowers to pay private monthly mortgage insurance unless they can put down at least 20 percent, which is challenging for many Veterans. Conventional borrowers will need to pay this monthly fee until they build 20 percent equity in the home. FHA loans feature their own form of monthly mortgage insurance.

Unlike conventional and FHA loans, VA loans don't require monthly mortgage insurance. No private mortgage insurance means Veterans who secured a VA loan last year will save billions in mortgage insurance costs over the life of their loans.

No PMI allows Veterans to stretch their buying power and save.

c) Competitive Interest Rates

Here's another big way the VA loan program saves Veterans money, having the lowest average fixed rates on the market. VA loans have had the lowest average 30-year fixed rate on the market for the last six years, according to data from ICE Mortgage Technology. VA interest rates are typically 0.5 to 1 percent lower than conventional interest rates. Lower rates help Veterans save on their monthly expenses as well as over the life of their loan.

d) Relaxed Credit Requirements

Since the Department of Veterans Affairs only oversees the loan program and does not issue loans, the agency does not set or enforce credit score minimums. However, most VA lenders use credit score benchmarks to help assess a borrower's risk of default.

5 Best Loans for Moving to Rocklin, California

#3 VA LOANS (CONT.)

Credit score cutoffs can vary, but the minimums are typically lower than what borrowers need for conventional mortgages.

Veterans don't need anything near perfect credit to secure home financing at competitive interest rates. VA loans are also more forgiving when bouncing back after a bankruptcy, foreclosure or a short sale.

#4 ALL-IN-ONE LOAN

All in One Loan is a privately secured mortgage product pioneered by CMG financial in 2005. It gives the homeowner the ability to pay off their principal balance significantly faster than traditional loans and saves tens of thousands of dollars in interest. The monthly payment obligation remains the same for the life of the loan which removes any possibility of it increasing or being dependent on spiking interest rates.

This program is great for people with consistent, predictable income that want the flexibility of paying their house off faster or have the desire to have money readily available for other investment opportunities. It is truly a one-of-a-kind loan.

Find out more about the ALL In One Loan

[Click Here](#)



#5 DOWN PAYMENT ASSISTANCE

a) CalHFA

The most common type of down payment assistance loan out there is CalHFA which stands for California Housing Finance Agency. Allows a buyer assistance of up to 3.5% towards purchasing a home. Most traditional lenders offer this program. There is a \$99 course that you must take that is a requirement of the qualification process. This could be a great alternative to hold some money back for your savings account. The assistance with the down payment would give you the opportunity to either fix up the house or keep an emergency fund on hand.

b) Rocklin First Time Home Buyer Program:

Rocklin at times has had Rocklin First Time Home Buyer programs. They are great for first time homebuyers that don't have a lot of cash to put down on a home. There are income restrictions and only a certain amount of funds available. Check with the city to see if these funds are available.

c) Equity Builder Program:

In addition, there is another down payment assistance program to receive up to 10% towards your home purchase. One of the most popular programs is the Equity Builder Program which can be used for closing costs and the down payment. Those funds are also limited so check with your lender to see if funds are available.

10 Best Restaurants

Rocklin, California

#1 CHEF'S TABLE

If you're looking for a delicious fried chicken dish in Rocklin, CA, then look no further than Chef's Table. This unique restaurant offers a variety of dishes made with fresh ingredients. Their flagship item is their Fried Chicken which is served in two different styles - the traditional Southern Style and their special spicy version. Both are mouthwatering and guaranteed to satisfy your cravings! The sides are also not to be missed with favorites including collard greens, macaroni and cheese, and hush puppies. With every dish served with care, it's no wonder why this local establishment has become one of Rocklin's favorite places to dine!

#2 RED'S PIZZERIA & TAPHOUSE

Red's Pizzeria & Taphouse is one of the best places to get a delicious pizza in Rocklin, CA. Their popular Aloha Surfrider Pizza is an enticing blend of Hawaiian flavors with red onion, pineapple, smoked bacon and pepperoni. All served on a hand-tossed crust that's baked crispy to perfection. The combination of sweet and savory flavors will have you coming back for more! Whether you're enjoying the atmosphere from the outdoor patio or grabbing a slice to go, Red's Pizzeria & Taphouse has something for everyone.

#3 VIA ROMA

Via Roma is a popular Italian restaurant in Rocklin, CA. My personal favorite dish is the Chicken Parmigiana. This delicious plate includes lightly breaded chicken topped with mozzarella cheese, tomatoes, and basil served on a bed of spaghetti. It's a simple yet delightful dish that will leave you wanting more! The atmosphere at Via Roma creates an inviting and warm environment perfect for any occasion. Whether you're looking for a romantic night out or a place to share a meal with friends, Via Roma is a great restaurant.

#4 WALLY'S CAFE

Wally's Café is an eclectic Mediterranean spot serving up delicious Middle Eastern cuisine in Rocklin, CA. A favorite dish is the Beef Shawarma, a combination of spiced beef served with pita bread and topped with diced tomatoes and lettuce. It's a savory dish that will tantalize your taste buds! You can also try their tasty salads or sandwiches for a light meal. If you're looking for a unique dining experience with great flavorful food, then Wally's Café is the place to go!

#5 MEZCALITO

Mezcalito is a Mexican restaurant in Rocklin, CA that specializes in authentic cuisine. My favorite meal to order is the Surf & Turf Molcajete. This flavorful combination consists of steak and shrimp served sizzling hot in a stone bowl with peppers, onions, and mushrooms. It's a delicious mix of seafood and steak that will leave you wanting more! Along with their house specialty, Mezcalito offers an array of other Mexican favorites. Whether you're looking for tacos or enchiladas, this spot has something to satisfy the Mexican food craving when it strikes!

#6 PK SUSHI

PK Sushi is a cozy sushi spot in Rocklin, CA that's known for its delicious creations. My favorite roll to order is the Double Killer Roll, it's an inventive mix of tuna and salmon topped with seared eel and served with a special spicy mayo sauce. It's sure to tantalize your taste buds and leave you wanting more! PK Sushi also offers other classic Japanese favorites like tempura and dumplings. Whether you're looking for something light or something decadent, there are plenty of options!



10 Best Restaurants

Rocklin, California

#7 PINK MARTINI

Pink Martini, located in Rocklin, CA, is a Craft Kitchen restaurant that's sure to make your mouth water with their variety of offerings. Their offerings range from seafood to steak to burgers and tacos. They are known for their Taco Tuesdays where they have great deals on their craft tacos. Pink Martini also offers an array of craft cocktails, hence the name, Pink Martini. No matter what your preference is, this spot has something for everyone, so stop in enjoy a drink and the live music on the weekends!

#8 GRANITE ROCK GRILL

Granite Rock Grill, located in Rocklin, CA, is a family-friendly restaurant that offers delicious dishes for breakfast, lunch and dinner. My favorite dish is Mr. Green Jean's Eggs Benedict. This twist on a classic features artisan focaccia bread topped with poached eggs and bacon then drizzled with hollandaise sauce. It's sure to give you the perfect start to your day! Granite Rock Grill also has plenty of other classic favorites such as pancakes and French toast. Come experience all this spot has to offer!

#9 BANGKOK CITY THAI

Bangkok City Thai Cuisine, located in Rocklin, CA, is the perfect place to experience the flavors of Thailand. My absolute favorite meal to order is the Beef Pad Kra Pow – a spicy stir-fry dish with bell peppers and basil leaves. The combination of these ingredients gives this dish its savory flavor that will leave you craving more! Bangkok City Thai Cuisine also offers a variety of other dishes like Tom Yum Soup and Pad See Ew. Whether you're looking for something spicy or something more mild, they make sure to tailor it for you. Come by and try it out!



**For Reviews of Restaurants in
Rocklin and Surrounding Areas**

 **click here**

#10 KT NOODLES

KT Noodles is a unique restaurant located in Rocklin, CA that specializes in traditional, home-style cuisine from Vietnam. My favorite dish is the 54A. Marinated Beef, Shrimp, Egg Roll and Vermicelli Noodles. This delicious dish consists of a flavorful marinade made with lemongrass, garlic and spices to give the beef an amazing flavor. The combination of flavors makes it perfect for anyone looking for a delicious meal. KT Noodles also offers many other dishes like Pho noodles, Bun Cha Gio and Com Ga Xao Gion along with a variety of vegetarian options as well! Come try all they have to offer!



Don't Forget to Become a Priority Buyer!

Don't miss out on the opportunity to become a Priority Buyer. Becoming a Priority Buyer is an essential step to get your home buying process started on the right foot. With access to special benefits and potentially \$2,000 in your pocket you won't want to miss this. Let's recap all the benefits you get to take advantage of by scheduling a quick Discovery Call.

Our vision is to help families thrive by getting them planted, rooted, and connected in the Rocklin community. We look forward to helping you and your family settle into the Rocklin Community.

Becoming a Priority Buyer

In order to become a Priority Buyer and take advantage of all the benefits all you need to do is schedule a free no-obligation 15-minute Discovery call to answer your questions about Rocklin and help you narrow down your search to the best neighborhoods for you.

[Book Discovery Call Now](#)

Priority Buyer Benefits

1. Save up to \$2,000 with Rocklin's Relocation Rebate Program*
2. Receive a personal city tour to help familiarize yourself with schools, shopping, restaurants, medical facilities and find the perfect neighborhood.*
3. Receive exclusive alerts for new listings in Rocklin, CA. You'll be among the first to know about new properties as soon as they hit the market.*
4. Free Virtual tours on any house in the area.*
5. Access to our secret inventory of homes that are not yet on the market. As a Priority Buyer, you'll have access to this inventory before it becomes available to the general public.*
6. Maximized buying power by getting pre-approved with our preferred lender. This is essential to have a clear understanding of your home buying power and be able to start your home search with confidence.*

**These services are available to those who have agreed for our team to represent them for their home purchase. Book your Discovery Call today!*