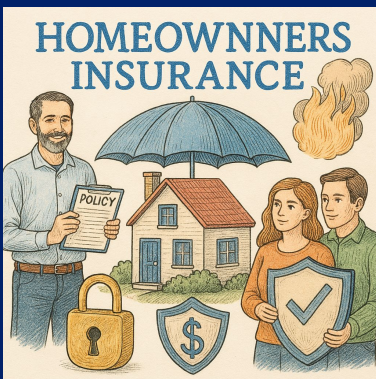







HOME BUYING GUIDE: **HOMEOWNERS INSURANCE**

Homeowners insurance is essential for protecting your investment and is often required by lenders when finalizing a mortgage. The average rates in Sacramento are slightly less than the California state average, ranging from \$1,219 to \$1,237 annually. The rates depend on various factors such as the neighborhood, the age of the home, and its proximity to risks like wildfires. Moreover, Sacramento enjoys lower rates compared to the national average.

To get the most out of your homeowners insurance, consider exploring discounts by bundling with other policies, installing safety features, and maintaining a claims-free history. Familiarize yourself with California's regulations, which mandate the inclusion of earthquake coverage in insurance policies, to ensure comprehensive protection. By shopping around and comparing quotes, you can secure a policy that matches your needs and budget while safeguarding your home against potential risks.



-  Insurance is often required by lenders.
-  Sacramento insurance costs less than state average.
-  Factors like location and home age influence rates.
-  Discounts available for bundling and safety features.
-  California mandates earthquake coverage.



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