


HOME BUYING GUIDE: **PROPERTY TAXES**


Understanding property taxes in Sacramento is essential for any prospective homebuyer. The local tax landscape can significantly influence the overall affordability and long-term financial planning required when purchasing a home. The median property tax rate in Sacramento is about 1.20%, slightly below the state median. This rate applies to the assessed value due to California's Proposition 13, which caps annual tax increases unless there's a sale or new construction.


Property taxes are prorated during real estate transactions and can be managed through escrow accounts, which, when included in mortgage payments, ensure timely payments. Proposition 19 allows eligible homeowners to transfer low tax assessments statewide, but limits inheritance benefits. Further tax relief can be attained through exemptions like the Homeowners' Exemption, which provides annual savings by reducing taxable value.




 Sacramento median tax rate is 1.20% of assessed value.

 Property tax calculated based on assessed, not market, value.

 Taxes typically prorated between buyer and seller at closing.

 Escrow accounts help manage and ensure tax payments.

 Proposition 19 allows tax assessment transfer statewide.



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