

# Bergen County, NJ

County · NJ · New Jersey

BALANCED MARKET

**\$757K**

MEDIAN SALE PRICE

**+2.0%**

1-YR CHANGE

**7,704**

SALES (12 MO)

**\$770K**

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 48 / 100



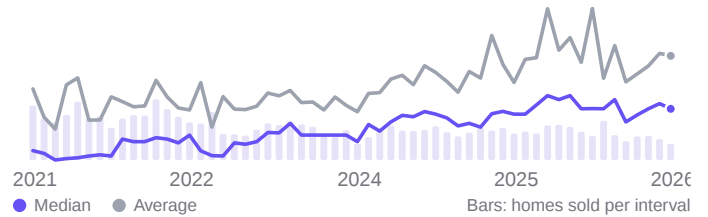
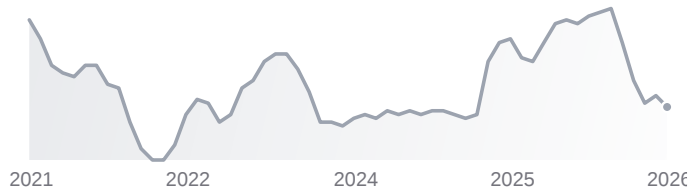
## MARKET TRENDS (5 YEARS)

Market temperature (0–100)

48 / 100

Sale prices

Median \$750K · Average \$952K

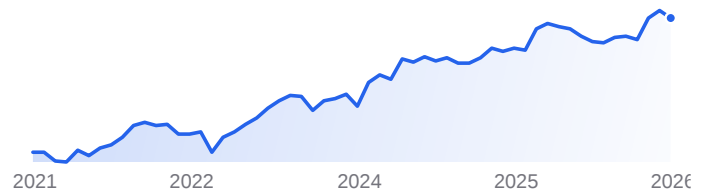
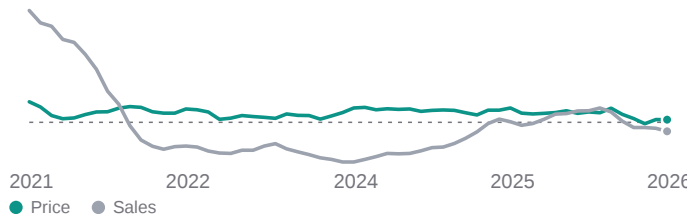


Growth (year over year)

Price +2.0% · Sales -7.0%

Price per square foot

\$443/ft²

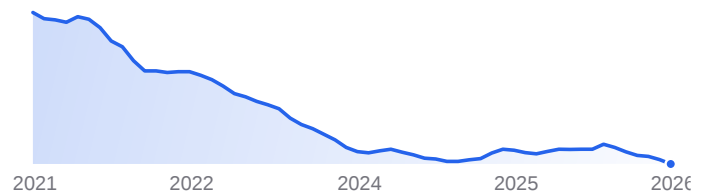
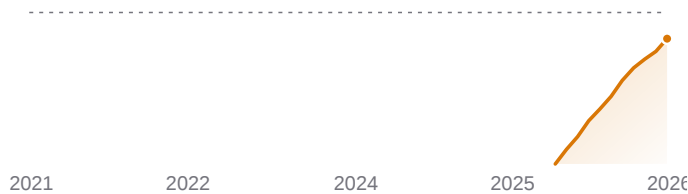


Sale premium vs estimated value

-0.9%

Annual turnover (share of homes sold)

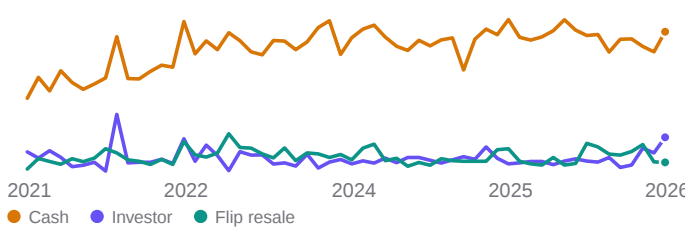
3.0%



## BUYERS & OUTCOMES

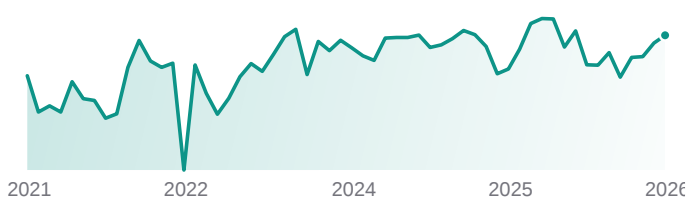
### Buyer mix

Cash 30% · Investor 8.9% · Flip resale 3.9%



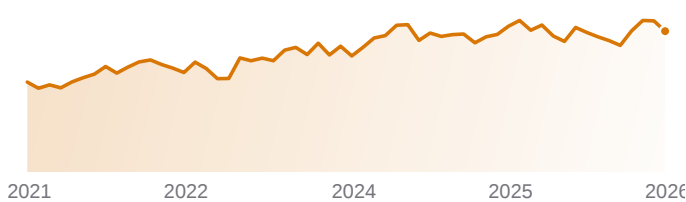
### Sellers who sold at a gain

95%

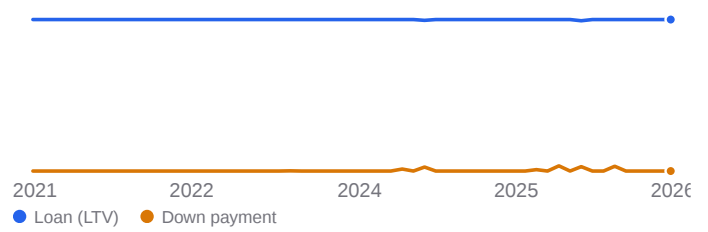


### Median annualized return at resale

+5.5%

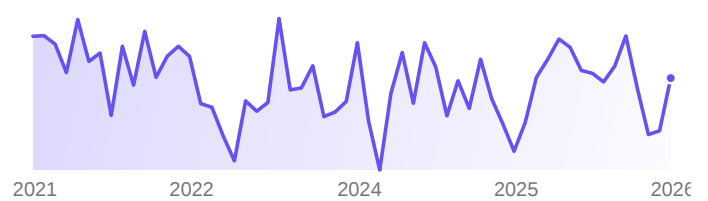


### Financing (share of purchase price) Loan (LTV) 80% · Down payment 20%



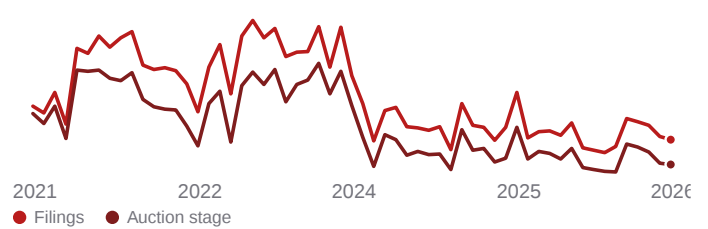
### Typical hold before selling

8.0 yrs



### Preforeclosure filings

Filings 58 · Auction stage 18



## HOUSING STOCK

|                    |           |
|--------------------|-----------|
| Homes              | 255,911   |
| Median value (AVM) | \$770K    |
| Median size        | 1,852 ft² |
| Median bedrooms    | 2         |
| Median year built  | 1954      |
| Single family      | 95%       |
| Condos             | 3.8%      |

## EQUITY & OWNERSHIP

|                               |      |
|-------------------------------|------|
| Equity rich (LTV 50% or less) | 61%  |
| Underwater (LTV 125% or more) | 1.1% |
| Owner occupied                | 76%  |
| Company owned                 | 9.9% |
| Median loan-to-value          | 43%  |

Typical ownership tenure

**16.9 yrs**

## COMMUNITY

|                                  |                    |
|----------------------------------|--------------------|
| Population                       | <b>978,892</b>     |
| Density                          | <b>4,205 / mi²</b> |
| Median household income          | <b>\$115K</b>      |
| Average household income         | <b>\$158K</b>      |
| Crime index (US avg 100)         | <b>80</b>          |
| Air pollution index (US avg 100) | <b>116</b>         |
| Earthquake index (US avg 100)    | <b>116</b>         |
| Homes occupied                   | <b>96%</b>         |
| Bachelor's or higher             | <b>30%</b>         |
| Poverty rate                     | <b>6.9%</b>        |
| Unemployment                     | <b>1.2%</b>        |
| Average temp                     | <b>53°F</b>        |
| Annual precip                    | <b>49 in</b>       |
| Sunshine                         | <b>56%</b>         |

Market metrics are derived from recorded arms-length deeds through June 2026. Temperature blends price momentum, sales velocity, turnover and resale outcomes, ranked nationally against geographies of the same type.