

Garfield 07026

ZIP code · NJ · New Jersey > Bergen County > Garfield

BALANCED MARKET

\$607K

MEDIAN SALE PRICE

+6.2%

1-YR CHANGE

173

SALES (12 MO)

\$566K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 48 / 100



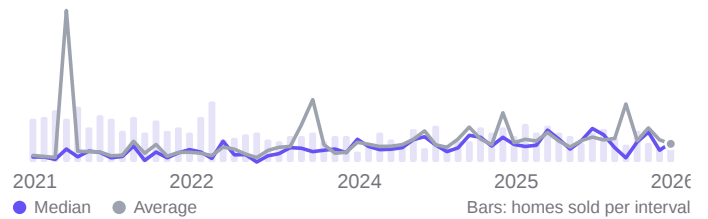
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

48 / 100

Sale prices

Median \$595K · Average \$586K

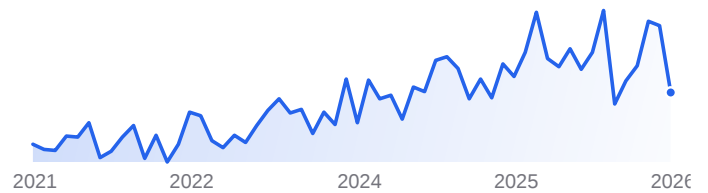
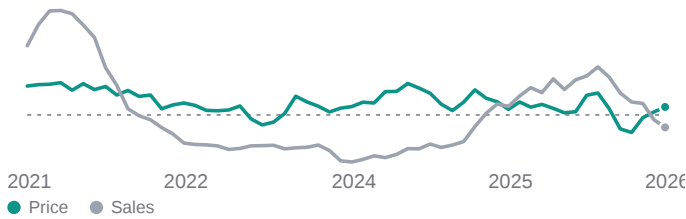


Growth (year over year)

Price +6.2% · Sales -9.9%

Price per square foot

\$320/ft²

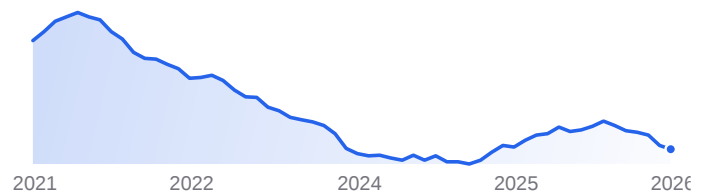
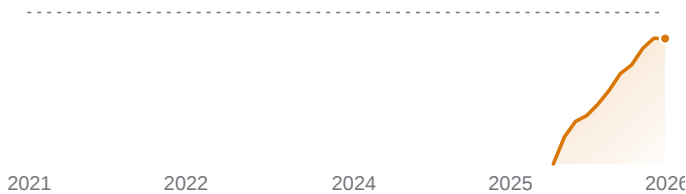


Sale premium vs estimated value

-0.8%

Annual turnover (share of homes sold)

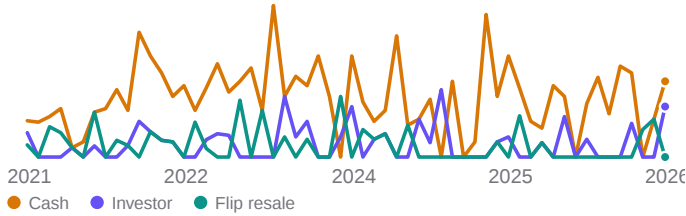
3.0%



BUYERS & OUTCOMES

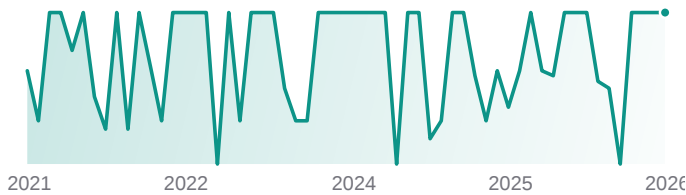
Buyer mix

Cash 25% · Investor 17% · Flip resale 0%



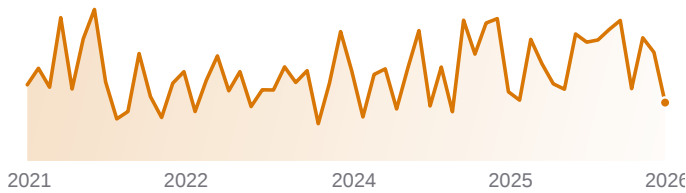
Sellers who sold at a gain

100%

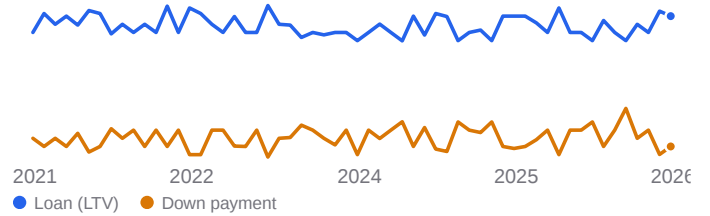


Median annualized return at resale

+3.7%

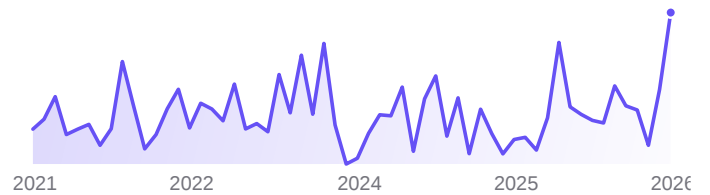


Financing (share of purchase price) Loan (LTV) 90% · Down payment 10%



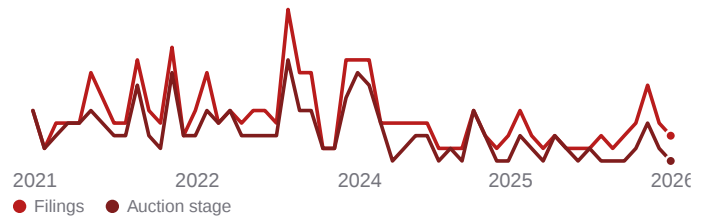
Typical hold before selling

21.5 yrs



Preforeclosure filings

Filings 2 · Auction stage 0



HOUSING STOCK

Homes	5,849
Median value (AVM)	\$566K
Median size	1,824 ft²
Median year built	1924
Single family	97%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	64%
Underwater (LTV 125% or more)	1.2%
Owner occupied	64%
Company owned	12%
Median loan-to-value	38%
Typical ownership tenure	17.4 yrs

COMMUNITY

Population	34,150
Density	15,132 / mi²
Median household income	\$75K
Average household income	\$101K
Crime index (US avg 100)	120
Air pollution index (US avg 100)	113
Earthquake index (US avg 100)	120
Homes occupied	96%
Bachelor's or higher	15%
Poverty rate	14.9%
Unemployment	1.3%
Average temp	53°F
Annual precip	49 in
Sunshine	56%

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.