

# Jersey City 07306

ZIP code · NJ · New Jersey · Hudson County · Jersey City

BALANCED MARKET

**\$627K**

MEDIAN SALE PRICE

**-18.3%**

1-YR CHANGE

**289**

SALES (12 MO)

**\$557K**

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 40 / 100



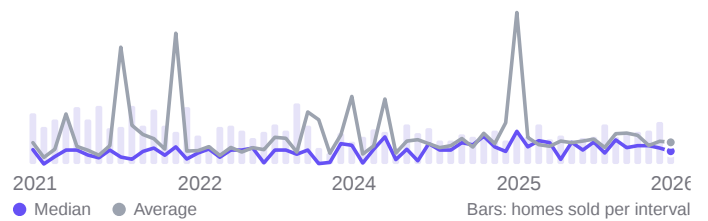
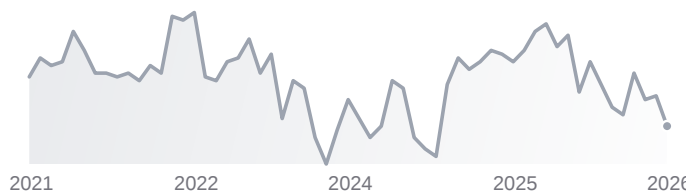
## MARKET TRENDS (5 YEARS)

Market temperature (0–100)

40 / 100

Sale prices

Median \$580K · Average \$722K

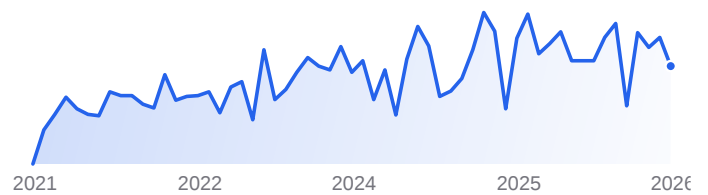
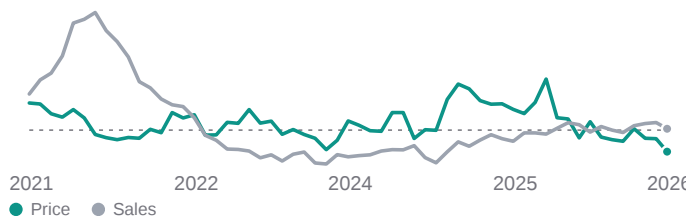


Growth (year over year)

Price -18.3% · Sales +1.0%

Price per square foot

\$430/ft²



Sale premium vs estimated value

-7.3%

Annual turnover (share of homes sold)

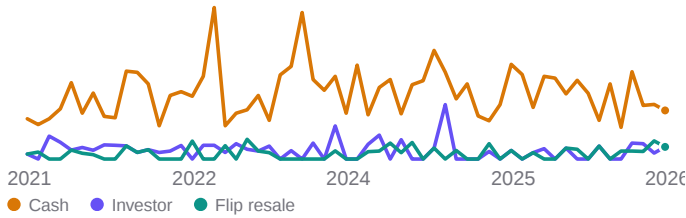
3.4%



## BUYERS & OUTCOMES

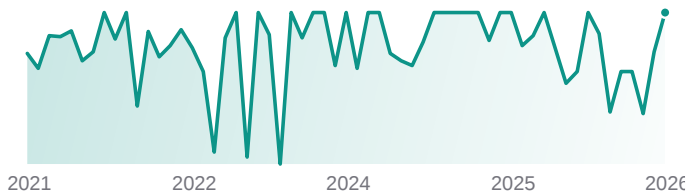
### Buyer mix

Cash 24% · Investor 5.9% · Flip resale 5.9%



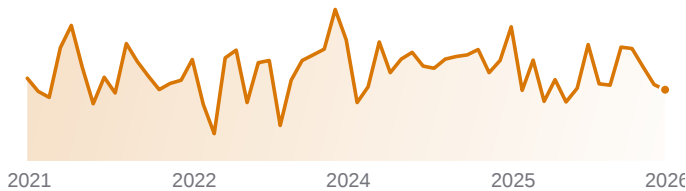
### Sellers who sold at a gain

100%

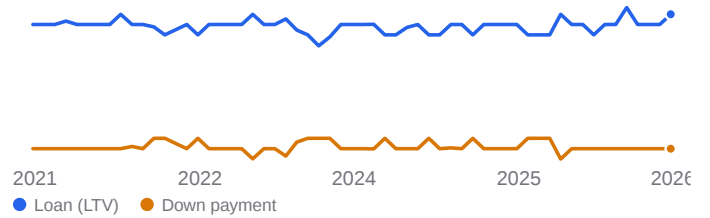


### Median annualized return at resale

+4.5%

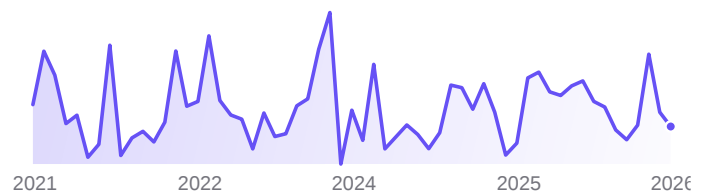


### Financing (share of purchase price) Loan (LTV) 85% · Down payment 20%



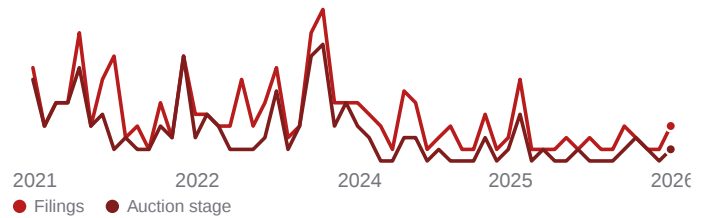
### Typical hold before selling

7.9 yrs



### Preforeclosure filings

Filings 3 · Auction stage 1



## HOUSING STOCK

|                    |           |
|--------------------|-----------|
| Homes              | 8,444     |
| Median value (AVM) | \$557K    |
| Median size        | 1,354 ft² |
| Median bedrooms    | 3         |
| Median year built  | 1920      |
| Single family      | 73%       |
| Condos             | 19%       |

## EQUITY & OWNERSHIP

|                               |      |
|-------------------------------|------|
| Equity rich (LTV 50% or less) | 62%  |
| Underwater (LTV 125% or more) | 1.3% |
| Owner occupied                | 41%  |
| Company owned                 | 24%  |
| Median loan-to-value          | 38%  |

Typical ownership tenure

**16.7 yrs**

## COMMUNITY

|                                  |                     |
|----------------------------------|---------------------|
| Population                       | <b>57,751</b>       |
| Density                          | <b>17,463 / mi²</b> |
| Median household income          | <b>\$78K</b>        |
| Average household income         | <b>\$98K</b>        |
| Crime index (US avg 100)         | <b>131</b>          |
| Air pollution index (US avg 100) | <b>109</b>          |
| Earthquake index (US avg 100)    | <b>110</b>          |
| Homes occupied                   | <b>92%</b>          |
| Bachelor's or higher             | <b>32%</b>          |
| Poverty rate                     | <b>15.4%</b>        |
| Unemployment                     | <b>1.4%</b>         |
| Average temp                     | <b>54°F</b>         |
| Annual precip                    | <b>48 in</b>        |
| Sunshine                         | <b>56%</b>          |

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