

Ramsey 07446

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

BUYER'S MARKET

\$712K

MEDIAN SALE PRICE

-7.4%

1-YR CHANGE

163

SALES (12 MO)

\$897K

MEDIAN VALUE (AVM)

Market temperature

Buyer's market · 35 / 100



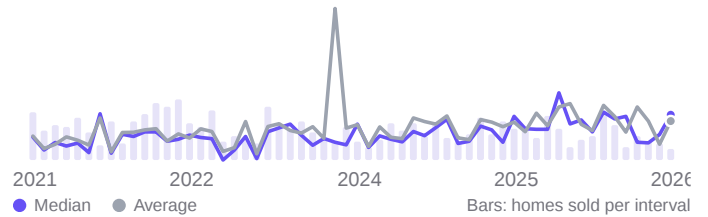
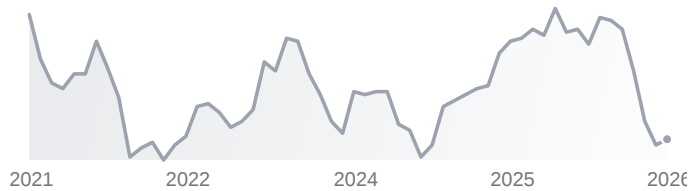
MARKET TRENDS (5 YEARS)

Market temperature (0-100)

35 / 100

Sale prices

Median \$865K · Average \$804K

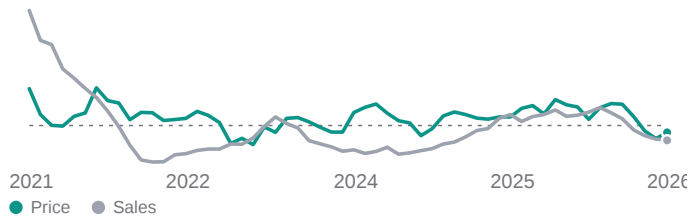


Growth (year over year)

Price -7.4% · Sales -16.0%

Price per square foot

\$377/ft²

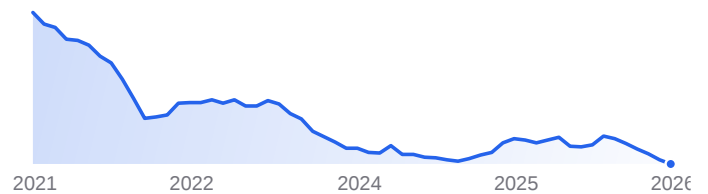
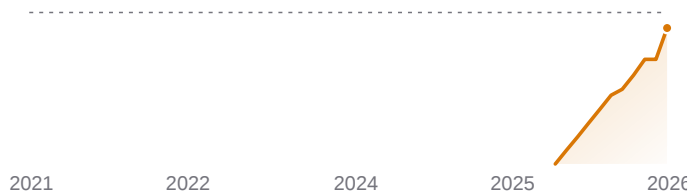


Sale premium vs estimated value

-0.6%

Annual turnover (share of homes sold)

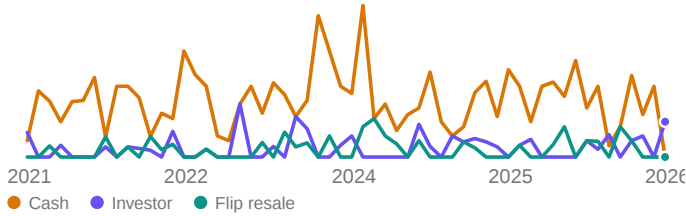
3.1%



BUYERS & OUTCOMES

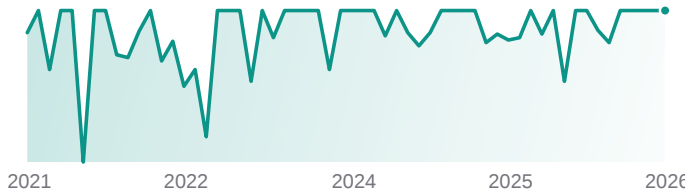
Buyer mix

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



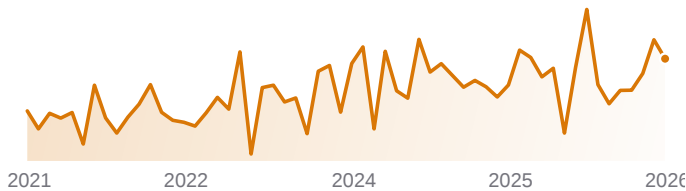
Sellers who sold at a gain

100%

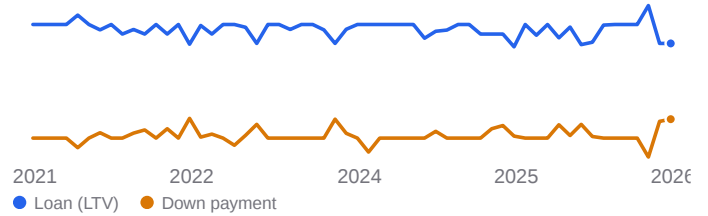


Median annualized return at resale

+5.9%

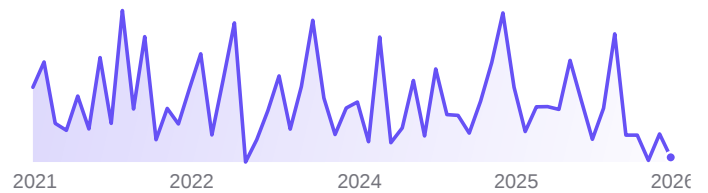


Financing (share of purchase price) Loan (LTV) 70% · Down payment 30%



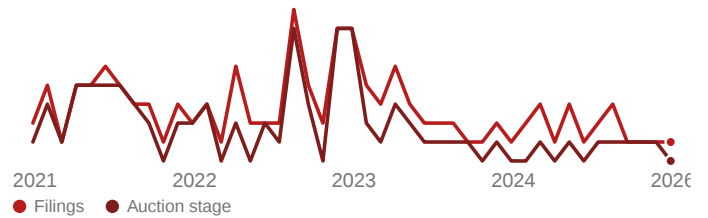
Typical hold before selling

3.4 yrs



Preforeclosure filings

Filings 1 · Auction stage 0



HOUSING STOCK

Homes	5,196
Median value (AVM)	\$897K
Median size	1,990 ft²
Median bedrooms	2
Median year built	1964
Single family	100%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	61%
Underwater (LTV 125% or more)	0.6%
Owner occupied	79%
Company owned	12%
Median loan-to-value	43%
Typical ownership tenure	15.7 yrs

COMMUNITY

Population	15,081
Density	2,698 / mi²
Median household income	\$153K
Average household income	\$182K
Crime index (US avg 100)	56
Air pollution index (US avg 100)	105
Earthquake index (US avg 100)	112
Homes occupied	97%
Bachelor's or higher	42%
Poverty rate	1.7%
Unemployment	1.2%
Average temp	51°F
Annual precip	51 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.