

# Cream Ridge 08514

ZIP code · NJ · New Jersey > Monmouth County > Cream Ridge

BALANCED MARKET

**\$794K**

MEDIAN SALE PRICE

**-5.8%**

1-YR CHANGE

**52**

SALES (12 MO)

**\$693K**

MEDIAN VALUE (AVM)

Market temperature

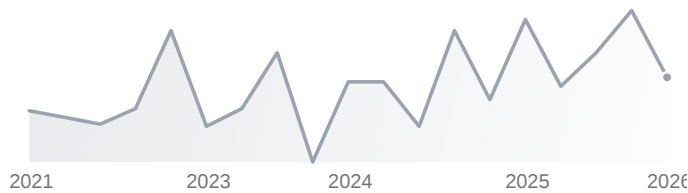
Balanced market · 53 / 100



## MARKET TRENDS (5 YEARS)

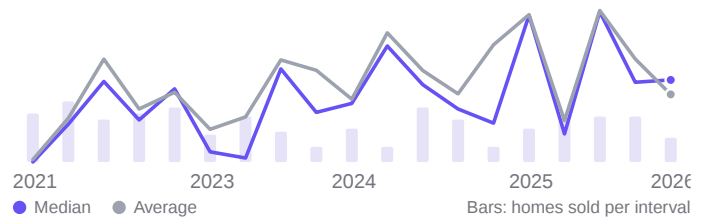
Market temperature (0–100)

53 / 100



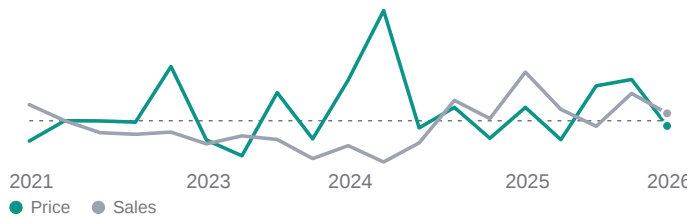
Sale prices

Median \$635K · Average \$592K



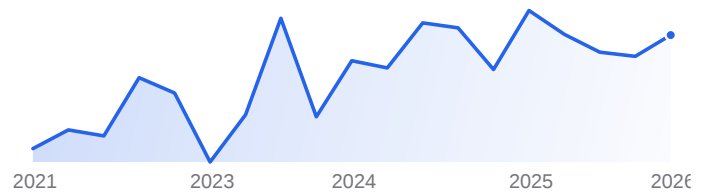
Growth (year over year)

Price -5.8% · Sales +8.3%



Price per square foot

\$286/ft²



Sale premium vs estimated value

-3.0%



Annual turnover (share of homes sold)

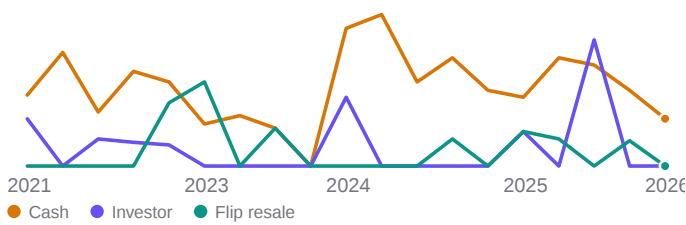
4.1%



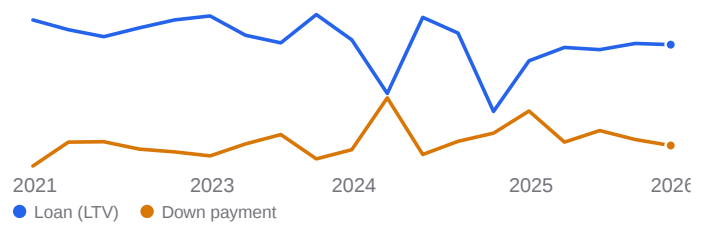
## BUYERS & OUTCOMES

### Buyer mix

Cash 13% · Investor 0% · Flip resale 0%

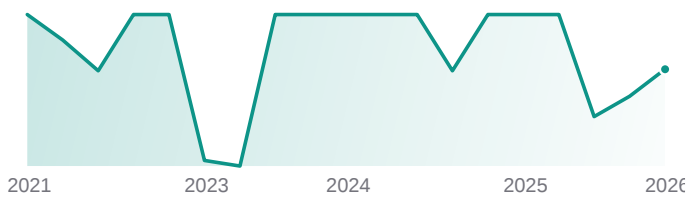


### Financing (share of purchase price) Loan (LTV) 72% · Down payment 18%



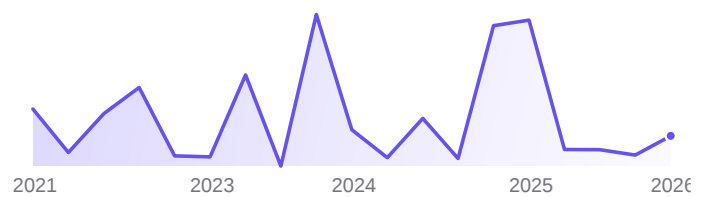
### Sellers who sold at a gain

88%



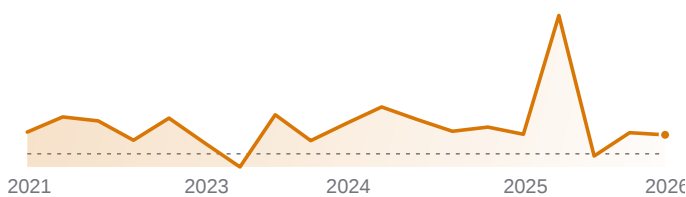
### Typical hold before selling

6.0 yrs



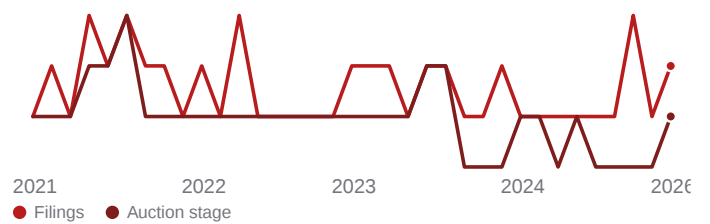
### Median annualized return at resale

+4.5%



### Preforeclosure filings

Filings 2 · Auction stage 1



## HOUSING STOCK

|                    |           |
|--------------------|-----------|
| Homes              | 1,282     |
| Median value (AVM) | \$693K    |
| Median size        | 2,260 ft² |
| Median bedrooms    | 4         |
| Median year built  | 1989      |
| Single family      | 100%      |

## EQUITY & OWNERSHIP

|                               |          |
|-------------------------------|----------|
| Equity rich (LTV 50% or less) | 60%      |
| Underwater (LTV 125% or more) | 0.5%     |
| Owner occupied                | 87%      |
| Company owned                 | 7.5%     |
| Median loan-to-value          | 45%      |
| Typical ownership tenure      | 14.8 yrs |

## COMMUNITY

|                                  |                  |
|----------------------------------|------------------|
| Population                       | <b>4,736</b>     |
| Density                          | <b>178 / mi²</b> |
| Median household income          | <b>\$156K</b>    |
| Average household income         | <b>\$186K</b>    |
| Crime index (US avg 100)         | <b>37</b>        |
| Air pollution index (US avg 100) | <b>99</b>        |
| Earthquake index (US avg 100)    | <b>83</b>        |
| Homes occupied                   | <b>96%</b>       |
| Bachelor's or higher             | <b>32%</b>       |
| Poverty rate                     | <b>4.8%</b>      |
| Unemployment                     | <b>1.3%</b>      |
| Average temp                     | <b>53°F</b>      |
| Annual precip                    | <b>48 in</b>     |
| Sunshine                         | <b>56%</b>       |

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