

Phillipsburg 08865

ZIP code · NJ · New Jersey · Warren County · Phillipsburg

BALANCED MARKET

\$306K

MEDIAN SALE PRICE

-9.1%

1-YR CHANGE

383

SALES (12 MO)

\$344K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 50 / 100



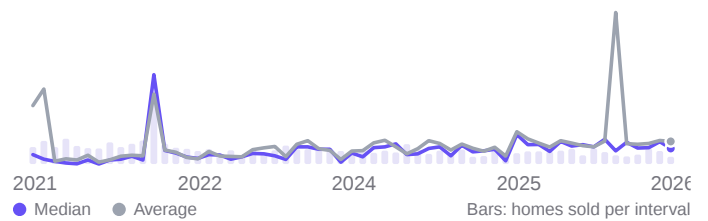
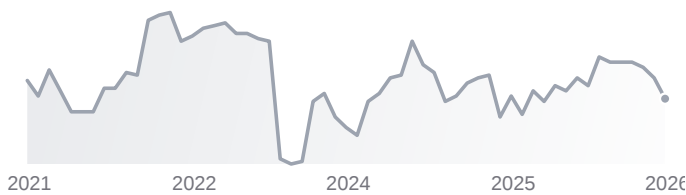
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

50 / 100

Sale prices

Median \$290K · Average \$336K

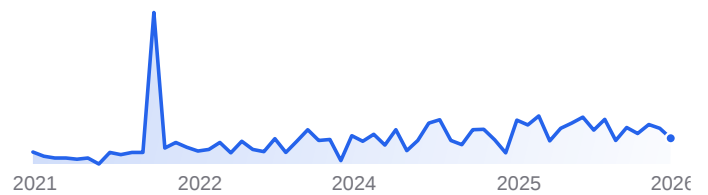
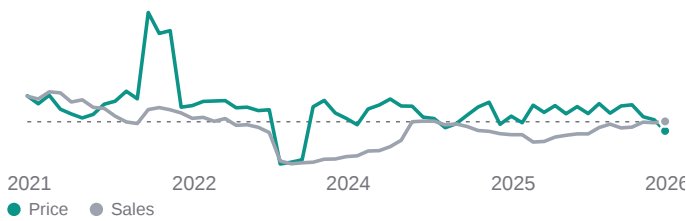


Growth (year over year)

Price -9.1% · Sales +0.3%

Price per square foot

\$191/ft²

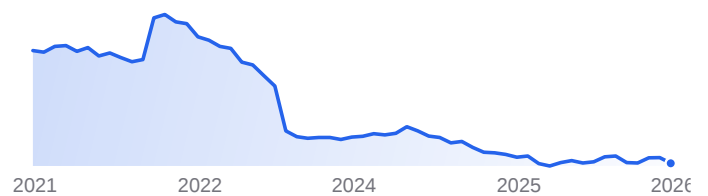
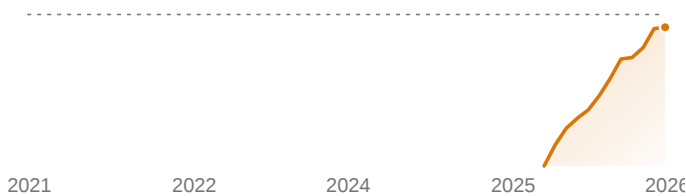


Sale premium vs estimated value

-0.5%

Annual turnover (share of homes sold)

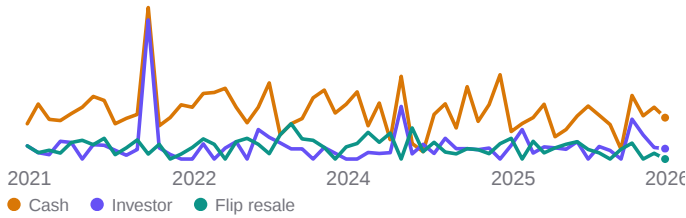
3.9%



BUYERS & OUTCOMES

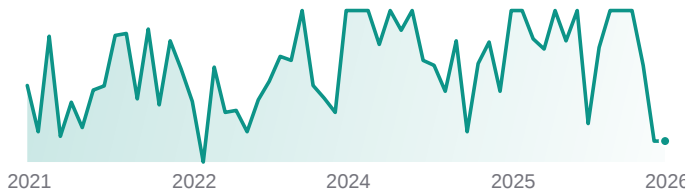
Buyer mix

Cash 20% · Investor 5.0% · Flip resale 0%



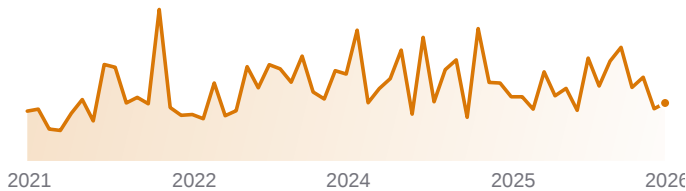
Sellers who sold at a gain

85%

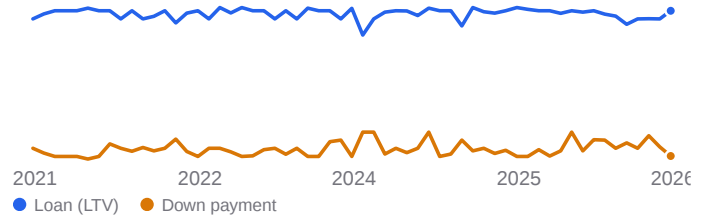


Median annualized return at resale

+5.7%

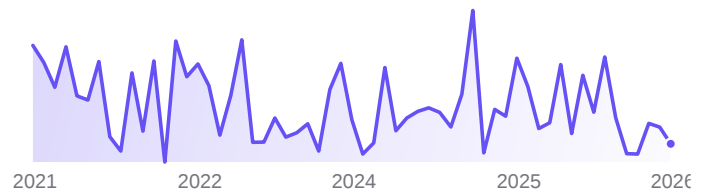


Financing (share of purchase price) Loan (LTV) 95% · Down payment 5.2%



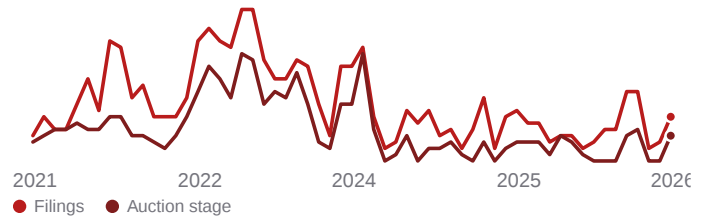
Typical hold before selling

5.0 yrs



Preforeclosure filings

Filings 7 · Auction stage 4



HOUSING STOCK

Homes	9,863
Median value (AVM)	\$344K
Median size	1,464 ft²
Median year built	1945
Single family	96%
Condos	3.6%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	59%
Underwater (LTV 125% or more)	1.2%
Owner occupied	75%
Company owned	13%
Median loan-to-value	44%
Typical ownership tenure	13.9 yrs

COMMUNITY

Population	31,496
Density	725 / mi²
Median household income	\$75K
Average household income	\$97K
Crime index (US avg 100)	122
Air pollution index (US avg 100)	89
Earthquake index (US avg 100)	76
Homes occupied	93%
Bachelor's or higher	21%
Poverty rate	12.2%
Unemployment	1.5%
Average temp	51°F
Annual precip	48 in
Sunshine	56%

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.