

# Spotswood 08884

ZIP code · NJ · New Jersey > Middlesex County > Spotswood

BALANCED MARKET

**\$445K**

MEDIAN SALE PRICE

**-16.0%**

1-YR CHANGE

**86**

SALES (12 MO)

**\$582K**

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 53 / 100



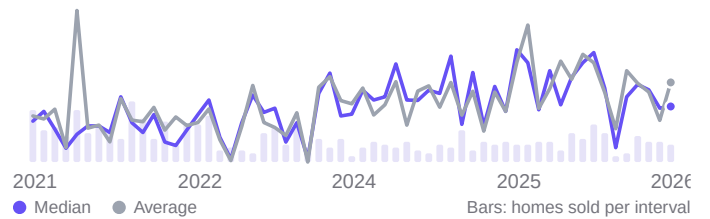
## MARKET TRENDS (5 YEARS)

Market temperature (0–100)

53 / 100

Sale prices

Median \$430K · Average \$504K

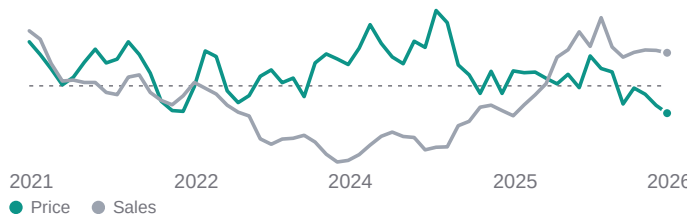


Growth (year over year)

Price -16.0% · Sales +19.4%

Price per square foot

\$336/ft²

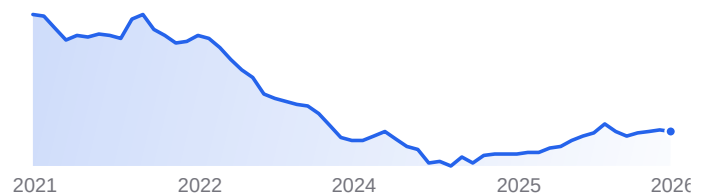
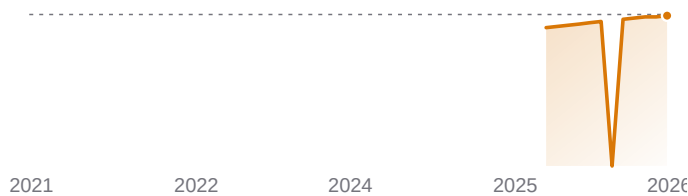


Sale premium vs estimated value

-0.4%

Annual turnover (share of homes sold)

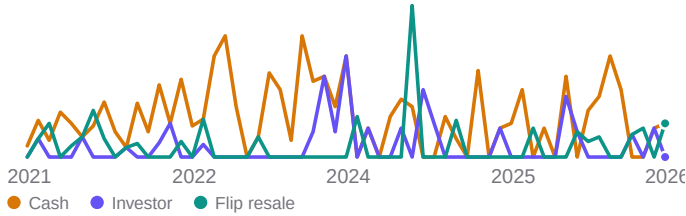
3.4%



## BUYERS & OUTCOMES

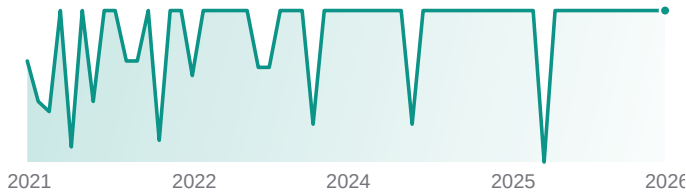
### Buyer mix

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



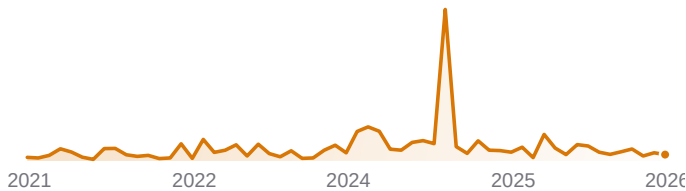
### Sellers who sold at a gain

100%

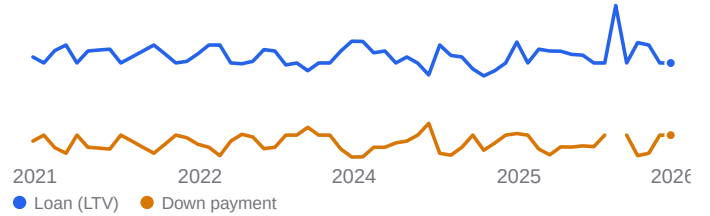


### Median annualized return at resale

+4.0%

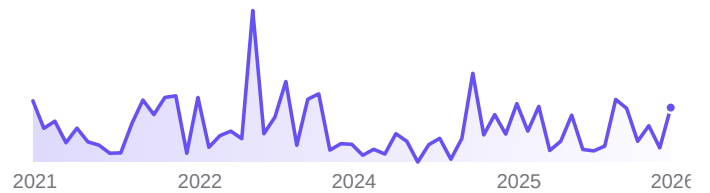


### Financing (share of purchase price) Loan (LTV) 80% · Down payment 20%



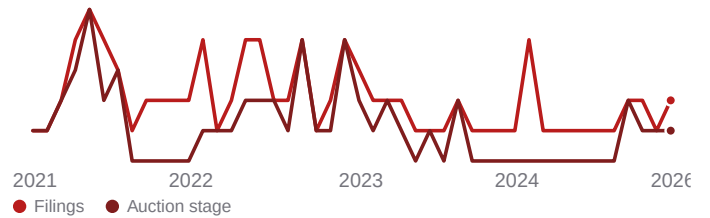
### Typical hold before selling

12.8 yrs



### Preforeclosure filings

Filings 2 · Auction stage 1



## HOUSING STOCK

|                    |           |
|--------------------|-----------|
| Homes              | 2,534     |
| Median value (AVM) | \$582K    |
| Median size        | 1,470 ft² |
| Median year built  | 1957      |
| Single family      | 99%       |
| Condos             | 0.6%      |

## EQUITY & OWNERSHIP

|                               |          |
|-------------------------------|----------|
| Equity rich (LTV 50% or less) | 57%      |
| Underwater (LTV 125% or more) | 1.2%     |
| Owner occupied                | 86%      |
| Company owned                 | 8.8%     |
| Median loan-to-value          | 46%      |
| Typical ownership tenure      | 18.2 yrs |

## COMMUNITY

|                                  |             |
|----------------------------------|-------------|
| Population                       | 8,671       |
| Density                          | 3,442 / mi² |
| Median household income          | \$107K      |
| Average household income         | \$127K      |
| Crime index (US avg 100)         | 101         |
| Air pollution index (US avg 100) | 98          |
| Earthquake index (US avg 100)    | 95          |
| Homes occupied                   | 97%         |
| Bachelor's or higher             | 20%         |
| Poverty rate                     | 1.9%        |
| Unemployment                     | 1.3%        |
| Average temp                     | 53°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.