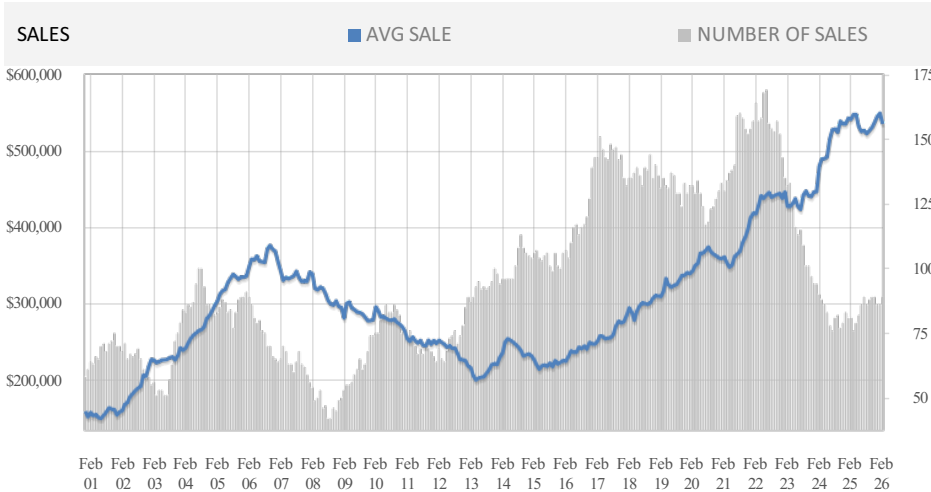


HUDSON COUNTY—NEW JERSEY—GOLD COAST ON THE HUDSON™



HOME SALES & MARKET TRENDS

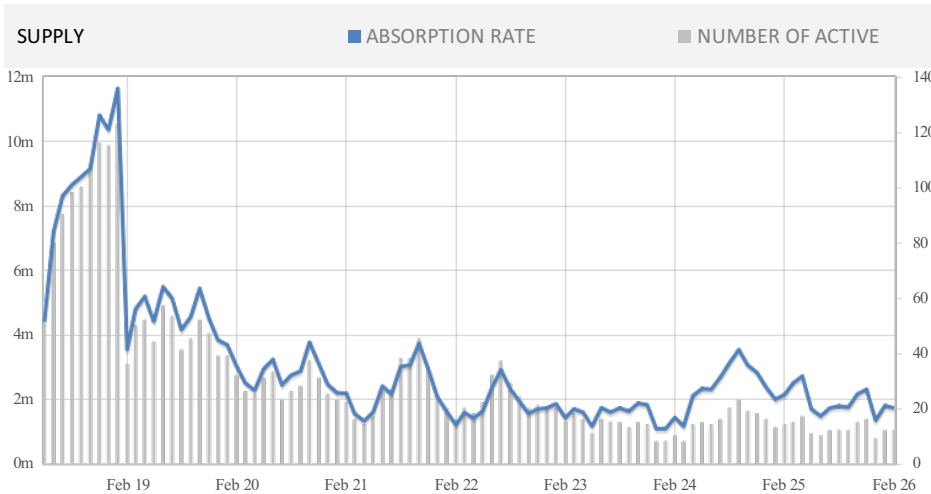
12 MONTH MOVING AVG
As of 02/28/26

PRICES
Average Sale

\$535,574 ↓

UNITS SOLD
12 Months

89 ↑



ACTIVE
February

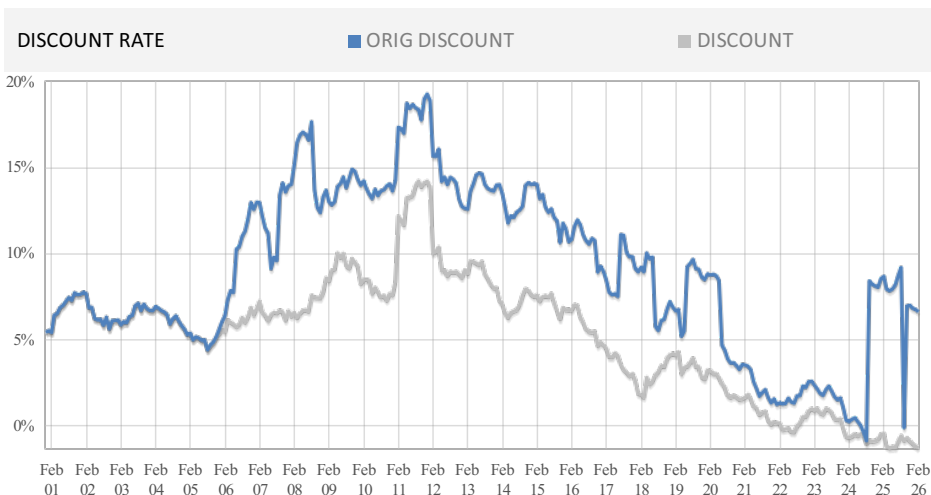
12

ABSORPTION
Months

1.7 ↓

ORIG DISCOUNT
From First List Price

6.6% ↓

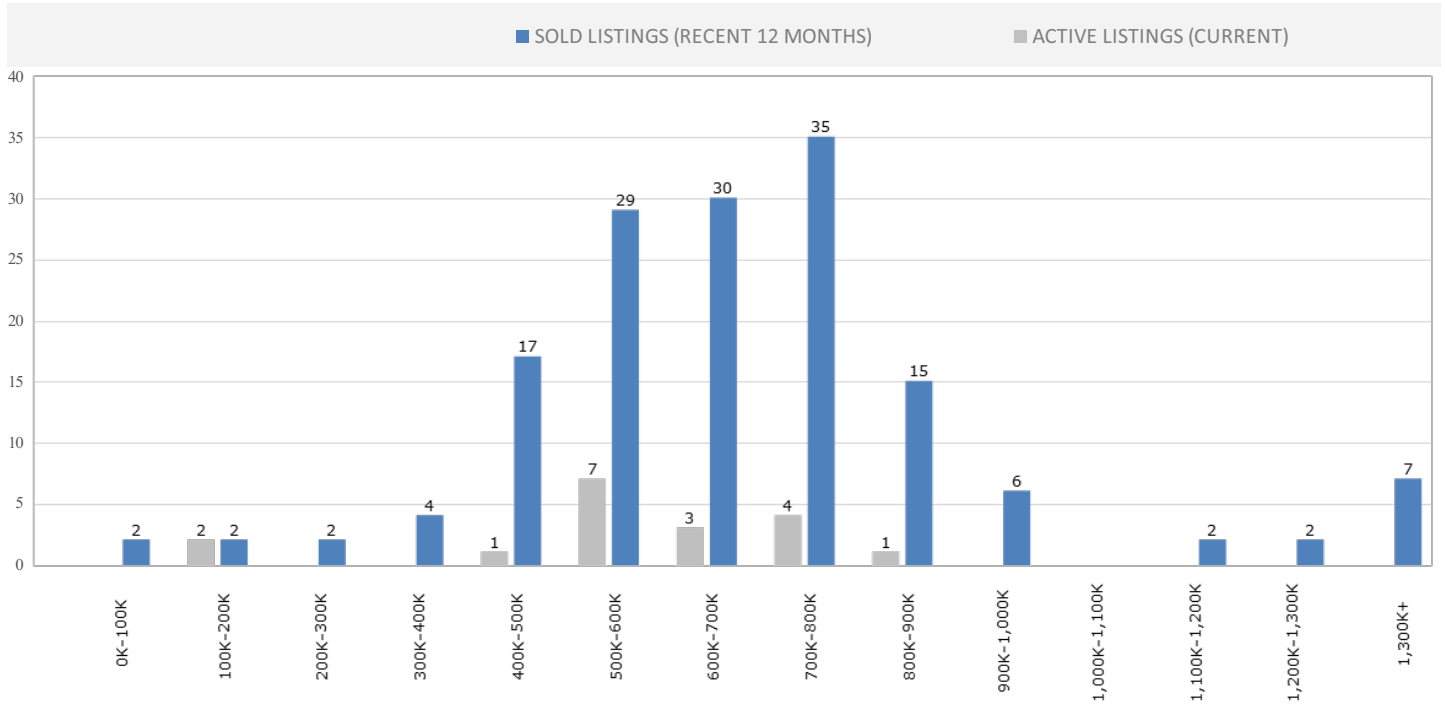


DISCOUNT
From Last List Price

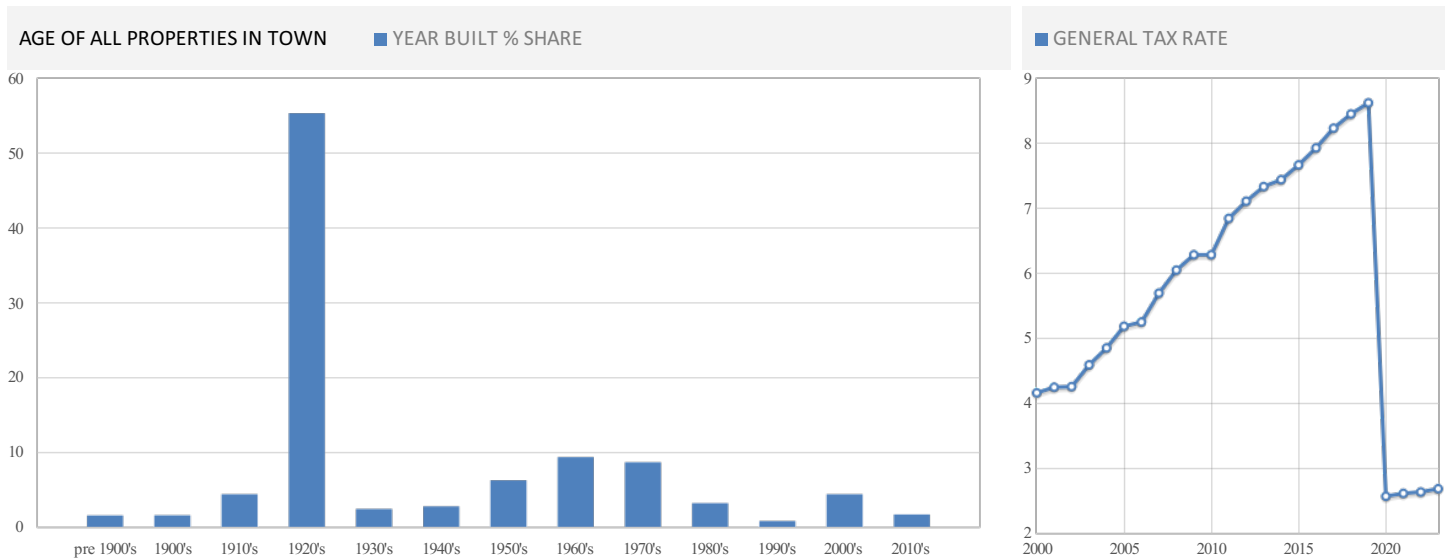
-1.3% ↓

TOWN STATS

Population	60,457
Total Housing Units	22,712
Single Family Homes	13,899
General Tax Rate (2023)	2.682%
Effective Tax Rate (2023)	2.000%



VIBRANCY & DEVELOPMENT



For proper use and methodology please go to www.madisonadams.com/reports. For comments or questions about this report please contact us at office@madisonadams.com

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SELLER GUIDANCE - Bayonne is balanced, with buyers and sellers on more even footing, so pricing accuracy and presentation matter most. Mispricing is heavily punished, starting too high is very likely to increase time on market and trigger meaningful price reductions. The recommended approach is to price for certainty, optimize for speed, clean execution, and a higher probability of contract by pricing into the most active segment of buyer demand. Closing behavior reflects a bidding-up trend, many deals tend to sell at or above the final asking price, consistent with competitive buyer behavior. Practical takeaway: align the list price with the most defensible value range, match the strategy to current leverage and risk, and use early-market feedback, including showing activity, offer quality, and timing to confirm the listing is positioned appropriately.

MARKET LEVERAGE INDEX (MLI)

The Market Leverage Index (MLI) is a 1–100 score that shows how much negotiating power sellers have right now in your town. Higher scores mean buyers are competing more, and sellers can typically hold firmer on price and terms.

52

BALANCED

Buyers and sellers have similar leverage. Accurate pricing and good presentation matter most.

MISPRICING RISK INDEX (MRI)

The Mispricing Risk Index (MRI) is a 1–100 score that estimates how likely a home is to sit longer and require price reductions if it's listed above what buyers are currently paying in the market.

93

HIGH MISPRICING RISK

Starting too high is very likely to lead to a longer sale and price reductions.

DISCOUNT CLIMATE INDICATOR (DCI)

The Discount Climate Indicator (DCI) shows whether homes are typically selling below the final asking price (buyers negotiating discounts) or at/above it (buyers competing and paying premiums).



BIDDING-UP TREND

Homes are commonly selling above the final asking price, which usually means buyers are competing and sellers can hold firm.

MARKET PRICING GUIDE (MPG)

The Market Pricing Guide (MPG) helps sellers choose the best listing price approach by showing how strong the market is right now and how risky it is to start too high.



PRICE FOR CERTAINTY

Market is more price-sensitive and/or overpricing penalty is high. Pricing for speed and certainty reduces the chance of reductions later.