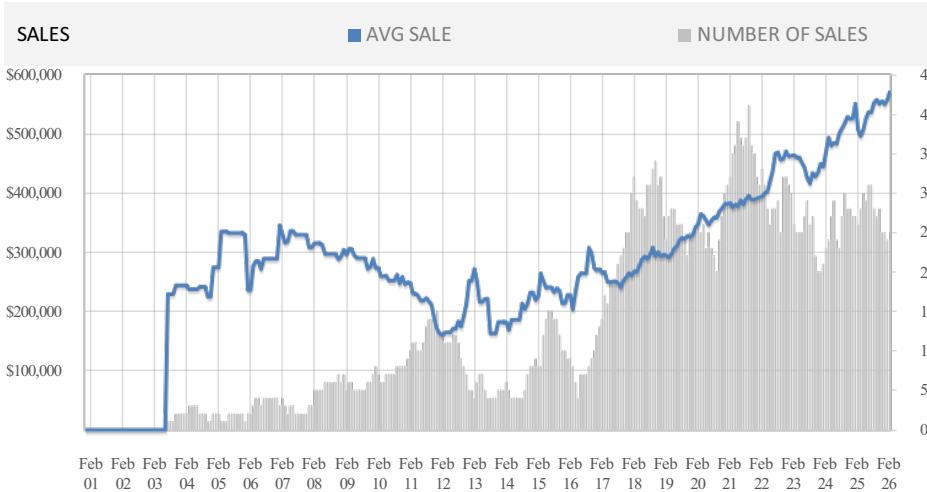


HUDSON COUNTY—NEW JERSEY—GOLD COAST ON THE HUDSON™



HOME SALES & MARKET TRENDS

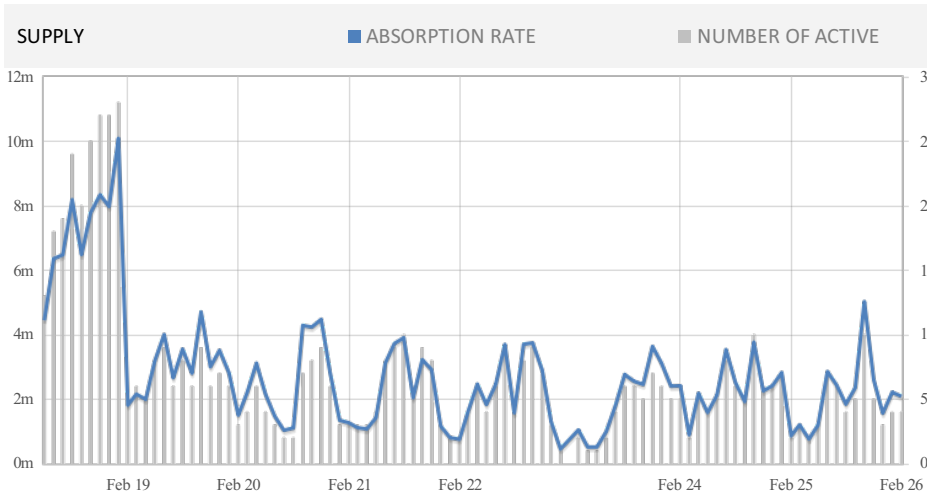
12 MONTH MOVING AVG
As of 02/28/26

PRICES
Average Sale

\$572,826 ↑

UNITS SOLD
12 Months

25 ↑



ACTIVE
February

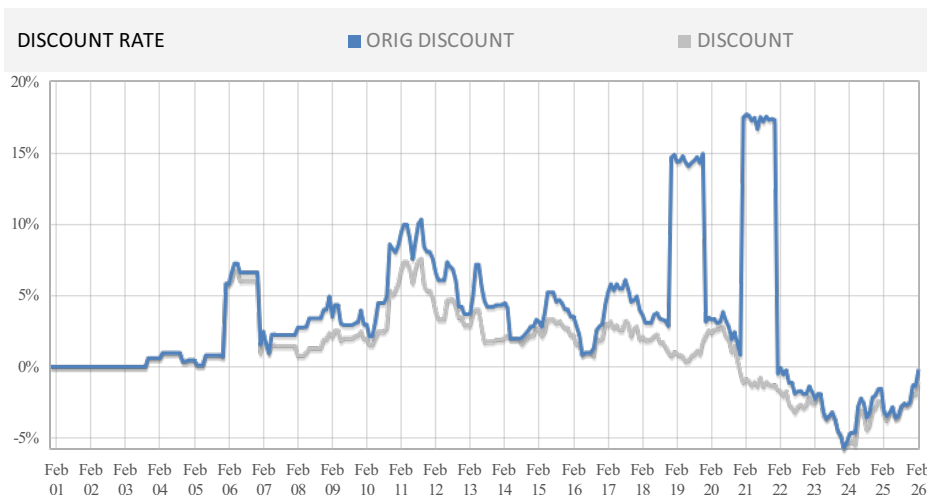
4

ABSORPTION
Months

2.1 ↓

ORIG DISCOUNT
From First List Price

-0.2% ↑

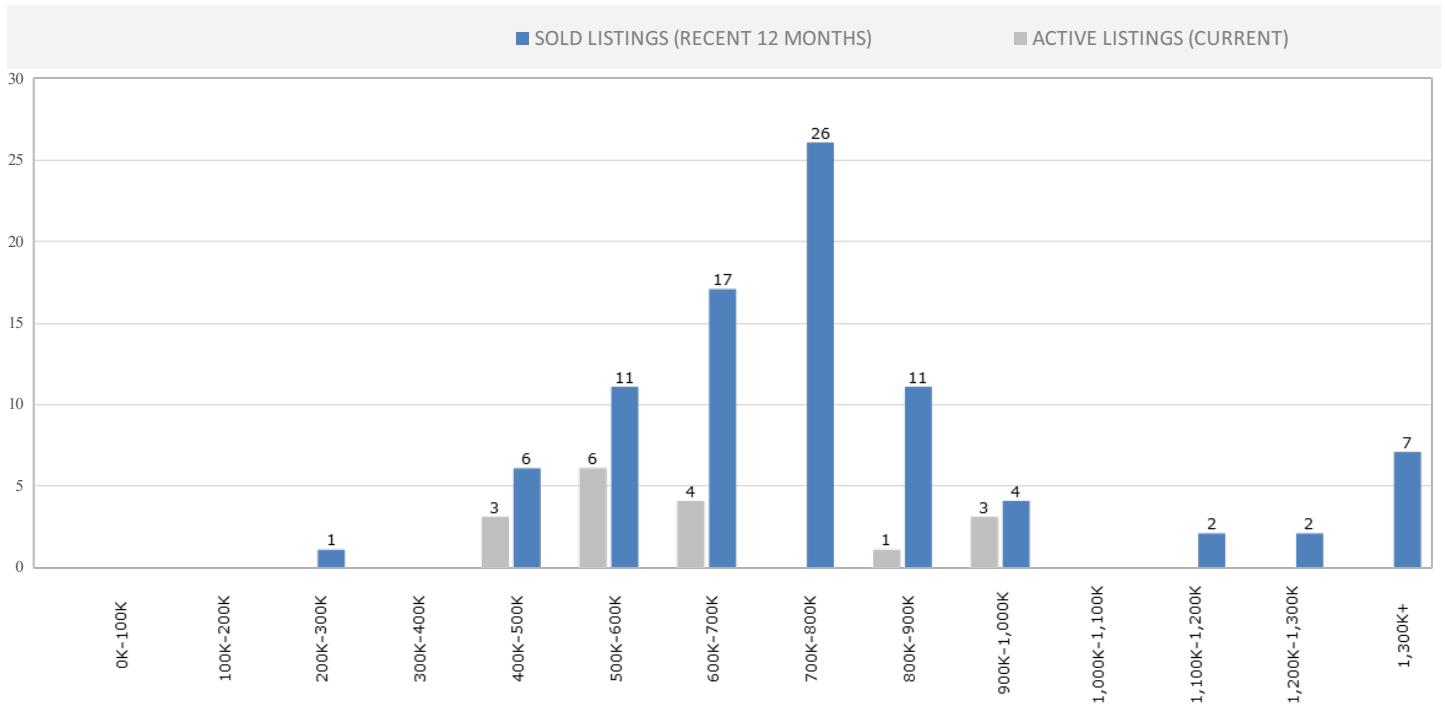


DISCOUNT
From Last List Price

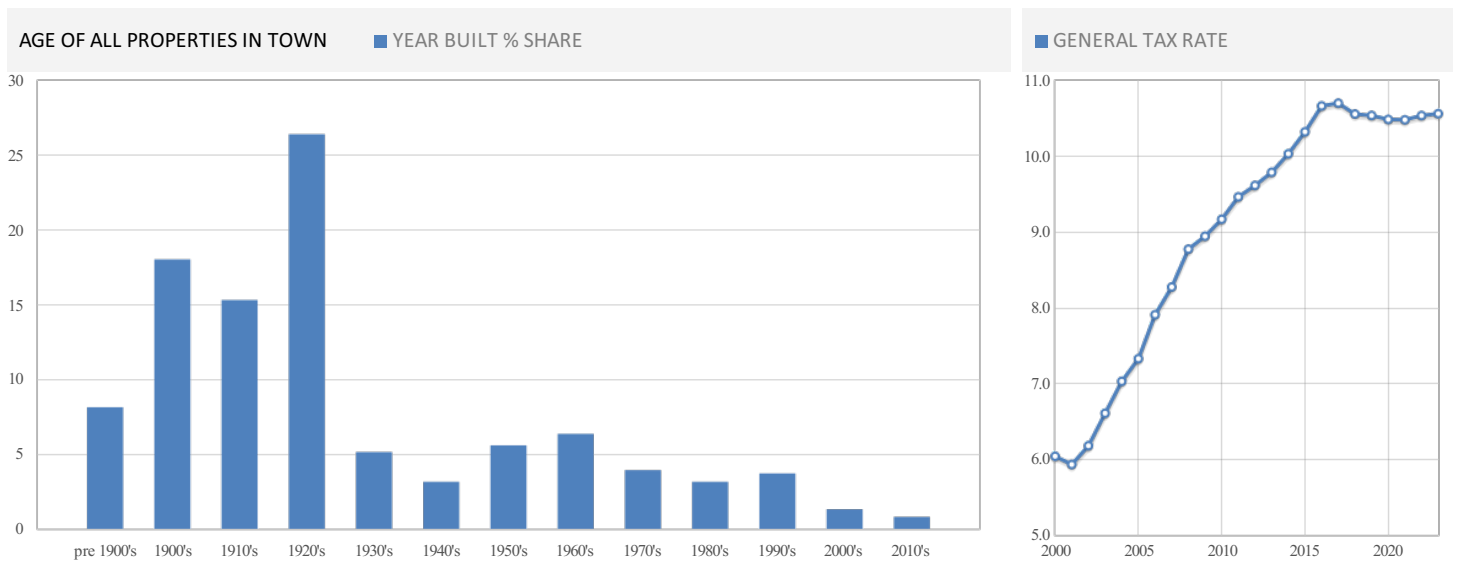
-1.0% ↑

TOWN STATS

Population	35,284
Total Housing Units	12,035
Single Family Homes	8,938
General Tax Rate (2023)	10.566%
Effective Tax Rate (2023)	2.050%



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 - Kearny is balanced, with buyers and sellers on more even footing, so pricing accuracy and presentation matter most. The market is relatively forgiving, small pricing errors are less likely to require reductions, though discipline still protects your leverage. The recommended approach is to price right and expect normal negotiation, focus on accurate positioning, strong presentation, and reasonable give-and-take on terms. 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.

41

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.

35

LOWER MISPRICING RISK

The market is fairly forgiving. Small pricing mistakes are less likely to require 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 RIGHT AND EXPECT NORMAL NEGOTIATION

Balanced market. Buyers have options. Pricing must be accurate and normal negotiation should be expected. Price it correctly to attract steady interest and be prepared for normal negotiation on price or credits.