



# MADISON ADAMS™

## REAL ESTATE MARKET REPORT

### NORTH BERGEN

**02** 2026  
**MARKET TRENDS**  
 Monthly Market Report

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



## HOME SALES & MARKET TRENDS

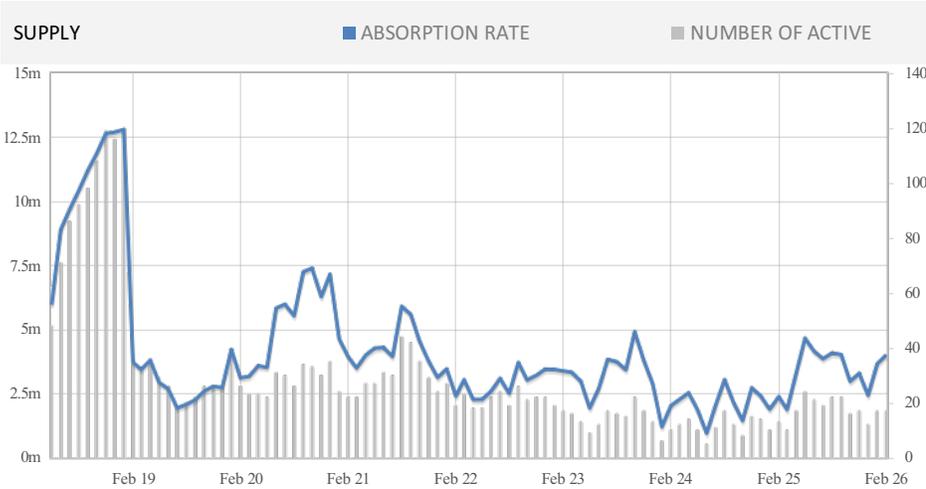
12 MONTH MOVING AVG  
 As of 02/28/26

**PRICES**  
 Average Sale

**\$644,177** ↑

**UNITS SOLD**  
 12 Months

**57** ↓



**ACTIVE**  
 February

**17**

**ABSORPTION**  
 Months

**4.0** ↑

**ORIG DISCOUNT**  
 From First List Price

**13.7%** ↓



**DISCOUNT**  
 From Last List Price

**-0.7%** ↓

### TOWN STATS

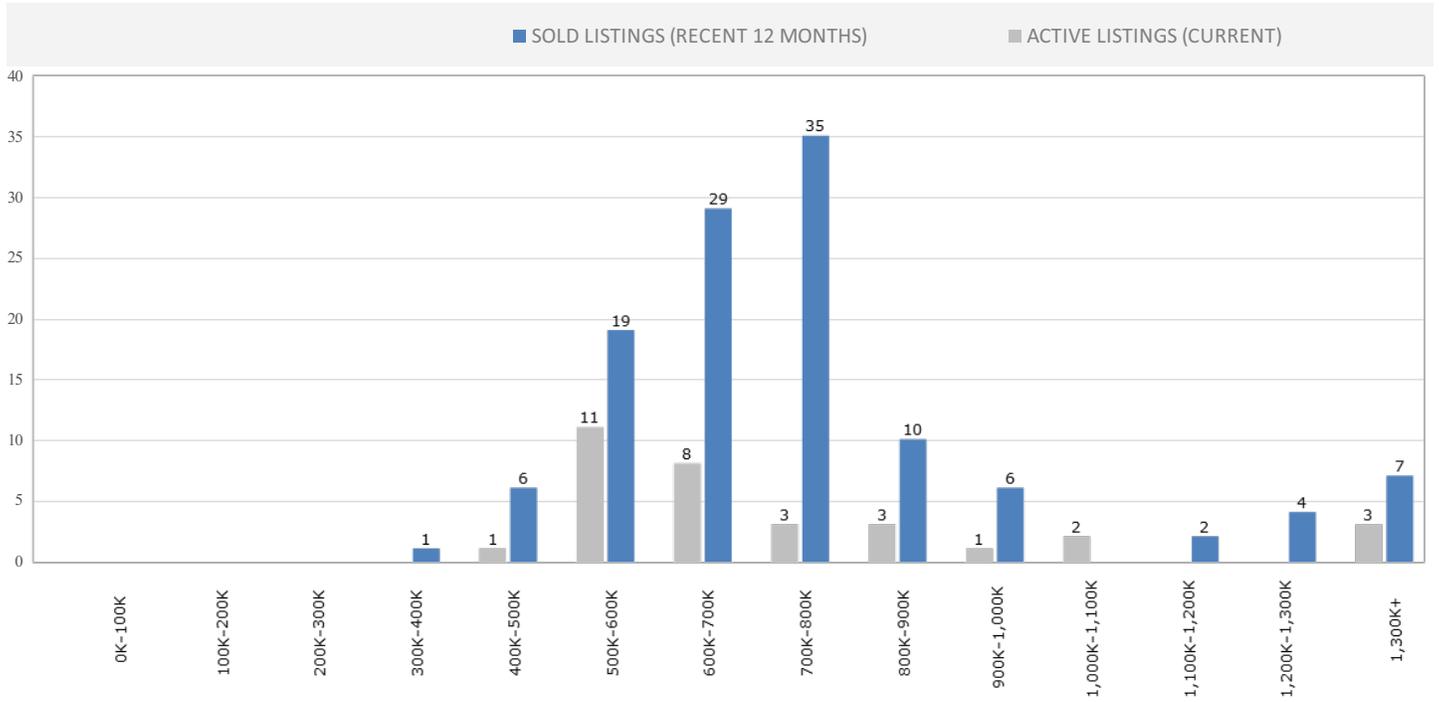
Population	57,141
Total Housing Units	20,083
Single Family Homes	9,987
General Tax Rate (2023)	1.628%
Effective Tax Rate (2023)	1.568%

# NORTH BERGEN

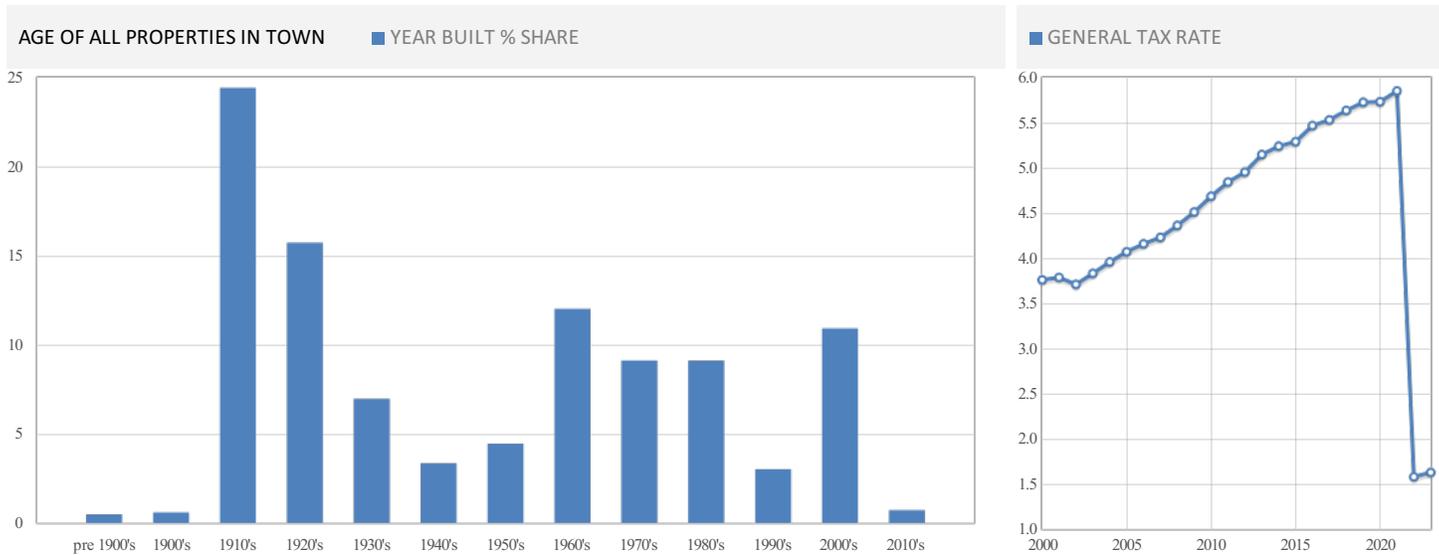
SINGLE FAMILY HOMES

# MARKET DEPTH ANALYSIS

FEBRUARY 2026



## VIBRANCY & DEVELOPMENT



For proper use and methodology please go to [www.madisonadams.com/reports](http://www.madisonadams.com/reports). For comments or questions about this report please contact us at [office@madisonadams.com](mailto:office@madisonadams.com)

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**SELLER GUIDANCE** - North Bergen is a buyer-leaning market, with more choice and more negotiating leverage on the buyer side, so homes must be positioned carefully to avoid stalling. 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.

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### BUYER LEANING

Buyers have more choices and negotiate more. Homes may take longer to sell unless priced and positioned carefully.

## 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.

# 85

### 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.