



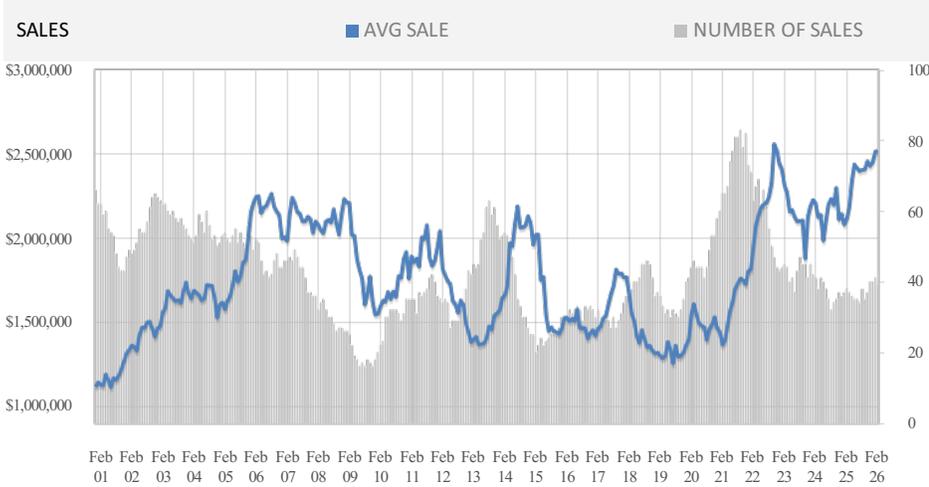
# MADISON ADAMS™

## REAL ESTATE MARKET REPORT

### SADDLE RIVER

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

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



## HOME SALES & MARKET TRENDS

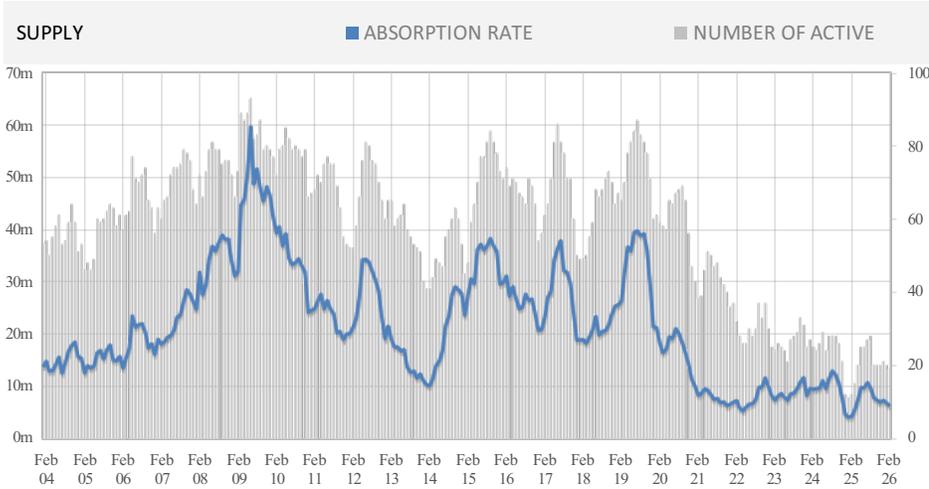
12 MONTH MOVING AVG  
 As of 02/28/26

**PRICES**  
 Average Sale

**\$2,521,449** ↑

**UNITS SOLD**  
 12 Months

**39** ↓



**ACTIVE**  
 February

**19** ↓

**ABSORPTION**  
 Months

**6.2** ↓

**ORIG DISCOUNT**  
 From First List Price

**6.6%** ↓

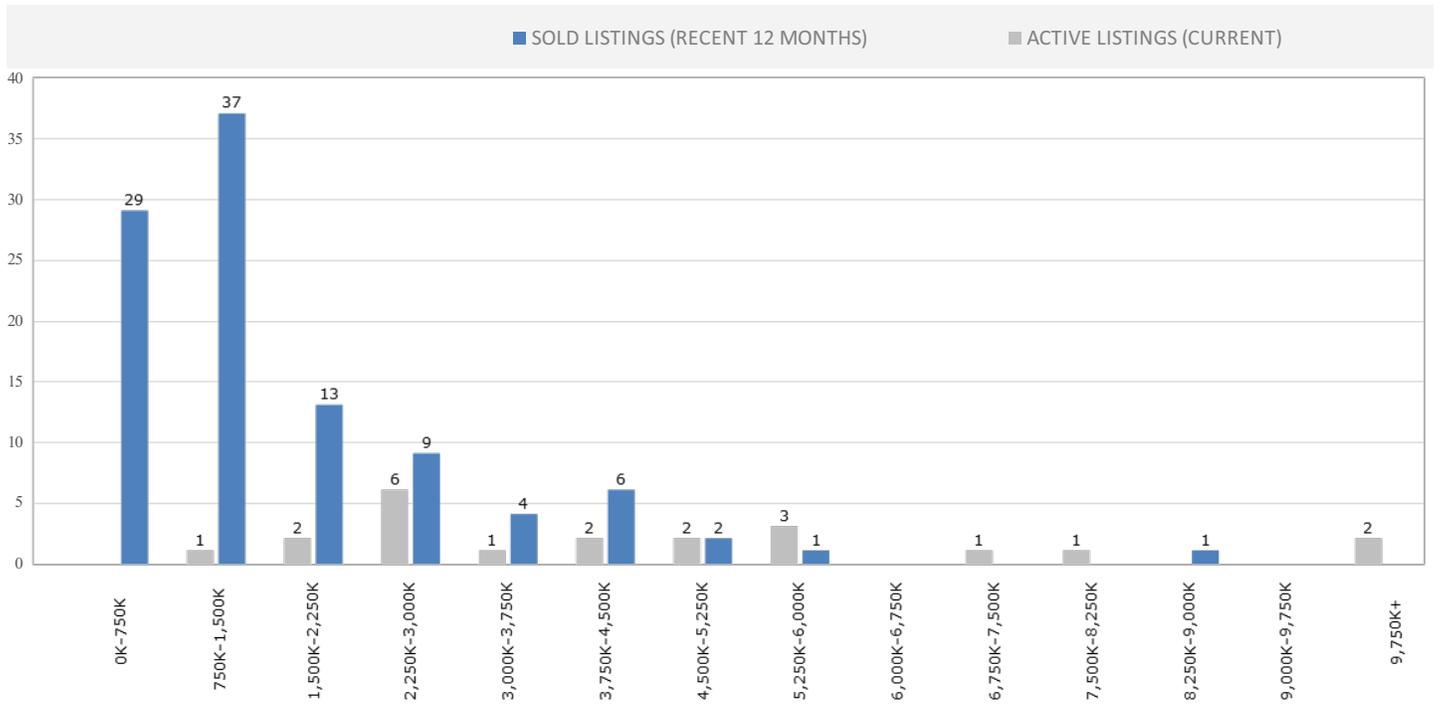


**DISCOUNT**  
 From Last List Price

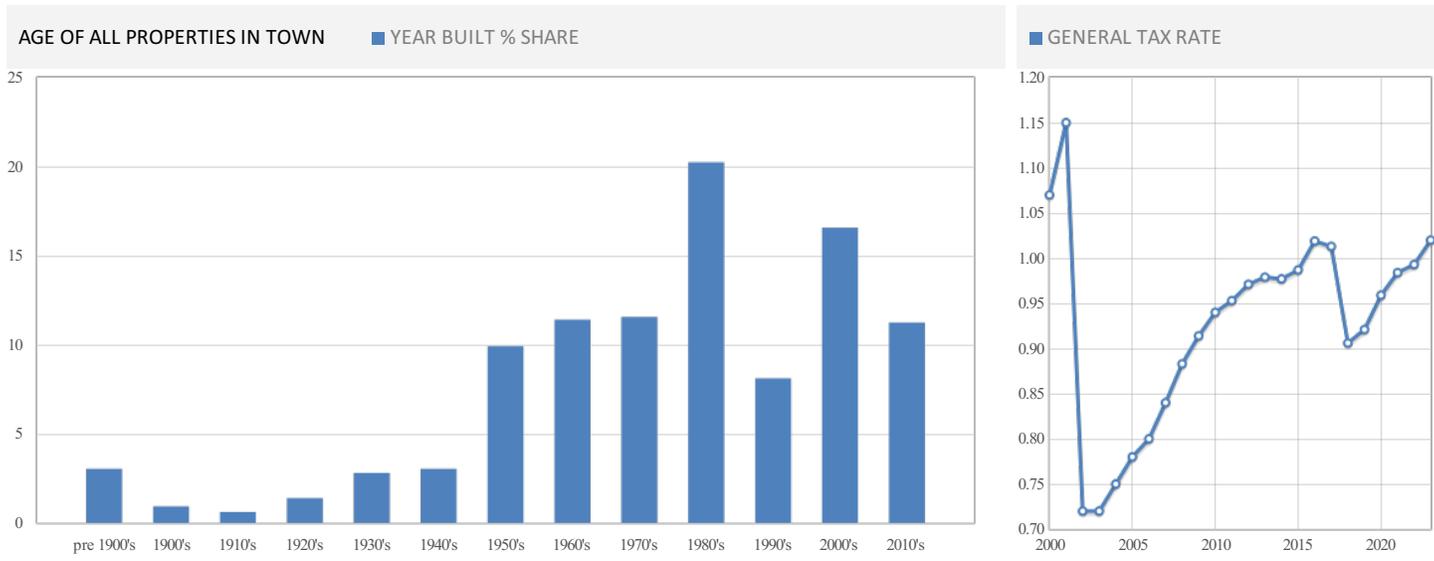
**5.2%** ↓

### TOWN STATS

|                           |        |
|---------------------------|--------|
| Population                | 3,152  |
| Total Housing Units       | 1,341  |
| Single Family Homes       | 1,214  |
| General Tax Rate (2023)   | 1.020% |
| Effective Tax Rate (2023) | 1.036% |



## 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** - Saddle River is clearly a stronger seller market, with demand outpacing supply and buyers competing for the best homes. Mispricing risk is low, a well-positioned home can usually maintain its pricing posture without needing mid-listing reductions. The recommended approach is to hold price and protect terms, prioritize clean contract structure, limit unnecessary concessions, and use strong positioning to preserve leverage. Closing behavior is discount-driven, many deals negotiate meaningfully below the final asking price, often through price, credits, or concessions at the finish line. 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. Do not confuse Strong Seller's Market with automatic above-asking outcomes.

## 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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### STRONG SELLER'S MARKET

Buyers are competing and homes move quickly. Sellers can usually hold firmer on price and terms.

## 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.

# 4

### VERY LOW MISPRICING RISK

The market is highly forgiving. Well-presented homes can often hold the price without the need for 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).



### DISCOUNT-DRIVEN MARKET

Homes are often selling meaningfully below the final asking price, so overpricing is penalized and sellers may need stronger pricing and/or concessions.

## 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.



### HOLD PRICE AND PROTECT TERMS

Sellers have leverage while buyers compete. Sellers can hold the price and keep concessions tight.