

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



HOME SALES & MARKET TRENDS

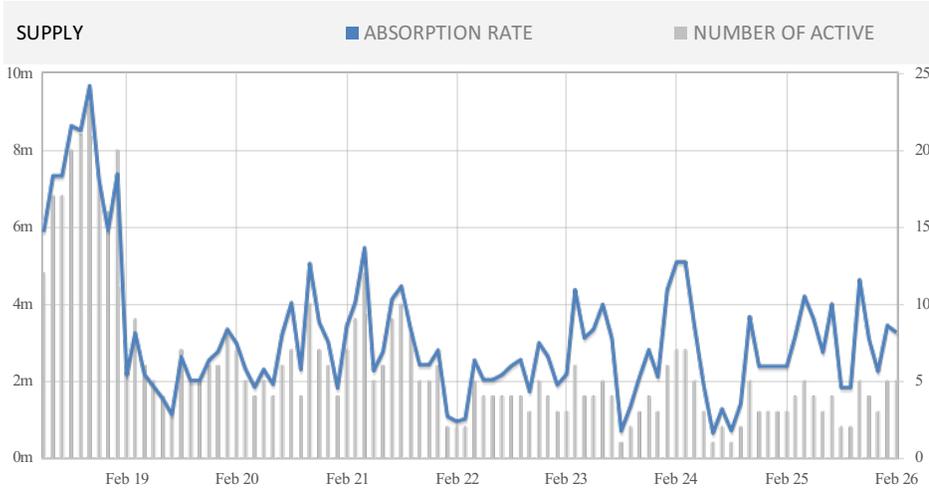
12 MONTH MOVING AVG
As of 02/28/26

PRICES
Average Sale

\$759,435 ↑

UNITS SOLD
12 Months

13 ↓



ACTIVE
February

5

ABSORPTION
Months

3.3 ↓

ORIG DISCOUNT
From First List Price

1.5% ↓

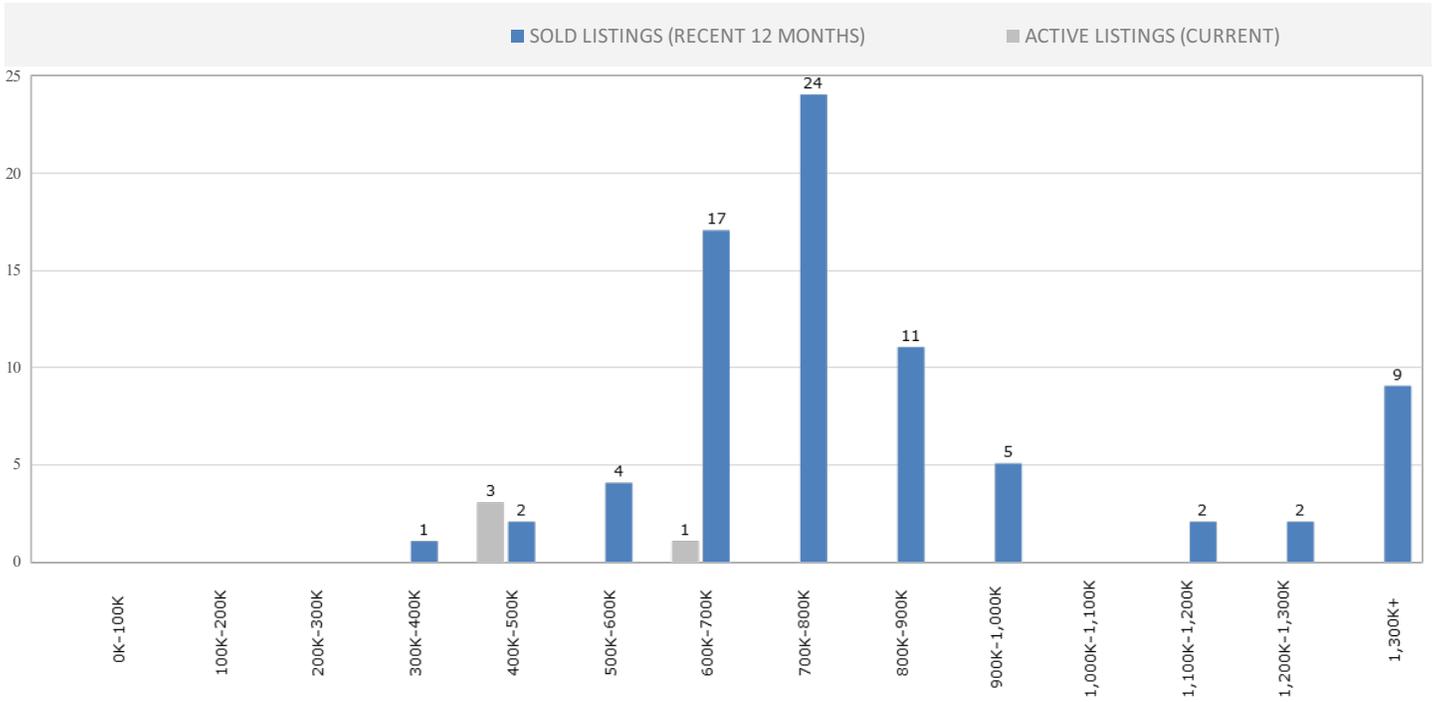


DISCOUNT
From Last List Price

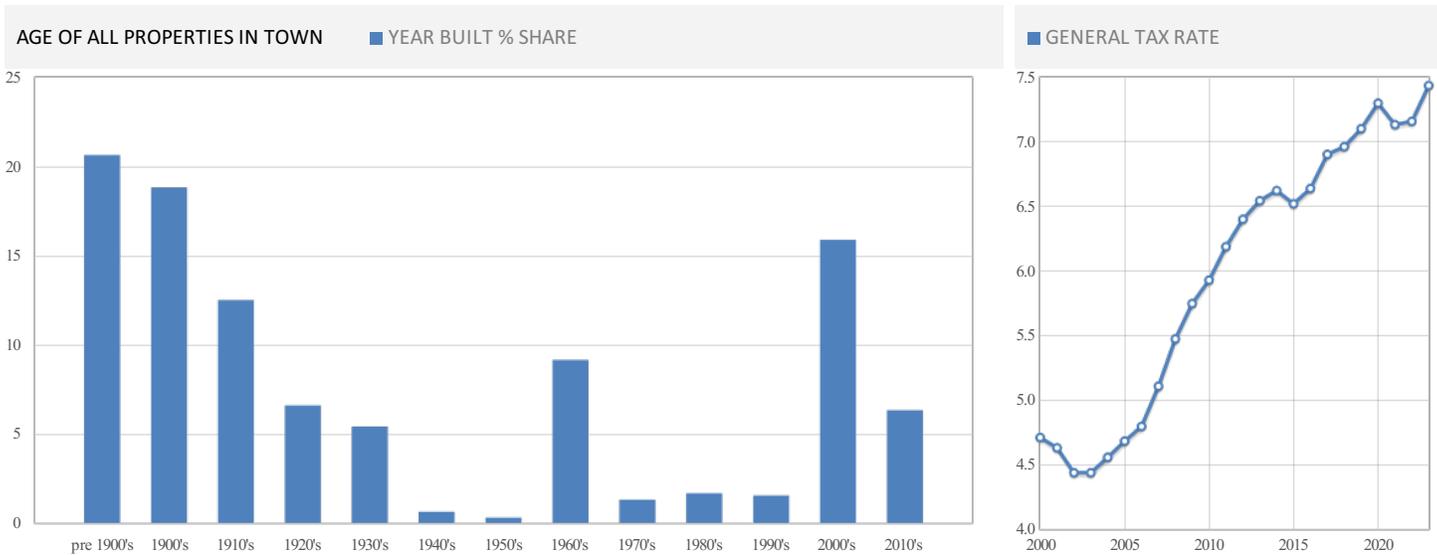
1.5% ↓

TOWN STATS

Population	65,551
Total Housing Units	22,411
Single Family Homes	5,756
General Tax Rate (2023)	7.438%
Effective Tax Rate (2023)	2.161%



VIBRANCY & DEVELOPMENT



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SELLER GUIDANCE - Union City 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 risk is low, a well-positioned home can usually maintain its pricing posture without needing mid-listing reductions. 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 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.

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.

24

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.

6

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.



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.