



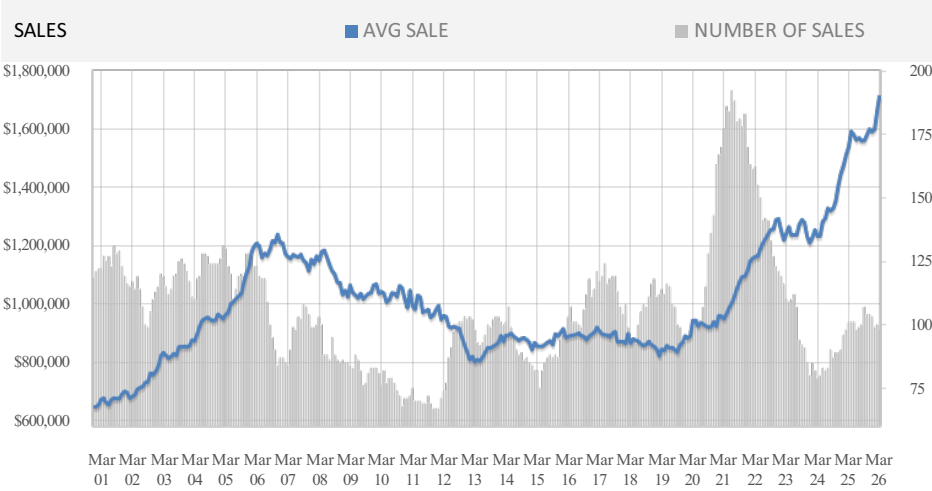
# MADISON ADAMS™

## REAL ESTATE MARKET REPORT

### UPPER SADDLE RIVER

**03** 2026  
**MARKET TRENDS**  
 Monthly Market Report

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



## HOME SALES & MARKET TRENDS

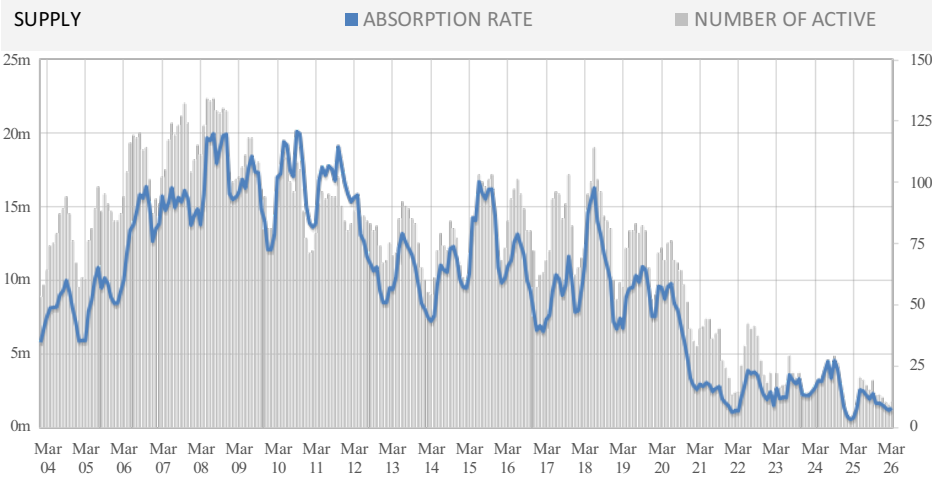
12 MONTH MOVING AVG  
 As of 03/31/26

**PRICES**  
 Average Sale

**\$1,715,987** ↑

**UNITS SOLD**  
 12 Months

**98** ↓



**ACTIVE**  
 March

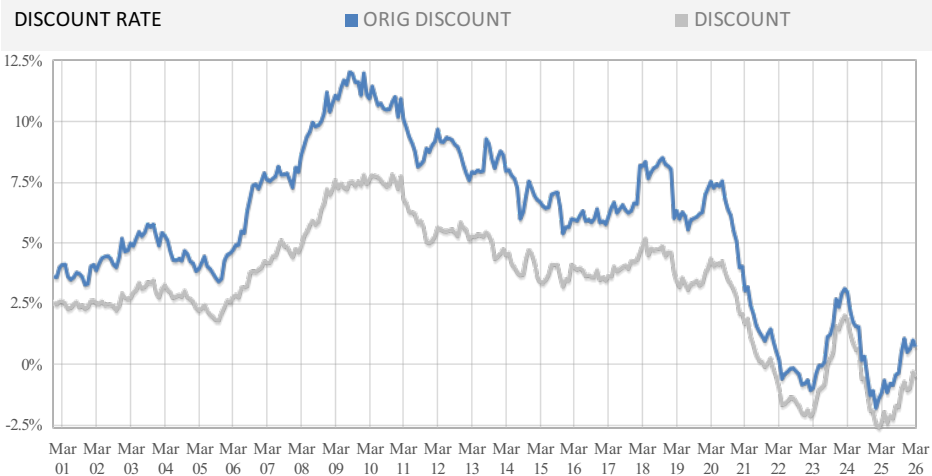
**10** ↑

**ABSORPTION**  
 Months

**1.3** ↑

**ORIG DISCOUNT**  
 From First List Price

**0.7%** ↓



**DISCOUNT**  
 From Last List Price

**-0.5%** ↓

### TOWN STATS

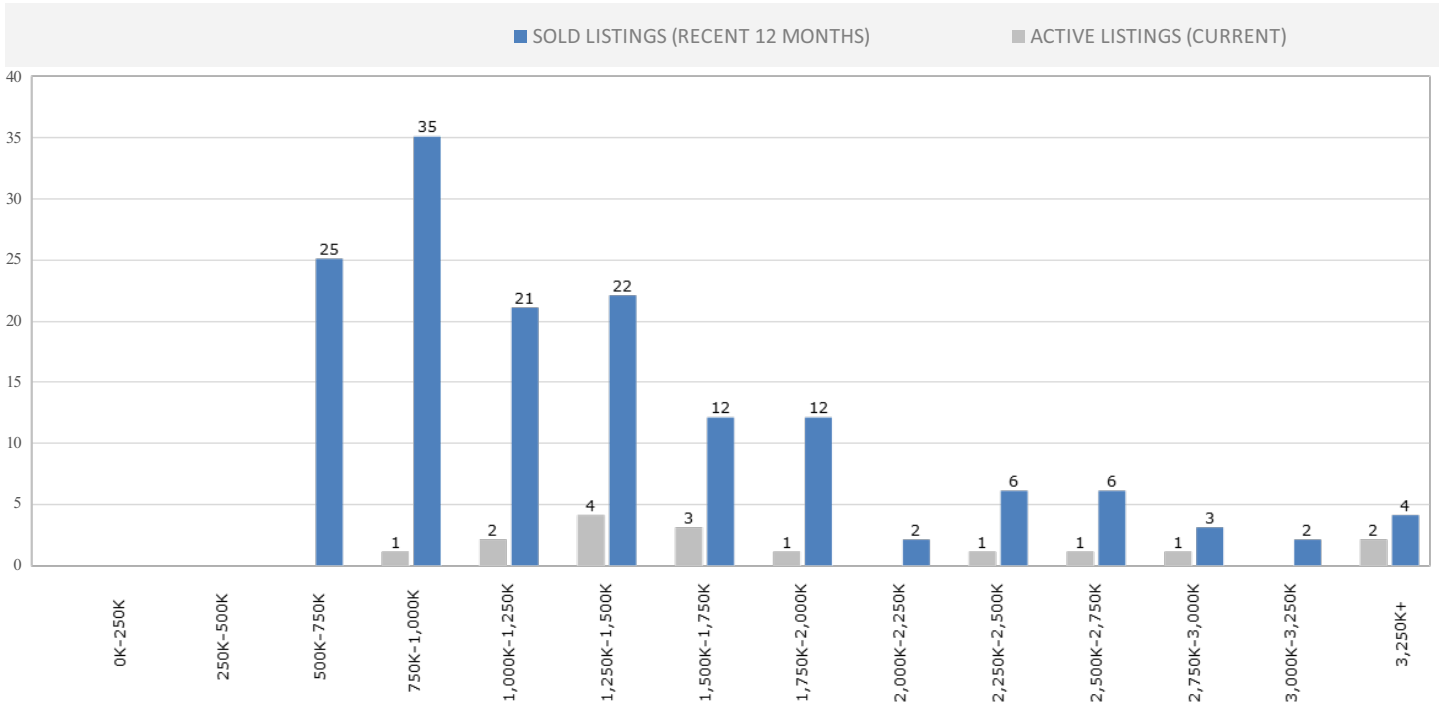
Population	8,208
Total Housing Units	2,776
Single Family Homes	2,616
General Tax Rate (2025)	2.590%
Average Tax Bill (2025)	\$20,432

# UPPER SADDLE RIVER

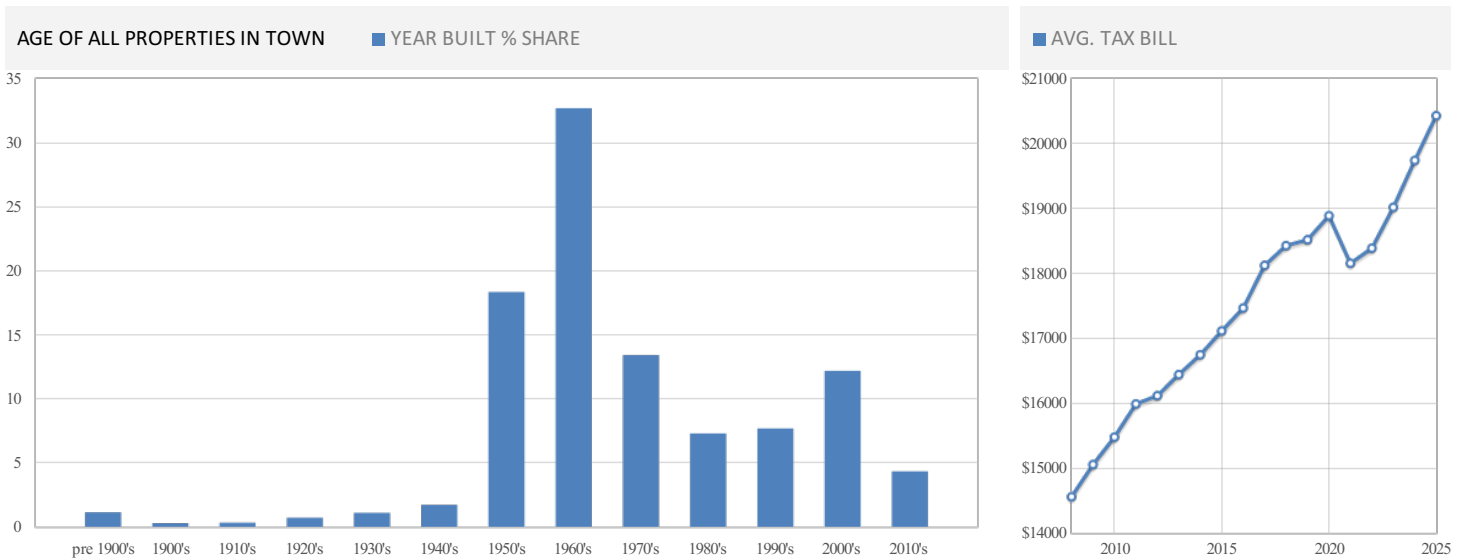
SINGLE FAMILY HOMES

# MARKET LIQUIDITY

MARCH 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)

Copyright © Madison Adams Real Estate, All Rights Reserved

WE HOLD THESE TRUTHS TO BE SELF-EVIDENT, THAT ALL MEN ARE CREATED EQUAL, THAT THEY ARE ENDOWED BY THEIR CREATOR WITH CERTAIN UNALIENABLE RIGHTS, THAT AMONG THESE ARE LIFE, LIBERTY AND PROPERTY. ALL MATERIAL PRESENTED HEREIN IS FOR INFORMATION PURPOSES ONLY. IT IS DEEMED RELIABLE BUT IT IS NOT GUARANTEED AND IT SHOULD BE INDEPENDENTLY VERIFIED BY THE READER WITH THEIR OWN ATTORNEY, ARCHITECT OR ZONING EXPERT INCLUDING BUT NOT LIMITED TO SQUARE FOOTAGE, ROOM COUNT, BEDROOMS AND SCHOOL DISTRICTS. IT IS SUBJECT TO ERRORS, OMISSIONS, CHANGES OR WITHDRAWAL NOTICE. MADISON ADAMS™ REAL ESTATE MAKES NO WARRANTY, EITHER EXPRESSED OR IMPLIED, AS TO ACCURACY OF THE DATA CONTAINED WITHIN OR OBTAINED FROM THIS ADVERTISEMENT. THIS ADVERTISEMENT IS NOT INTENDED TO SOLICIT PROPERTY ALREADY LISTED WITH A LICENSED REAL ESTATE BROKER. IF YOUR PROPERTY IS CURRENTLY LISTED WITH ANOTHER LICENSED REAL ESTATE BROKER PLEASE DISREGARD THIS OFFER.

**SELLER GUIDANCE** - Upper Saddle River is clearly a stronger seller market, with demand outpacing supply and buyers competing for the best homes. 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 hold price and protect terms, prioritize clean contract structure, limit unnecessary concessions, and use strong positioning to preserve leverage. 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.

**93**

### 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.

**22**

### 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.



### HOLD PRICE AND PROTECT TERMS

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