



ASHISH DESAI
REAL ESTATE GROUP

VILLAGE OF RIDGEWOOD · BERGEN COUNTY, NJ

THE RIDGEWOOD BUYER GUIDE

What it actually takes to buy here — distilled from the 84-page Ridgewood Market Report.

PREPARED BY **ASHISH DESAI, REALTOR®** · NJ LICENSE #2672398

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 EQUAL HOUSING
OPPORTUNITY

BUYING IN NORTHERN

BERGEN COUNTY?

My first home purchase was nearly derailed at closing by typos in the deed. I spent the years after that in the most legally rigorous corner of the market — tax liens and tax deeds: reading chain of title, auditing encumbrances nobody had looked for, bidding at county auctions with my own capital, where a mistake is expensive and no one talks the property up.

That is the standard of diligence behind this guide — and behind every offer I write. I've lived in New Jersey for years and raised my children here; I know these towns as a resident, not just as a market.

21 yrs

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FINANCE

Investor

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AT RISK

84 pgs

RESEARCH PER
TOWN

260+

SOURCES
CITED

THE PARTNERSHIP

01

I'll tell you when a property is priced above what the comparables support — **including when it's yours.**

02

I'll show you **the analysis, not just the conclusion.**

03

If a deal doesn't hold up, **we walk away together** — the worst outcome isn't losing a deal, it's winning a bad one.

ASHISH DESAI | REALTOR®

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THE FULL 84-PAGE REPORT, FREE AT

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VILLAGE OF RIDGEWOOD · BERGEN COUNTY, NJ

RIDGEWOOD

THE BUYER GUIDE · 2026



“Ridgewood is not a hard market to buy in. It is a hard market to buy in **unprepared**. The buyers I see win are not the ones with the most money. They are the ones who did the reading, knew their number, and were ready on Tuesday.”

— ASHISH DESAI

\$1.46M MEDIAN SALE PRICE, 2026 <i>Up 64% since 2021</i>	111% WHAT BUYERS PAID VS. ASKING <i>3 in 4 homes sold above asking</i>	11 days LISTING TO ACCEPTED OFFER <i>Unchanged for six years</i>	12 HOMES FOR SALE ON AUG 29 <i>Under three weeks of supply</i>
\$800K–\$2.5M WHERE THE COMPETITION IS <i>Below and above, homes sell near asking</i>	2027 FIRST REVALUATION SINCE 2008 <i>Budget about 2% of price for taxes</i>	1935–50 WHEN THE TYPICAL HOME WAS BUILT <i>4BR on a quarter acre at \$1.4M</i>	26,000 RESIDENTS · 83% OWN <i>44% of households have children</i>

THREE THINGS TO KNOW BEFORE YOU LOOK AT A HOUSE

- 1 Offers written in spring face the most competition; late autumn the least. The gap is worth about \$150,000 on a \$1.2 million home. (Page 4.)
- 2 The tax figure on the listing sheet is the seller's number. Most 2026 buyers will pay more after the 2027 revaluation — budget about 2% of price. (Page 5.)
- 3 Every train goes to Hoboken; Manhattan is a transfer at Secaucus or a PATH ride. Station parking is a Village permit, and availability is a phone call. (Pages 6–7.)

HOW DOES RIDGEWOOD COMPARE?

Six towns, side by side, each row measured the same way for all six. Ridgewood's column is the reference point, not the winner — it loses several rows, and that honesty is the point.

	RIDGEWOOD	GLEN ROCK	HO-HO-KUS	WYCKOFF	MIDLAND PARK	PARAMUS
Average sale price, 2025	\$1,345,963	\$1,030,425	\$1,285,829	\$1,121,234	\$760,030	\$1,222,160
Average residential tax bill, 2025	\$20,596	\$20,141	\$19,834	\$16,425	\$14,908	\$13,061
Effective tax rate (on market value)	1.94%	2.44%	1.71%	1.71%	2.37%	1.43%
Next revaluation	2027	2027	done 2026	2027	2027	done 2026
School district	K-12	K-12	K-8; HS at Ridgewood HS	K-8; HS at Ramapo Indian Hills	K-12	K-12
Per-pupil spending, 2024-25	\$19,713	\$20,084	\$20,354	\$20,428	\$25,732	\$23,990
Train station	Main + Bergen lines, zone 9	Two stations, zone 8	Yes, zone 10	No	No	No
Direct bus to Port Authority	Yes (163, 164)	Yes (163)	163 at town edge	ShortLine (Coach USA)	Yes (164)	Yes (168)
Water utility	Ridgewood Water	Ridgewood Water	Borough utility	Ridgewood Water	Ridgewood Water	Veolia NJ
Property offenses per 1,000, 2025	4.8	6.2	1.4	3.8	6.9	n/a*
Violent offenses per 1,000, 2025	0.3	0.3	0.0	0.2	0.3	n/a*

*Paramus was outside the report's police-data pull; no offense rate is stated. Every other figure is verified to its issuing source — sources and disclaimers: back page.

PRICE

Ridgewood is the most expensive of the six by average sale price, by a margin. Glen Rock, the town most often cross-shopped with it, trades about 23% lower.

TAXES

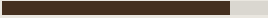
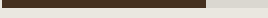
The headline and the rate disagree. Ridgewood's effective rate of 1.94% is lower than Glen Rock's 2.44%. On the same \$1.2M house, expect the Ridgewood bill to be lower, not higher.

HIGH SCHOOLS

Ho-Ho-Kus and Wyckoff don't run their own high schools. Ho-Ho-Kus students attend Ridgewood High School on tuition — a Ridgewood-high-school town with a lower tax bill and no station parking problem.

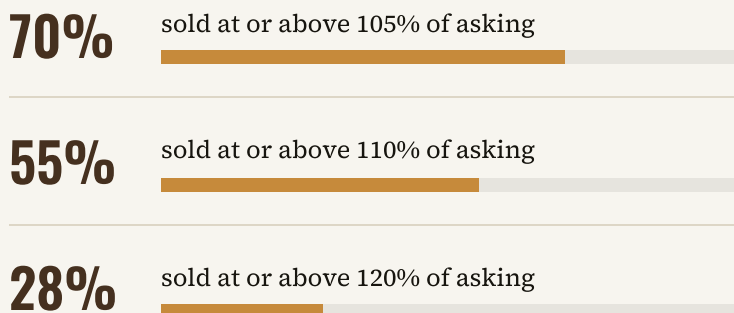
WHAT DOES IT TAKE TO WIN?

Historical trends show what winning offers actually looked like at your price point — find your band, and walk into the open house already knowing your number

BUYING AT	PLAN FOR	COMPETING OFFERS	DECISION WINDOW
Under \$800K	Near asking	~57% 	~16 days
\$800K–\$1.2M	+11%	85% 	~12 days
\$1.2M–\$1.8M	+13%	86% 	~12 days
\$1.8M–\$2.5M	+11%	76% 	~9 days
\$2.5M+	Near asking, negotiate	~58% 	~14 days

THE DISTRIBUTION BEHIND IT

In the \$800K–\$1.8M band, where six in ten Ridgewood homes sell:



An offer at asking price is roughly a 15th-percentile offer. It describes the field; it does not compete in it.

WHY THE NUMBERS LOOK THIS WAY

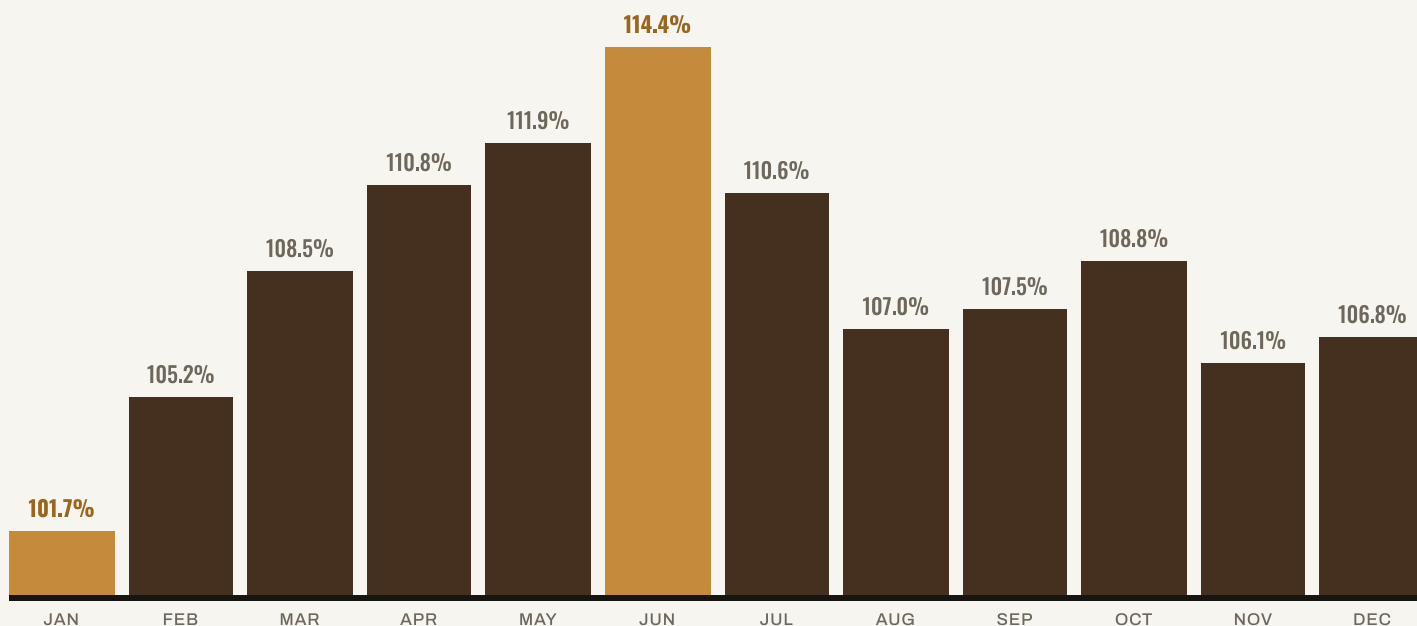
“The seller across the table from you has, more often than not, owned the house since Obama’s first term, has a mortgage balance that is a fraction of your offer, and is not under pressure to accept anything. Ridgewood sellers can wait. Price your offer for a seller who does not need you.”

— ASHISH DESAI

CAVEAT These figures measure price only. Inspection scope, contingency language, deposit size and closing flexibility routinely decide contests between close offers — and the MLS doesn’t capture them. A buyer who wins on terms often pays less.

THE CALENDAR & THE ELEVEN DAYS

What buyers paid over asking, by month of closing. The June-to-January spread is 12.7 points of asking price — roughly \$150,000 on a \$1.2 million purchase.



Percent of asking price paid, by closing month; bars measure the premium over asking from a 100% (asking-price) baseline. A closing reflects an offer written 45–60 days earlier: the June peak is April–May offer activity. The winter trade-off is selection — January and February have the fewest new listings.

WHAT ELEVEN DAYS ON MARKET MEANS

MIDWEEK

Listing goes live

WEEKEND

Open house; a second showing happens now or not at all

MON–TUE

Offers reviewed. First saw it Sunday? You decide by Tuesday

That compresses everything. Pre-approval **current**, not **pending**. Attorney **identified before you start looking**. Second showing **inside the first weekend**. The median has sat at eleven or twelve days every year since 2021 — the market cannot go faster, so pressure shows up in price instead.

WHAT I TELL MY BUYERS

“The number that loses deals in Ridgewood is not the offer price. It is the two days spent getting a pre-approval refreshed while someone else’s offer gets accepted. Have the paperwork done before you fall in love with a house.”

— ASHISH DESAI

DOES IT FIT MY BUDGET?

What your money actually buys here — the typical home that closed within 10% of each budget, straight from the county deed record

	\$1.0M	\$1.4M	\$2.0M
Bedrooms	3 (some 4)	4 (some 3)	4 to 5
Bathrooms	2	2 to 2.5	3
Living space	~1,800 sq ft	~2,400 sq ft	~3,100 sq ft
Lot	~0.21 acre	~0.24 acre	~0.34 acre
Year built	1950	1935	1928
Common styles	Colonial, split, cape	Colonial, split, Tudor, cape	Colonial, Tudor, ranch
Price per sq ft	~\$540	~\$565	~\$650
Competition	85% above asking	86% above asking	76% above asking
Expect to bring	Asking +11%	Asking +12–13%	Asking +11%; terms matter as much

THE TAX REALITY BELONGS IN THE BUDGET

- 1 Use 1.95% of purchase price as your tax line — the state's effective rate on market value — not the number on the listing sheet, which is the seller's bill on a 2013-era assessment.
- 2 The 2027 revaluation: recent buyers are assessed at a median 50.9% of what they paid. When the roll resets, that implies roughly \$5,400 more a year on a median 2026 purchase.
- 3 Add 4–5% a year for levy growth. The rate is set by budgets, not by your assessment.

BEFORE YOU STRETCH

“If the difference between your budget and the next tier up is \$300,000, know what that \$300,000 buys before you stretch. Between \$1.0 and \$1.4 million it buys a bedroom and 600 square feet. Between \$1.4 and \$2.0 million it buys 700 square feet, a third more land, and a different part of town. Only one of those is worth stretching for, and which one depends on you.”

— ASHISH DESAI

01

BEFORE YOU LOOK

- **Pre-approval** current and in hand, not pending.
- **Your band.** Know your over-asking plan from page 3 and your all-in number from page 5.
- **Attorney** identified before you start looking, not after you write.
- **Your season.** Decide from page 4: spring costs more, winter chooses from less.

02

WHEN YOU FIND THE HOUSE

- **Run the assessment-to-price calculation** before writing the offer, not after closing.
- **Pull the FEMA flood map** by address, not by neighborhood.
- **Ask the two questions the disclosure form doesn't:** is there an oil tank, and what is the water service line made of.
- **Terms compete with price:** inspection scope, contingencies, deposit size, closing flexibility.

03

THE WEEK YOU GO UNDER CONTRACT

- **Call the Village Parking Utility** (201-670-5500 ext. 2200) about the commuter permit — the waitlist isn't published and December is too late.
- **Confirm the smoke / CO / fire extinguisher certificate** from the Bureau of Fire Prevention (201-444-7898).
- **Look up the water service line** and whether a 30-year replacement assessment is recorded against the property.

“The lender qualifies you on principal, interest, taxes and insurance. Ridgewood adds three lines the lender never sees: the 2027 tax reset, the parking permit, and the water bill. Put all three in the spreadsheet before the offer, and the spreadsheet will be right for the next five years.” — ASHISH DESAI



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SCHOOLS, SAFETY & THE COMMUTE

SCHOOLS · K-12, TEN SCHOOLS

5,412

STUDENTS, 2024-25

Down 5.0% from the 2019-20 peak

12:1

STUDENTS PER TEACHER

91.8% teacher one-year retention

\$19,713

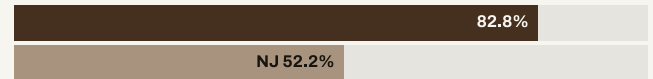
PER PUPIL, 2024-25

Lowest of the six neighboring districts

Outcomes are strong; the ledger is tighter. The district spends the least per pupil of the six towns on page 2, enrollment is down seven straight years, and reserves are budgeted near zero by 2027 — a referendum conversation is likely. \$7 of the full report has the numbers.

NJSLA PROFICIENCY, 2023-24 · DISTRICT VS. STATE

ELA



MATH



SAFETY · OFFENSES REPORTED TO THE FBI, 2025

0.33

VIOLENT PER 1,000

9 offenses (n); no murders 2021-25

4.8

PROPERTY PER 1,000

Lowest of the five NIBRS years (4.76 exact)

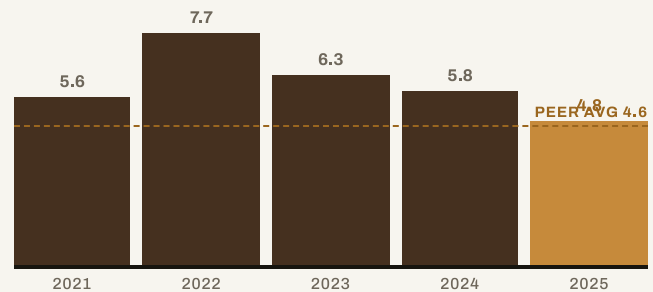
49

SWORN OFFICERS, 2025

1.82 per 1,000 residents

Larceny is 79% of the property count. Every violent-crime figure is a single-digit annual count — small numbers swing year to year and are not a trend.

PROPERTY OFFENSES PER 1,000 RESIDENTS



THE COMMUTE · A HOBOKEN-TERMINAL TOWN

52

WEEKDAY TRAINS TO HOBOKEN

Every ~12 min in the AM peak

39 min

FASTEST PEAK TO HOBOKEN

46-51 min typical

47-48

MIN, FASTEST TO PENN STATION

Via Secaucus; 53-65 min typical

Every train goes to Hoboken. Manhattan is a transfer at Secaucus or a PATH ride — there is no one-seat train to Penn Station, and off-peak the gap between trains is most of an hour. Ridgewood's is the only ADA-accessible station in this stretch of the line.

WHAT IT COSTS, MONTHLY

Rail to Penn Station (zone 9)

\$362

Rail to Hoboken

\$300

Resident Premium parking permit

\$1,500/yr

Fares effective July 1, 2026, and rise 3% every July 1 automatically. Permits are capped — call the Parking Utility the week you go under contract (page 6).

THE LAST WORD

BE READY ON TUESDAY.

“The buyers I see win are not the ones with the most money. They are the ones who did the reading, knew their number, and were ready on Tuesday.”

— ASHISH DESAI

DO THE READING

The full 84-page Ridgewood Market Report — every figure, method and source behind this guide — is free at ashishdesaigroup.com.

KNOW YOUR NUMBER

Pages 3–5: your band, your all-in carrying cost, your season.

THEN CALL

One conversation about your specific search. No list-signup, no pressure.

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SOURCES, DISCLAIMERS & COPYRIGHT

Sources. Market, offer, seasonality and budget figures: New Jersey Multiple Listing Service, closed residential sales, Village of Ridgewood, Jan 1, 2021–Aug 29, 2026 (about 380 closings Jan 2025–Aug 2026; seasonality on closings Jan 2024–Aug 2026); Bergen County deed records, 2025–26 sales, within 10% of each budget tier — living space is the assessor’s building area and understates finished basements and attics. Analysis by Ashish Desai Group. Taxes: NJ Division of Taxation, 2025 General Tax Rates, Average Residential Statistics and 2025 effective rate (1.944%); Bergen County Board of Taxation (revaluation schedule, Jan 7, 2026). Schools: NJ DOE School Performance Reports 2023–24; district audited statements and 2026–27 User Friendly Budgets (per-pupil is a cost figure, not a quality figure). Safety: FBI Crime Data Explorer, Ridgewood PD (ORI NJ0025100) and peer agencies, NIBRS 2021–25; counts are offenses reported, not convictions; Paramus was outside the police-data pull; the chart’s peer average is the 2025 property rate of Glen Rock, Ho-Ho-Kus, Wyckoff and Midland Park. Paramus water utility: NJ DEP Statewide Water Supply Plan, Veolia NJ service area. Ho-Ho-Kus water: borough-owned system, Suez-maintained (NJ BPU Docket WO21091144). Port Authority bus service for Ho-Ho-Kus and Wyckoff: NJ

Transit route 163 and Coach USA/ShortLine schedules. Commute: NJ Transit timetable eff. Aug 30, 2026 and Adjusted Fares eff. Jul 1, 2026; Village of Ridgewood 2026 parking program. Census: U.S. Census Bureau, ACS 2020–2024. Full method and all 260+ citations: The Ridgewood Market Report, free at ashishdesaigroup.com. † Dagged figures are best-effort research — verify with the issuing office before relying on them. **Data through August 29, 2026.**

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