

FOR BUYERS MOVING OUT OF MANHATTAN · BROOKLYN · QUEENS · THE BRONX · HOBOKEN · JERSEY CITY

Moving to Montclair?

Don't set your budget from the list price.

The honest NYC to North Jersey guide to what homes actually sell for in Montclair, Glen Ridge, Verona and Bloomfield, what the commute really looks like, and how to compete without overreaching.

KELLER WILLIAMS NJ METRO GROUP

Nancy Chu Homes · 237 Lorraine Avenue, Montclair, New Jersey ·
nancychuhomes.com

**BUILT FROM 2,086 CLOSED SALES
ACROSS ELEVEN TOWNS**

How to use this later

You are probably not buying this week. Most people who download this are three months to a year out, and that is the right time to be reading it. So do not try to absorb the whole thing now.

Here is what each part is for, and when to come back to it.

WHEN THIS HAPPENS	OPEN THIS
<u>You are comparing towns</u>	<u>Pages 8 to 12</u>
<u>You are setting your search filters</u>	<u>Pages 4 and 5</u>
<u>A listing appears and the price looks suspiciously low</u>	<u>Pages 4 to 7</u>
<u>You are wondering why a house has been sitting</u>	<u>Pages 21 and 22</u>
<u>You are getting ready to write an offer</u>	<u>Pages 17 to 20 and 23</u>

Save the guide, and save the number. The moment most buyers want a straight answer is not during a scheduled appointment. It is a weeknight when a house has just appeared, offers are due Monday, and the list price does not make sense.

TEXT OR CALL NANCY CHU HOMES

917.992.3098

The sixty-second version

If you read nothing else, read this page. These figures come from homes that closed over a full year, both their original list prices and their final sale prices. Not from today’s active listings.

	MEDIAN LIST	THE GAP TO MEDIAN SOLD	MEDIAN SOLD	SALE TO LIST
Montclair 14 days on market · \$22,487 average tax bill · Six stations	\$1,175,000		\$1,524,500	125%
Glen Ridge 14 days on market · \$22,985 average tax bill · One station	\$1,195,000		\$1,460,000	127%
Verona 14 days on market · \$13,788 average tax bill · No station in town	\$775,000		\$875,000	114%
Bloomfield 17 days on market · \$12,379 average tax bill · Two stations	\$599,900		\$657,500	108%

What that chart is telling you, in one sentence: in some of these towns the list price is a marketing decision rather than a number anyone expects you to pay.

Montclair and Glen Ridge price low on purpose to draw a crowd, and the crowd sets the real number. Verona and Bloomfield run closer to what the seller expects. Same county, neighboring markets, completely different arithmetic.

So the first thing to fix is not your wish list. It is your search range.

That is the next page.

GSMLS, single-family, non-distressed, three bedrooms and up, 2,086 sales, compiled by Nancy Chu Homes · closings 25 August 2025 through 25 August 2026 · tax figures NJDCA via Patch, February 2026, except Glen Ridge NJDCA 2024 tax year via Patch, March 2025, and Verona via MyVeronaNJ, March 2026

What your budget actually buys

This is the page to screenshot. It turns the sale-to-list numbers on page one into the number you should be typing into a search filter.

The logic is simple. If a town closes at 125% of list, then a house that finishes at your true ceiling was probably listed at about 80% of that. Search at your ceiling in Montclair and almost everything you tour will end up above your budget.

IF YOUR REAL CEILING IS	Montclair	Glen Ridge	Verona	Bloomfield
\$700,000	\$560,000	\$550,000	\$615,000	\$650,000
\$900,000	\$720,000	\$710,000	\$790,000	\$835,000
\$1,100,000	\$880,000	\$865,000	\$965,000	\$1,020,000
\$1,400,000	\$1,120,000	\$1,100,000	\$1,230,000	\$1,295,000
\$1,800,000	\$1,440,000	\$1,420,000	\$1,580,000	\$1,665,000

Search planning only. Townwide medians describe how a market has been behaving. Any individual house can sell well above or well below these ranges.

Save this page to your phone. It is the one you will want at the moment you are typing a number into a search filter, which is usually not the moment you are reading this.

How to read your search range

Read this as search planning, not as a valuation. It tells you where to point your filters so the houses you tour are ones you can actually win. It does not tell you what any individual house is worth, because that always comes back to the comps on that specific street.

The same arithmetic in reverse is why people get hurt. Set a \$1.1 million budget, search \$1.1 million listings in

Montclair, and you are touring houses that will finish around \$1.375 million. You will lose four of them before anyone explains why.

And it is why Bloomfield feels different the moment you look at it properly. At 108% of list, the gap between the number on the screen and the number on the contract is small enough to plan around.



WHAT THIS PAGE DOES NOT TELL YOU

What the specific house in front of you is worth. The town ratio is a convention, not a valuation.

TEXT A LISTING → [917.992.3098](tel:917.992.3098)

Why that house is listed so low

Here is the question we get more than any other, and it comes almost entirely from people moving out of the city: “Why is that Montclair house listed at \$1.1 million when you just told me it will sell for \$1.4?”

It is a fair question. It is also the single most expensive thing to misunderstand about this market, because the answer changes depending on which town you are standing in.

Sellers in Montclair price below what the house is worth on purpose, to pull the widest possible crowd through the door on the first weekend and let the buyer pool discover the real number.

Drive fifteen minutes to Livingston and the convention flips. There the list price is the number. Sellers price at value and negotiate down from there. Livingston ran 100% of list over the same year. Montclair ran 125%.

A 27 point spread inside one county, on the same property type, over the same year. Livingston is 283 sales at 100%. Montclair is 238 sales at 125%. Both are large samples. Neither is noise.

In Montclair, the list price is not an asking price. It is an invitation.

One reason Livingston behaves differently

And it is the most instructive one.

A meaningful share of what sells there is builder and renovated product. A builder is not a resident seller. A builder has new product, no emotional clock, and no closing date they have to hit on the other side. The builder move is to set the price, hold it, and negotiate down later if the house sits. That is rational when nothing is forcing your hand. It is not available to a family who has already accepted a job in Virginia and has to be out.

So the ratio is not a personality trait of a town. It is a readout of who is selling there and what leverage they have.

What that means for you. In a town that prices at value, your leverage grows with time on market, so patience and a clean offer can be worth more than speed. In a town that prices to invite a crowd, waiting is how you lose. Knowing which one you are standing in changes your whole approach.

Listing portals show you the listings. What they generally do not do is translate a town's pricing convention into the search range you should actually be using. That is the gap this guide is filling.



THE QUESTION THIS PAGE LEAVES OPEN

Which convention the house in front of you is running on, and whether it is priced to invite a crowd or priced to sit. Five minutes, and it costs you nothing.

TEXT A LISTING → [917.992.3098](tel:917.992.3098)

Four towns, honestly compared

These are the four we know best and the four we most often discuss with city buyers. Every block is the same shape so you can shortlist from an apartment fifteen miles away.

Montclair

\$1,524,500

MEDIAN SOLD

125%

SALE TO LIST

\$1,175,000

MEDIAN LIST

14

MEDIAN DAYS

COMMUTE REALITY

Six NJ Transit stations on the Montclair-Boonton Line. See the map on page 12.

WHAT YOU GET

Prewar and early-century single-family stock in quantity, from a modest three-bedroom to a very large Victorian. Six neighborhood centers rather than one downtown. One school district for the whole township.

THE HONEST TRADE-OFF

Montclair has the fewest trade-offs and the highest price. It is genuinely hard to be two miles from a train to New York City, and you are paying for that. It is the most competitive town on this list by a distance, and its assessments have not been reset since well before the current market.

GSMLS, single-family, non-distressed, three bedrooms and up · full year to 25 August 2026

Glen Ridge

HIGHEST OF THE ELEVEN TOWNS WE MEASURED

\$1,460,000	127%	\$1,195,000	14
MEDIAN SOLD	SALE TO LIST	MEDIAN LIST	MEDIAN DAYS

Sample of 67, so read the direction rather than the decimal.

COMMUTE REALITY

One station, one stop closer to the city than Montclair's Bay Street.

WHAT YOU GET

A small, built-out borough of gas-lit streets and large older homes. Essentially no new construction, by nature.

THE HONEST TRADE-OFF

There is almost nothing for sale, ever. In a recent quarter the borough had two active single-family listings against fifteen under contract. It is very quiet, the district is small, and the highest average tax bill in this guide comes with it. It has at least already been through its revaluation, so that number is settled.

GSMLS, single-family, non-distressed, three bedrooms and up · full year to 25 August 2026

Verona

NO TRAIN IN VERONA

\$875,000

MEDIAN SOLD

114%

SALE TO LIST

\$775,000

MEDIAN LIST

14

MEDIAN DAYS

COMMUTE REALITY

There is no train in Verona. This is the single biggest thing to know about it. You drive five to twenty minutes to a Montclair-Boonton station — Montclair State and Bay Street both have parking — or take NJ Transit Route 195D at peak, or use Boxcar, a private app-reservation bus. Door to door to Manhattan realistically runs 45 to 90 minutes.

WHAT YOU GET

Mostly standard single-family, historically in the \$500,000 to \$700,000 range, with the Afterglow section reaching into seven figures. Verona Park, 54 acres with two lakes. Hilltop Reservation, roughly 300 acres of trails.

THE HONEST TRADE-OFF

Inventory is brutal: ten single-family homes available in the entire town at the end of June 2026, down 38% year over year.

GSMLS, single-family, non-distressed, three bedrooms and up · full year to 25 August 2026

Bloomfield

INCLUDING BROOKDALE AND OAKVIEW

\$657,500

MEDIAN SOLD

108%

SALE TO LIST

\$599,900

MEDIAN LIST

17

MEDIAN DAYS

COMMUTE REALITY

Two stations, Bloomfield and Watsessing Avenue, on the same train line as Montclair and Glen Ridge. See the map on page 12.

WHAT YOU GET

The affordability release valve for the whole corridor, at roughly half Montclair's median price, and where a genuine first purchase happens.

THE HONEST TRADE-OFF

Bloomfield is long and narrow, and that shape is the whole story. Brookdale and Oakview, where we place the most first-time buyers out of the city, are the furthest from the train. You may end up commuting by bus, and station parking is limited. But Brookdale Park straddles Bloomfield and Montclair, so where it makes sense you can use Montclair's amenities without paying Montclair's prices. That is the entire argument for those two neighborhoods in one sentence.

HOW TO READ THE FOUR TOGETHER

Sale to list is the number that tells you what your budget really is. Everything else on this page is preference. That one is arithmetic.



THE QUESTION THIS PAGE LEAVES OPEN

Which two of these four are actually yours. That comes down to your commute, your monthly number and what you are willing to trade, and it is the fastest thing on this list to sort out with a person.

TEXT OR CALL → [917.992.3098](tel:917.992.3098)

GSMLS, single-family, non-distressed, three bedrooms and up · full year to 25 August 2026

Where the line actually goes

Six of the eleven stations sit inside Montclair, and which one you live near is worth fifteen to twenty minutes each way. Verona has none, which is the single most important thing about it — see page 10.



NJ Transit Montclair-Boonton Line published timetable and station list · in effect 30 August 2026 · stations plotted from published coordinates; town names are labels only and no boundaries are shown

Coming from the city

You already know the headline. More space, a yard, a school district. Here are the four things that catch people.

2,625 sq ft

The average home in Montclair's 07042 in the first half of 2026, which is 85.6% larger than the typical New York metro home. You are not trading up a category. You are changing units of measurement.

Realtor.com, ZIP 07042 · first half of 2026

75%

Nearly three quarters of Montclair listing views in that same period came from within the New York metro area, and views ran 3.3 times the national average. Realtor.com ranked 07042 the number two hottest ZIP code in America for 2026. You are not early. The people you will be bidding against came from exactly where you came from.

Realtor.com, ZIP 07042 · first half of 2026

22.1%

The average down payment in that 07042 data, over \$318,000, against a median credit score of 783. That is the field you are competing in.

Realtor.com, ZIP 07042 · first half of 2026

\$10,000

And then the tax bill, which is a new line in your life if you have been renting. That is roughly the gap between a Montclair bill and a Bloomfield bill, every year. Run it as part of the monthly number, not as an afterthought at closing.

NJDCA via Patch, February 2026

And then the revaluation

You will also hear about revaluations. Glen Ridge and Verona have both just completed town-wide revaluations effective 2026. Montclair has one ordered for the 2028 tax year, with assessments currently running at roughly 62% of market value. Bloomfield has one ordered with no date announced.

Here is the short version, because this is the thing people panic about for no reason. A revaluation does not by itself raise the total a town has to collect. It reassesses properties and redraws who owes which share of that total. Your own bill can still move, depending on how your assessment shifts relative to everyone else's and on what the municipal, school and county budgets do next. But a doubled assessment does not mean a doubled bill, and that is the fear people arrive with.

THERE IS A GUIDE FOR THIS

There is a great deal more to say about how New Jersey property taxes actually work, how to read the two halves of your assessment, and how an appeal works. It is too much for this guide, so it has its own. Ask us for **The North Jersey Property Tax and Revaluation Guide**.

WHAT DOES NOT CHANGE

14-17

The pace. Median days on market across these towns ran 14 to 17 days. If you are used to moving fast in the city, that instinct will serve you well here.

The two things everyone gets wrong

Both cost real money. Neither one appears on a listing page.

1 Montclair schools are not assigned by your address

Everywhere else you have lived, buying a house meant buying a school. Montclair does not work that way. The township runs a district-wide magnet system built around what the district itself calls parental choice. There is no neighborhood elementary assignment. The whole township is the catchment for every school.

Seven elementary schools and three middle school magnets, each built around a theme. The district lists those themes as science and technology, university studies, environmental studies, the arts, and global studies. Families apply for the school whose theme they want, and the district says that in most cases a family's first or second choice is honored.

Montclair High School is not part of the choice system, because it is the only public high school in the township. It serves everyone.

You are not locked in. Families can move a child later by filing a Freedom of Choice Application with the Central Office by 1 May. Requests are honored according to the district's own placement criteria, one of which is available space.

Why this matters to you as a buyer: it decouples your house choice from your school choice. Buying into a specific school zone, which is how it works almost everywhere else, does not apply here. Do not assume that buying on a particular street produces a particular elementary school assignment.

Every other town in this guide uses conventional neighborhood assignment. So this is a Montclair-specific thing you need to know about exactly one of your four options.

Confirm the current process and criteria at montclairps.org before you make a decision on it, because the details change.

Montclair Public Schools, district FAQ · confirm current criteria at montclairps.org

2 “Twenty minutes from the city” is not one thing

It is the phrase in every listing and it hides an enormous range. These are read off the published NJ Transit Montclair-Boonton Line timetable in effect 30 August 2026, station to station, not door to door. Which station each town has is on the map on [page 12](#).

Bay Street to Penn Station, weekday

On a one-seat Midtown Direct train. Not every train is one-seat. Some are marked to change at Newark Broad Street, and those run about 40 to 50 minutes.

35–45 MIN

Montclair State to Penn Station

The top of the line, just over the Montclair border in Little Falls, and it has parking. A real 15 to 20 minute penalty against Bay Street for a house four miles up the line, and the single most useful thing on this page.

50–60 MIN

Bay Street to Penn Station, weekend

There is direct weekend service, running about hourly through the middle of the day. Most people assume weekends mean a transfer. On this line, currently, they do not.

38–43 MIN

Bay Street to Hoboken

Then PATH to the World Trade Center.

28–33 MIN

Bay Street to the World Trade Center

Timetable to timetable, including the connection.

46–55 MIN

These are illustrative schedule ranges. Before you commit to a house on the strength of a commute, ride the train you would actually ride, at the hour you would actually ride it, starting from the house rather than the platform. Check the current timetable at njtransit.com.



THE QUESTION THIS PAGE LEAVES OPEN

Which station your commute should be built around. Tell us where you work and what time you need to be in, and we will tell you which part of which town to search.

TEXT OR CALL → [917.992.3098](tel:917.992.3098)

How you actually win a house here

Here is the thing almost nobody moving in understands. In this market the highest number does not automatically win. An offer is an objection handler for the seller. Your job is to work out what the seller is actually worried about and answer it in writing.

Start with the offer guidelines. When a house is getting multiple offers the listing agent usually publishes what the seller wants: the terms, the deadline, what matters to them beyond price. It is the seller telling you how to win.

Here is the part nobody mentions. Those guidelines usually sit in the agent-only section of the MLS. Most buyers never see them at all, and never know they existed. We pull them and read them with you on every house, because that is what due diligence means. You should not be writing an offer against instructions you were never shown.

The closing date is a free lever. Some sellers need to close fast. Some want to close early and then stay a couple of extra months until a kid finishes the school year, because closing gives them the cash to buy their next place. If you can be flexible on possession, that can be worth more to a seller than money, and it costs you nothing but planning.

We do not like blanket inspection waivers.

We like a number. A seller worried about inspection issues is looking for a waiver, and a blanket waiver moves the burden of every finding onto you.

What we write instead of a blanket waiver

Inspections restricted to structural, mechanical, environmental and safety issues, with a dollar threshold below which you will not come back to the seller, and carve-outs that sit outside the threshold entirely.

THE THRESHOLD

Your number, not ours

We work it out together, the same way we work out the appraisal cap.

THE CARVE-OUTS

Outside the threshold, always

Underground fuel storage tanks and wood destroying insects, plus whatever else about that particular house makes you nervous.

That gives the seller almost everything they wanted, which is confidence they will not be nickel and dimed over a closet door, and it keeps you protected against the things in North Jersey that are genuinely expensive and genuinely common.

Then there is the appraisal gap

In a market where houses sell 25% over list, appraisals come in low constantly, and it is not a sign anything is wrong with the house.

Here is the actual mechanic, because it is usually explained wrong. If you contract at \$1,500,000 and the appraisal comes back at \$1,400,000, your lender uses the lower of the two numbers when it works out loan to value. Depending on your loan program and what you were putting down, that can mean bringing more cash, restructuring the financing, or going back to the seller.

What it does not automatically mean is that you write a check for the whole \$100,000. How much of a gap you actually have to cover in cash depends on your loan. This is the single most misunderstood number in a competitive offer.

You can cap it, and this is the part most buyers do not know. Gap coverage is not all or nothing. The number is whatever amount of cash you are genuinely comfortable putting in. If that is \$50,000, the offer says \$50,000. We almost always write a hard limit rather than blanket waiving the appraisal, because a blanket waiver turns your offer into something very close to a cash transaction.

How you actually fund that number is a different question, and it depends on your cash position and your loan program. There is more than one way to do it and they are not equally safe. That is a conversation with us and your lender, and it needs to happen before you write, not after you are in a multiple-offer situation on a Sunday night.

HOW A GAP APPEARS

YOU BUY AT **\$1,500,000**

APPRAISAL RETURNS **\$1,400,000**

THE GAP **\$100,000**

How much of that you cover in cash depends on your loan program and your down payment. It is rarely the whole gap. Appraisal gap coverage is you telling the seller in advance how much of that risk you will absorb, up to a number you set.

And speed is part of the offer too

When a contract is prepared by a real estate licensee in New Jersey, it contains an attorney-review clause giving both parties three business days to consult an attorney. Until that review concludes, the property can still take offers from other people, and either side can still walk. A slow attorney review is one of the most reliable ways to lose a house you already won.

Almost nobody has an attorney picked out before an offer is accepted, and that is normal.

Worth knowing exactly when the clock starts, because people get this wrong. It does not start at a verbal yes on a Sunday night. It starts once the fully signed contract has been delivered to both buyer and seller, and it counts business days, so weekends and legal holidays do not count. From there everything depends on how fast your attorney moves.

The ones we recommend get results, keep you protected and answer the same day. Some of them will give you their cell phone number. Ask us and we will make the introduction.

SO A NORMAL BUYER IS NOT OUT OF THE RUNNING

A capped gap from someone who knows their limit is a strong, credible offer. You do not need to be a cash buyer to compete in a town that closes at 125% of list. You need to know your number before you write, not after.

The houses nobody else is looking at

Everything on the last page was about winning a house that thirty other people want. Here is the other way to buy, and it is the one we run constantly.

Watch for the house that has been sitting.

Across these towns the median home goes under contract in 14 to 17 days. So when a listing passes two weeks, and then three, without meaningful interest, that is a signal worth acting on.

Our rule of thumb is 14 to 21 days on market without significant bites. At that point the seller's leverage has been draining quietly every weekend, and there is very often a deal to be had.

Why a house sits. Nancy's framework is that there are four reasons: it is mispriced, it is mismanaged, it has a fatal flaw, or it is mismarketed. Three of those are about how the house was brought to market rather than about the house itself.

The fourth one sounds like the disqualifying one, and very often it is not. A fatal flaw is frequently just a preference. A busy street. Power lines over the back yard. Wallpaper nobody wants to look at. Those things thin out the crowd, and if the thing that bothered everyone else does not bother you, that is not a warning. That is your opening, and it is yours to decide.

So all four can be opportunities, and any of them can be a problem. Telling apart the flaw that is a choice from the flaw that is a defect is the entire skill, and it is the reason "just look at the older listings" is not advice you can act on by yourself.

WHAT SITTING ACTUALLY BUYS YOU WHEN IT IS THE RIGHT ONE

No bidding war. Room to negotiate on price and on terms. An inspection with no clock on it, which matters because we run a full inspection either way and we do not buy without one. And a seller who has stopped being motivated by the crowd and started being motivated by the calendar.

And sometimes it is just bad luck

The sellers fully intended to show the house all weekend and somebody got sick. A washing machine hose burst and flooded the basement the day before the open house. It launched the weekend of a snowstorm. The photos were bad.

Picking up a property for less than it should have gone for, because of something that had nothing to do with the house, is one of Nancy's favorite things in this business. It happens more often than you would expect, because most buyers are only ever looking at whatever came out this week.

A bad launch changes who noticed. It does not change what the house is worth.

THIS IS THE PART WE DO WITHOUT BEING ASKED

We watch the market, we watch the older inventory, and we tell you when one of these appears.



THE QUESTION THIS PAGE LEAVES OPEN

Whether the listing that has been sitting for three weeks is an opportunity or a warning. Send it over and we will tell you which one we think it is, and why.

TEXT A LISTING → [917.992.3098](tel:917.992.3098)

Before you tour, before you write

A checklist is more useful than a timeline, because you can tick it. If you can tick everything in the first list, you are ready to tour seriously. If you cannot, the gaps are your next two weeks.

Before you start touring

- ☐ A fully underwritten pre-approval, not a pre-qualification. If you do not have a lender yet, we will introduce you to ours.
- ☐ A real purchase ceiling set against sold prices, not list prices.
- ☐ A search range that matches that ceiling. We build this with you off the town ratios on pages 4 and 5, so it is not homework you do alone.
- ☐ A commute test on the actual route, at the actual hour, on a weekday.
- ☐ A shortlist of two or three towns, not eight.
- ☐ A plan for your lease end, and if you have a house to sell, a plan for that as well. A lease end is a scheduling problem. A house you still have to sell is a contingency, and contingencies cost you offers.

Before you write an offer

- ☐ The offer guidelines pulled and read with your agent. You very likely cannot see them yourself.
- ☐ A price-per-square-foot read on that specific house.
- ☐ A maximum appraisal gap number you are genuinely comfortable with, worked out with us and your lender.
- ☐ Your inspection structure decided, including your threshold number and your carve-outs.
- ☐ Proof of funds ready for the down payment and the gap.
- ☐ A New Jersey attorney you can reach the moment your offer is accepted. Use one of ours if you do not already have someone. Fast and responsive is most of the job here.

AND THE PART WE HANDLE, SO YOU DO NOT HAVE TO

Pulling the offer guidelines out of the agent-only side of the MLS and reading them with you.

The comps on the specific house, before you write.

The lender introduction and the attorney introduction, if you want them.

Booking every inspection. You do not need an inspector lined up in advance.

Getting the defects priced by a real contractor and turned into a remediation or credit request.

What a good inspector finds, and what we do with it

If your home inspector is as good as the one we recommend, he is going to find a lot of stuff. That is his job. Ours has done eight of Nancy and Raf's own personal transactions, and between them Nancy and Raf have sat through hundreds of inspections, so there is not much left they have not already seen. A giant report full of small items is a normal report on housing stock this old in this part of the country.

Your job, with us, is triage. At a minimum you will get a general home inspection, a wood destroying insect report, a tank sweep looking for underground fuel storage tanks, a radon test and a sewer scope. The defects we take back to the seller all arrive the same way: priced by a contractor, with a request to remediate or credit. A number beats an argument every time.

ONE LINE WE DO NOT MOVE ON

We will not buy a house with a buried tank the seller will not remove.

THERE IS A GUIDE FOR THIS TOO

Each of these items has a playbook behind it and it did not fit here. Ask us for **The Hundred-Year-Old North Jersey House Inspection Guide.**

WHAT TO DO WITH THIS FILE

Keep it. Send it to whoever you are making this decision with. Then put it away.

Pull it back out on the Thursday night a house appears and you are suddenly trying to make a million dollar decision by Monday. That is the moment this guide was written for, and by then you will have forgotten most of it, which is fine. Pages 4 and 6 are the two that matter in that moment.

Already watching a specific house?

Text us the address. You will get a straight read on three things.

What the list price is signalling

In that town, on that street, at that number.

Where the comps suggest it lands

What the recent comparable sales say about the finish number.

What you should have settled first

Before you decide whether to compete for it.

TEXT OR CALL

917.992.3098



Or email nancy@nancychuhomes.com. No obligation, and it takes about five minutes.

AND WHEN YOU WANT THE WHOLE PLAN

The Buyer SUCCESS Strategy Session is a conversation, not a pitch: a needs analysis, a plan built around your budget and your commute, and a straight answer on which of these towns actually fits. You do not need to be ready to buy this month. You do need to know what you are walking into.

KELLER WILLIAMS NJ METRO GROUP**Winning the house is half of it****NANCY CHU**

Sales Associate
NJ Real Estate License
#0568990

Closing it is the other half, and that is where deals actually fall apart. Nine out of ten of the deals that go under contract with us close, and every listing we have signed since November 2024 has either closed or is still on our board. Roughly 70% of the offers we wrote for buyers over the twelve months to September 2026 were accepted.

Based on our own transaction records for those periods. Outcomes vary by property, financing, inspection, appraisal, title and other factors, and none of this is a guarantee of future results.

You would be working with Nancy Chu and her team of buyer specialists, with Nancy's transaction team behind them. Your buyer specialist and Nancy work the other agent, which is the negotiation. The transaction team works the process: timelines, inspections, the attorney review clock, the paperwork, and the thing that has gone quiet and should not have. That is several people on your transaction rather than one agent with a phone.

Around that we have assembled the rest of the team over the years: our lender, our attorneys, title, insurance, and home inspectors. Our lender has done four of Nancy and Raf's own personal loans and two more for members of our team. We do not recommend anyone we have not used ourselves. You are free to use your own at any point.

WHO YOU WOULD BE
WORKING WITH ·
CONTINUED

Remote buying is routine for us.

— REMOTE
BUYING IS
ROUTINE

We represent relocating and remote buyers as a matter of routine. One buyer purchased here almost entirely remotely: twenty homes toured in a single day, a livestreamed inspection, and a winning offer in a competitive situation. If you are managing this from somewhere else, remote buying is routine for us.

Nancy Chu Homes has been doing this in North Jersey since 2005. We are a team of trainers, we are unreasonably interested in the numbers, and we will tell you when a house is wrong for you.

KELLER WILLIAMS NJ METRO GROUP

WHERE TO FIND US

nancychuhomes.com

nancy@nancychuhomes.com

youtube.com/@nancychuhomes

Text or call [917.992.3098](tel:917.992.3098)

Instagram [@nancychuhomes](https://www.instagram.com/nancychuhomes)

[linkedin.com/in/nancychuhomes](https://www.linkedin.com/in/nancychuhomes)

The Town Minutes series on YouTube covers these towns week by week.



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CONTACT

nancychuhomes.com
nancy@nancychuhomes.com
Text or call 917.992.3098

237 Lorraine Avenue
Montclair, New Jersey

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youtube.com/@nancychuhomes
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