

# YOUR NEW JERSEY REAL ESTATE PLANNING GUIDE

YOUR LOCAL GUIDE TO SMARTER BUYING,  
SELLING & PLANNING IN BERGEN COUNTY



**MICHAEL GUARRIELLO**

YOUR LOCAL REALTOR®

Serving Bergen County and the  
Surrounding Area for the last 10 years

[BERGENCOUNTYLIFESTYLE.COM](http://BERGENCOUNTYLIFESTYLE.COM)

# WHAT YOU'LL FIND INSIDE THIS GUIDE

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Making a real estate decision is about more than market timing—it's about understanding your options, clarifying your priorities, and moving forward with confidence.

This guide is designed to help you think clearly about where you are and what comes next, whether you're actively planning a move or simply exploring your options.



Inside, you'll discover:

## **Understanding Today's Market**

Current Bergen County trends, pricing insights, and what buyers and sellers need to know right now.

## **If You're Considering a Move**

Strategic questions to ask yourself before buying or selling—so you enter the market with clarity and strength.

## **Navigating a Life Transition**

Thoughtful guidance for downsizing, divorce, estate situations, and other major life changes that involve real estate decisions.

## **Creating Your Personal Plan**

Reflection questions and next steps to help you move from uncertainty to action.

## **How to Use This Guide**

There is no need to read it cover to cover. Jump to the section that matches where you are right now. Take notes. Ask yourself the hard questions. And when you're ready to move forward, feel free to reach out for a private conversation.

You don't need to have all the answers—you need a clear starting point.

**Let's get started!**

# UNDERSTANDING TODAY'S BERGEN COUNTY MARKET

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Real estate decisions feel bigger when the market feels uncertain. The truth is—there is always an opportunity. The key is understanding timing, leverage, and strategy.

## Here's what matters most right now in Bergen County:

### **Buyer Demand**

Well-priced homes are still attracting strong interest. Buyers today are more informed, more cautious, and more strategic—which makes preparation critical. In Bergen County's competitive market, homes that show well and are priced correctly often receive multiple offers.

### **Inventory Levels**

Limited inventory creates both challenges and opportunities. For buyers, it means being prepared to move decisively when the right property appears. For sellers, it means properly positioned homes stand out in a market hungry for quality options.

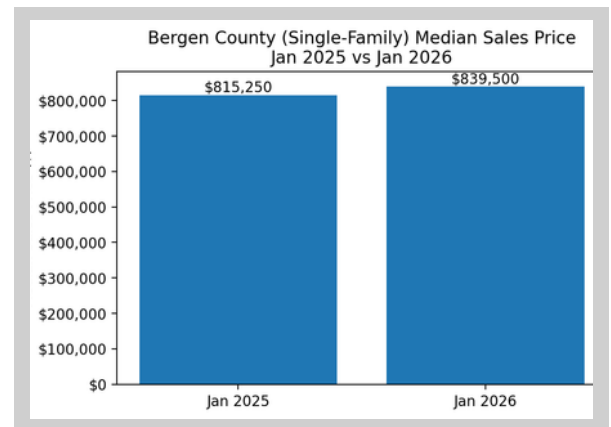
### **Pricing Trends**

Bergen County's median home price for single-family homes in January 2026 is \$839,500, up 3.0% from the previous year. Homes are currently selling at 102.4% of their list price—meaning well-positioned properties are attracting competitive offers above the asking price.

- \$839,500 median price
- +3.0% appreciation
- 45 days on market
- 102.4% of list price

### **Note for Buyers & Downsizers:**

The townhouse and condo market shows different dynamics, with median prices at \$475,000 (down 14.9% year-over-year) and homes selling in 43 days. This segment offers more inventory (2.4 months supply) and different opportunities for first-time buyers or those looking to simplify.



### **Market Timing**

Well-priced single-family homes in Bergen County are averaging 45 days on market. The difference between strategic pricing and overpricing can add weeks or even months to your timeline—and cost you leverage in negotiations.

### **What This Means for You**

Whether you're buying, selling, or simply exploring options, planning gives you leverage. The earlier you understand your numbers, your timeline, and your positioning, the more control you have over the outcome. Waiting for "perfect timing" often means missing a real opportunity. Strategic timing means understanding what's happening now and positioning yourself accordingly.

# IF YOU'RE CONSIDERING A MOVE

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If you're *buying* before starting your search, ask yourself:

## Financial Clarity

- What monthly payment feels comfortable—not just approved?
- Do I understand total closing costs beyond the down payment?
- Have I been pre-approved by a lender who understands the Bergen County market?

## Property Positioning

- What strategic improvements would increase buyer interest and perceived value?
- How does my home compare to other active listings buyers are seeing?
- Is my property positioned to attract the right buyers at the right price point?

## Strategic Positioning

- What strengthens my offer beyond price?
- Have I considered inspection timelines and contingencies strategically?
- Do I understand how to position myself as a serious buyer in a competitive market?

## Bottom Line:

Buying isn't just about finding a home—it's about entering the market with clarity, strength, and a negotiation strategy in place.



# IF YOU'RE CONSIDERING A MOVE

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If you're *selling* before listing your home, consider:

## Pricing Strategy

- Is my pricing strategy aligned with current buyer demand and recent comparable sales?
- Do I understand the difference between "list price" and "sale price" in today's market?
- Am I emotionally prepared to hear honest market feedback?

## Market Readiness

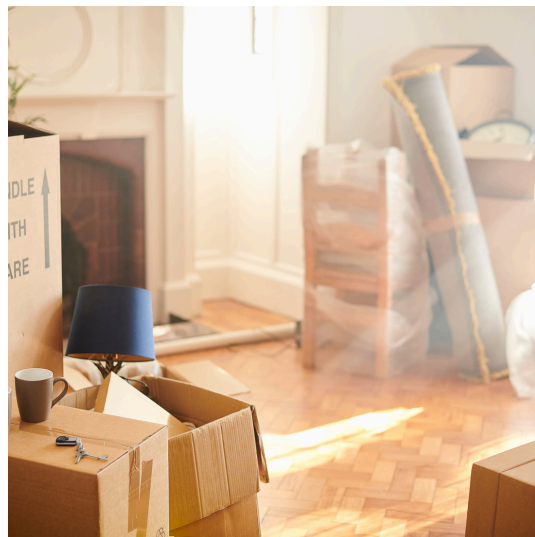
- How competitive is the area I'm targeting?
- Am I prepared to move quickly when the right home appears?
- Do I have a clear understanding of what compromises I will and won't make?

## Timeline & Readiness

- What timeline works best for my family and financial situation?
- Am I prepared for the realities of showings, negotiations, and inspections?
- Do I have a plan for where I'll go next?
- Do I understand what today's Bergen County buyers prioritize?
- Am I willing to be flexible on terms to attract stronger offers?

## Bottom Line:

Selling is not about guessing the market. It's about positioning yourself strategically within it with accurate pricing, smart preparation, and clear-eyed expectations.



# NAVIGATING A LIFE TRANSITION

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Major life changes require more than market knowledge. They require patience, discretion, and thoughtful timing. Real estate is often the financial and logistical center of major life transitions, but it doesn't have to add stress to already difficult situations.

## Downsizing with Intention

Moving to a smaller home is about more than square footage—it's about intentionally designing your next chapter.

### **Key Considerations:**

- What space do you truly need now versus what you're accustomed to?
- What timeline feels manageable without adding unnecessary pressure?
- How will you coordinate selling your current home and securing your next one?
- What belongings require thoughtful planning, and what can be simplified?
- How do you want to feel in your new space?

**Strategic Approach:** Downsizing works best when it's proactive rather than reactive.

Planning 6–12 months creates options. Waiting until you're forced to move creates stress and limits choices.

## Divorce or Separation

Real estate decisions during divorce require clarity, fairness, and professionalism coordination.

### **Key Considerations:**

- Understanding current property equity and market value
- Establishing a neutral selling strategy that serves both parties
- Protecting financial interests while maintaining forward momentum
- Creating a realistic timeline that aligns with legal proceedings
- Coordinating with attorneys and financial advisors to ensure nothing is overlooked

**Strategic Approach:** Clear communication and data-driven decisions reduce conflict. Working with professionals who understand the complexity—and can remain neutral—makes a difficult process more manageable.

## Long-Time Family Homes & Estate Situations

When history is attached to a home, every decision feels heavier. Whether you're preparing a family home for sale, managing an estate property, or coordinating a guardianship situation, clarity matters even more.

### **Key Considerations:**

- Preparing a property that may need updates or repairs before listing
- Understanding tax implications and timing considerations
- Coordinating with financial advisors, attorneys, or estate professionals
- Making objective decisions when emotions are high
- Avoiding rushed decisions that cost money or create regret

**Strategic Approach:** These situations benefit from working with professionals who understand the intersection of real estate, legal planning, and family dynamics. We work closely with trusted legal and financial professionals to ensure every detail is handled properly and nothing falls through the cracks.

# CREATING YOUR PERSONAL REAL ESTATE PLAN

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## About Michael Guarriello

Michael has been guiding Bergen County families through real estate for many years. Rooted in deep community knowledge and focused on clarity over pressure, he helps clients navigate every stage of homeownership—from first purchases to complex life transitions.

Working closely with trusted legal and financial professionals, Michael provides strategic guidance that considers your whole picture, not just the transaction. His approach is built on honesty, local expertise, and understanding that real estate decisions are ultimately about life—not just property.

## Next Step: Reflection Questions

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### Stage & Timeline

- What stage am I currently in? (Exploring / Actively Planning / Ready to Move)
- What would my ideal timeline look like?
- What's driving this decision right now?

### Decision-Making Process

- Who needs to be involved in this decision?
- What support do I need to move forward?
- What's holding me back from taking the next step?

### Concerns & Clarity

- What concerns me most about making a move?
- What information would make me feel more confident?
- What's the gap between where I am now and where I want to be?



# You Don't Need All The Answers

**You simply need a clear starting point and the right guidance.**

If you're ready to explore your options with someone who understands Bergen County, values clarity over pressure, and can help you navigate whatever stage you're in, I invite you to take the next step.

## Ready to Start? Schedule Your Consultation

Together, we'll:

- Clarify your timeline and priorities
- Review your numbers and market positioning
- Create a strategy that fits your life, not just the market
- Answer your questions honestly and thoroughly

→ Book Your Call:

Call/Text: [201-887-0244](tel:201-887-0244)

or email [michaelguarriello@kw.com](mailto:michaelguarriello@kw.com)

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## Get Your Home's Current Value

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