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Bergen Homes:

A Decade of Shifts & 2026 Outlook

Tips from a Local Real Estate Expert



BY SANDRA GARCIA, REALTOR® AT CORCORAN INFINITY PROPERTIES

This month, we're looking back on a decade that transformed Bergen County's housing market, from a balanced 2015 landscape to a pandemic frenzy and now steady normalization.

I'm Sandra Garcia, Alpine resident, Realtor® at Corcoran Infinity Properties, Real Estate Investor, and your trusted guide to the ever-evolving Bergen County market.

From Balance to Boom and Back Again

In the mid-2010s, Bergen County's single-family housing market was near equilibrium, steady sales, healthy inventory, and modest price growth. That balance vanished after 2020. Record-low interest rates and remote-work demand unleashed a buying surge. By 2021, yearly home sales had jumped about 17% above pre-pandemic levels, while available listings plunged nearly 70%. At one point, Bergen had barely 900

homes on the market, about one-third of normal levels.

By contrast, 2023 marked a sharp downturn in sales as rates climbed, but prices didn't fall. Instead, low inventory kept values rising. The median existing home price now hovers near \$950,000, and 2.5M for New Homes Built to Sell, roughly 80% higher than in 2019. Entry-level homes under \$600K have all but disappeared, replaced by a growing segment of multi-million-dollar listings now representing 27% of the market, up from just 9% pre-pandemic.

The Next Chapter

Looking ahead, expect Bergen County to remain New Jersey's most resilient, high-value market. Economists forecast home values growing modestly at 2-4% annually, with supply slowly improving through 2026 and beyond. If rates dip to low 6%, restrained demand could boost sales modestly. No crash ahead, low inventory provides a price floor, but also no return to 2021 mania. We're transitioning from the chaos of post-pandemic bidding wars to a healthier, more predictable pace.

2026: Strategic Balance Emerges

As of now, the market shows clear cooling from the frenzy. Homes take two to three weeks to sell, versus just days in prior years, and sale-to-list prices have normalized around 100%. Inventory rebounded 70% from 2023 lows, still tight, but buyers finally

have options again, though desirable properties move very quickly. The difference now is realism: sellers must price strategically, buyers are less willing to overbid, and bidding wars are more selective.

Advice for Buyers

Move quickly on well-priced homes, they still draw lots of offers. Use longer DOM (60+ days) as negotiation leverage for overpriced listings. Get pre-approved and lock rates early, sellers favor ready buyers in this steady appreciation environment.

I'm Sandra Garcia, your local Bergen County Realtor®, and I'm committed to helping you succeed through every market cycle, and I remain committed to helping Bergen County buyers, sellers, and investors.

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COLORS OF THE YEAR 2026

A YEAR OF MOOD, CALM & PERSONALITY

In 2026, paint brands seem less interested in loud trends and more interested in mood, comfort, and timeless style. Some go soft and calming, others lean into rich, earthy depth, and a few bring jewel-like drama.

Key 2026 Colors of the Year



Pantone – Cloud Dancer (PANTONE 11-4201)

For the first time, Pantone chose white as the Color of the Year.

- A soft, airy off-white/white neutral
- Cloud Dancer is described as “a breath of calm,” ideal for creating light, airy spaces. Great for living rooms, homes with minimalist or Scandinavian-adjacent style, or as a backdrop where you want art, furniture or textiles to pop.

Benjamin Moore – Silhouette AF-655



- A rich espresso-brown with subtle charcoal undertones — kind of like a perfectly tailored suit in paint form.
- Sophisticated and versatile: use it as a moody neutral in a living room, office, or bedroom — especially paired with warm woods, metal accents, or soft lighting to bring warmth and depth.

Behr – Hidden Gem (N430-6A)



- A smoky blue-green, leaning jewel-toned but grounded — calm, cozy, a little moody.
- Perfect for bathrooms, home offices, kitchen islands, or built-ins. On cabinetry or accent walls, it brings calm sophistication. Pair with brass, wood, or cream accents for a grounded but baroque-touch vibe.

Valspar – Warm Eucalyptus (8004-28F)

- A muted sage-green with gray/blue undertones, earthy and relaxing.
- This shade brings nature inside — perfect for bedrooms, reading nooks, or cozy living spaces. It pairs beautifully with warm woods, natural textures, and vintage or retro-inspired décor.

Dutch Boy Paints – Melodious Ivory (313-2DB)



- A soft creamy beige / warm neutral — a timeless choice that works across many design styles.
- Think of it as the “calm blank canvas” for homes: great for walls, trim, or whole rooms if you want a neutral base that won’t date or fight with furniture and art.

Graham & Brown – Divine Damson



- A deep, moody plum / cherry-berry — bold but sophisticated, leaning moody and dramatic.
- Ideal for intimate spaces: think a moody bedroom, a cozy study, or a dramatic dining room. Works beautifully with warm metallics, wood, and softer neutrals to balance its intensity.



How to incorporate the new colors

- Layer neutrals + bold mood tones: Use a neutral like Cloud Dancer or Melodious Ivory on most walls, then highlight one wall or an accent piece with Hidden Gem or Divine Damson for depth and personality.
- Nature meets softness: Warm Eucalyptus is amazing with woven textiles, wood furniture, plants, and soft lighting — perfect for a relaxing, back-to-nature vibe.
- Sophisticated and cozy: Silhouette AF-655 turns a room into something that feels elegant and grounded — ideal for a study, living room, or anywhere you want “grown-up comfort.”
- Don’t shy away from drama: Deep jewel/plum tones like Divine Damson make small rooms feel luxurious — pair with toned-down neutrals so the room stays balanced.



2026 feels less about loud trends and more about creating spaces that feel good — quiet, calm, grounded, and intentional. Whether you love soft natural light and serenity, or depth, mood, and cozy sophistication, this year’s palette gives plenty of options.

Happy New Year,
Xoxo
Sami

Sami Dussin is trained in Architecture, Urban Design and Interior Design. Home is where our stories are written. Let's be creative!



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Stunning Brick Manor Blends Timeless and Modern

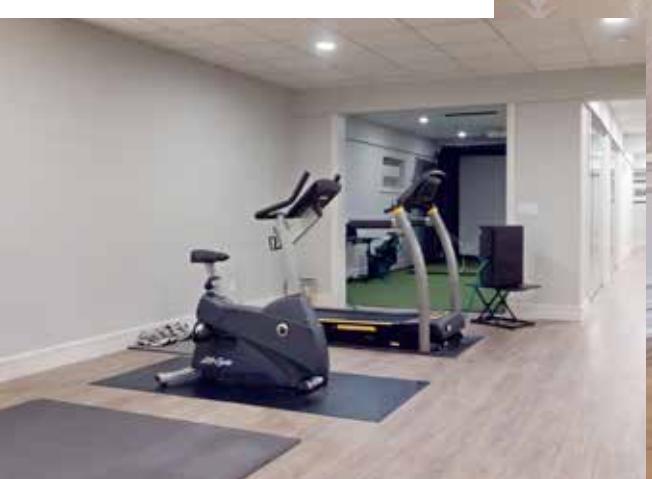
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This exquisite brick manor, situated on the most prestigious street in Saddle River, offers a grand lifestyle distinct by timeless architecture and modern sophistication. A sweeping circular drive leads to a breathtaking two-story marble foyer, where a dramatic curved staircase and elegant balcony overlook a cavernous great room. The gourmet kitchen serves as a culinary masterpiece with its massive quartz waterfall island and professional-grade Hestan appliances, while the formal living and dining salons are adorned with intricate custom moldings and artisanal built-ins. The first floor is completed by a private guest suite and high-capacity laundry center. Upstairs, the extravagant primary retreat features a peaceful sitting room, dual boutique-style walk-in closets, and a spa-inspired en-suite bath, complemented by four additional bedrooms, each with its own private en-suite. The newly finished lower level provides an unrivaled entertainment experience, boasting a professional golf simulation range, a high-performance home gym, and a spacious media den. Outside, the estate transforms into an alfresco sanctuary with expansive stone patios, a resort-style heated gunite pool and integrated spa, and a fully-equipped summer kitchen, all protected by a state-of-the-art security system.



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Grissini

(Italian Breadsticks) with Three Toppings

Ingredients

3 cups all-purpose flour, spooned and leveled, plus more for work surface

2 tsp. instant yeast

2 tsp. sugar

1 1/2 tsp. kosher salt

1 1/4 cups warm water

4 Tbsp. olive oil, divided

Three-Way Toppings: 1/4

cup sesame seeds; 2 tablespoons chopped fresh rosemary with 1 teaspoon red pepper flakes; or 1 ounce Parmesan, grated (about 1/3 cup) with 1 teaspoon freshly ground black pepper

Directions

1. Whisk together flour, yeast, sugar, and salt in a bowl. Add water and 2 tablespoons oil. Stir until a dough forms. Cover and let rise at room temperature 20 minutes.

2. Line a rimmed baking sheet with parchment paper. Divide dough in half. On a lightly floured work surface, roll each half to a 9- by 13-inch rectangle. Brush with remaining oil and sprinkle with desired toppings, dividing evenly. Cut into 3/8-inch strips. Twist strips and transfer to prepared baking sheets. Cover with a kitchen towel and let rise at room temperature 1 hour.

3. Preheat oven to 425°F. Bake, in batches, until golden brown, 12 to 14 minutes. Transfer to a wire rack and cool completely.





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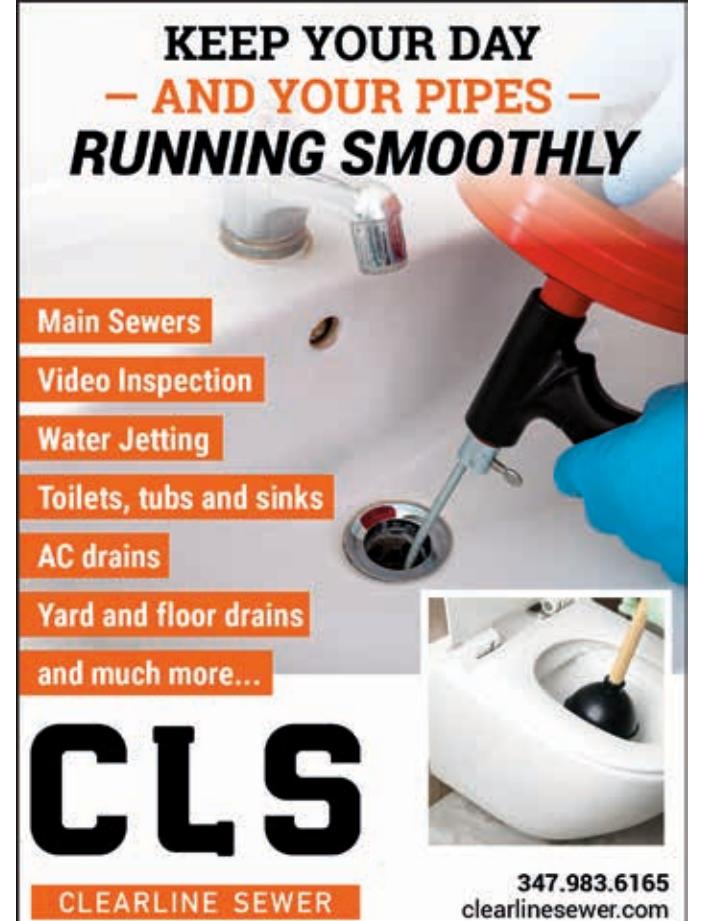
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Bergen County Real Estate in 2026

What Buyers, Sellers & Investors Should Expect

As we step into 2026, Bergen County's housing market continues to draw attention from local residents, New York City-area commuters, investors, and suburban home seekers alike. After several years of elevated home prices and tight inventory, the market is shifting — but the fundamentals that make Bergen County desirable remain strong.

Prices Will Likely Rise, But at a More Sustainable Pace
The era of double-digit annual price increases seen earlier in the decade is giving way to more modest home value growth. Analysts and local market projections point toward **moderate appreciation in 2026 — generally in the low single digits** (often cited between ~2-4%), rather than dramatic jumps. This reflects a market that's still fundamentally strong, but less overheated than in prior years.

Key price points from late 2025 help frame the backdrop:

- Median home values in Bergen County were up year-over-year, with figures around the **mid-\$700,000s to \$800,000+ range** depending on the source.

Inventory Is Rising — Buyers Have More Choices (But Still Limited)

One of the most notable trends heading into 2026 is a **gradual increase in active listings** after years of constrained supply. More homes are hitting the market — especially mid-range single-family homes — giving buyers additional options and easing some of the pressure from earlier bidding frenzies.

However, inventory is **not flooding the market**:

- Many existing homeowners remain locked into historically low mortgage rates and choose not to sell, reducing turnover.
- New construction is limited by geography and zoning, especially in established suburban communities.

What this means: buyers will likely find **more opportunities than in the peak pandemic years**, but **supply still won't fully satisfy demand**, especially in highly sought-after towns.

Days on Market Will Drift Higher (More Balance Between Buyers & Sellers)

Homes in Bergen County historically moved extremely quickly — sometimes under contract in just days — but 2025 data showed an **increase in days on market** compared with previous years.

In 2026:

- Buyers should expect to see **homes stay active slightly longer**, giving them more time to evaluate and compete.
- Sellers may need to price more strategically and market homes effectively to stand out.

This trend reflects a **small shift toward a more balanced market**, where neither side holds overwhelming leverage.

Mortgage Rates & Affordability Will Influence Demand

National and local forecasts suggest that **mortgage rates may stabilize or modestly decline** in 2026 — potentially moving from high-to-mid 6% territory.

Lower rates, if realized, could **rekindle demand from sidelined buyers** (especially first-time homeowners).

Conversely, if rates remain elevated near 7%, some buyers may stay cautious, reserving cash or postponing purchases.

Affordability remains a challenge: many purchasers feel priced out, and high property taxes add another layer of cost pressure for prospective homeowners. (Local discourse underscores this sentiment among residents navigating affordability concerns.)

Buyer Motivations & Migration Patterns Still Favor Bergen County

A notable driver of demand in recent years — migration from New York City — continues to provide tailwinds for Bergen County real estate. Relocation from NYC and other urban centers into commuter-friendly suburbs remains a factor influencing buyer interest and pricing dynamics. Additionally, **towns with top-rated schools, commuter access to Manhattan, and strong community amenities** will continue to attract disproportionate interest, keeping those sub-markets active and competitive.

Luxury & High-End Market Activity Growing

The luxury segment in Bergen County — particularly homes **priced \$3M and above** — has demonstrated robust performance and increased concentration among top broker teams.

In 2026:

- Ultra-luxury homes will likely remain a **niche but dynamic segment**, with seasoned buyers and affluent relocators participating actively.
- These high-end properties may not mirror broader market trends precisely, as they often function on different demand curves.

Strategies for Buyers, Sellers & Investors in 2026

Buyers:

- Expect more inventory than in past years, but continue to move decisively on well-priced listings.
- Emphasize financing planning and be ready for negotiation in some segments.

Sellers:

- Price homes competitively and invest in staging/upgrades to attract serious buyers.
- Understand micro-market conditions — small differences in condition, location, and features can materially affect outcomes.

Investors:

- Opportunities exist in rental properties given rising rents and steady demand, as well as in select value-add homes.
- Keep an eye on longer-term fundamentals like job growth and commuter trends.

Final Takeaway: A Market Evolving, Not Cooling

Overall, Bergen County in 2026 isn't expected to plummet or explode — it's maturing. Home prices are projected to **continue upward at a healthier pace**, inventory is **creeping higher**, and the market is becoming **more balanced between buyers and sellers** — yet demand driven by location, lifestyle, and proximity to New York City remains strong.

For anyone engaged in the 2026 Bergen County real estate scene — whether buying, selling, or investing — the key will be staying informed, working with experienced local professionals, and being ready to act when the right opportunity arises.



From Part-Time Dream to **TRUSTED ADVISOR**

Dalia Yomtobian - Terrie O'Connor Realtors



PHOTOS BY ANDREW FEIN

**Dalia Yomtobian - Terrie O'Connor
Realtors - Ridgewood, NJ**

In an industry defined by constant change, fierce competition, and high-stakes decisions, Dalia Yomtobian stands out for her integrity and empathy. For the past decade, Dalia has built a reputation throughout Ridgewood and Bergen County not just as a knowledgeable real estate professional but as someone who has an unwavering commitment to her clients.

"I don't just want to sell a house," she says. "I want to help my clients find their home — the place that truly fits their needs, their lifestyle, and their vision." That philosophy has guided her career since she first became licensed in 2015. What began as a simple idea has grown into a thriving, full-time business grounded in trust, integrity, and a deep understanding of the local market.

**A Life Rooted in Family
and Community**

Dalia has been married to Amir Yomtobian for 30 years and is the proud mother of four grown children. "Alan and Ariella are lawyers," she shares. "Aviel is on the path to becoming a pharmacist, and the youngest, Leor, recently graduated

from Stevens Institute with a master in Artificial Intelligence.”

Her family has always been her foundation, and when her children were grown, she found herself at a crossroads. I was a full-time housewife,” she recalls. “I felt ready to be more engaged and I asked myself, ‘What should I do next? Get my real estate license?’”

That simple question changed everything.

Finding Her Home at Terrie O’Connor

From the start, Dalia chose to build her career with Terrie O’Connor Realtors — and she has never looked back.

“They’re a great company and they offer so much support,” she says. “I felt comfortable and at home right away, so I didn’t even interview with any other firm.”

What began as a part-time experiment quickly became a calling.

“I started just for fun,” she explains. “But here we go — ten years later, I’m still here. I’m happy, and the company truly does a lot to support its agents.”

Learning from the Best

Like many successful agents, Dalia credits strong mentorship as a key factor in her early growth. “I had great mentors,” she says. “Shane Walters and Janis Fuhrman were both incredibly influential early on.”

Dalia immersed herself in open houses, shadowing experienced agents, learning from every interaction, and slowly building confidence.

“I hosted as many of Janis’s open houses as I could,” she says. “That hands on experience helped me learn quickly, and I even began selling homes directly from those open houses.”

Today, she operates as a solo agent, fully in control of her business and her brand.



“I DON’T JUST WANT TO SELL A HOUSE, I WANT TO HELP MY CLIENTS FIND THEIR HOME — THE PLACE THAT TRULY FITS THEIR NEEDS, THEIR LIFESTYLE, AND THEIR VISION.”

What Makes Dalia Different
Ask Dalia what sets her apart, and her answer is immediate.

“I’m very focused on what my clients truly want,” she says. “I’m honest, transparent, and I work hard to build trust. I stay on top of the market, understand the surrounding areas, and guide my clients on how to make strong offers and move forward with confidence.”

Her approach is both analytical and emotional — she understands the numbers but never forgets that behind every transaction is a family, a dream, and a future.

Design, Staging, and Vision

One of Dalia’s unique strengths is her eye for design. She works closely with builders and brings a creative edge to every property.

“I currently work with two builders,” she says. “I help guide the design process — from layout to finishes — so the homes include the features today’s buyers are really looking for.” She also handles staging herself. “I recently staged a home myself for one of my sellers,” she explains. “It saved the seller money, and I was able to achieve the same polished result you’d expect from a professional stager.”

For buyers, this design mindset is equally valuable.

“I love touring homes with buyers and helping them see which one can truly become their home,” she says. “I also offer design ideas and suggestions to help them visualize how a space can be transformed.”

The Joy of the Work

For Dalia, real estate is not about sales — it’s about people.

“The best part of being a realtor is meeting people, learning their stories, and exploring homes together,” she says. “I love it.”

She believes strongly in guiding clients through every step.

"It's about being there for them every step of the way," she explains. "Guiding them on what to do, what to say, and how to navigate the process."

Every day brings something new.

"Every day comes with surprises," she says. "Sometimes a buyer walks into the very first house and makes an offer — it feels like a miracle. Other times, you tour dozens of homes, and nothing clicks." This is the life of the REALTOR®.

The Challenges

While the work is rewarding, it is not without obstacles.

"The hardest part is following up with buyers after investing so much time showing them options," Dalia admits. "Sometimes they give up, or choose another agent, and communication just stops."

Stories That Stay with You

After ten years in the business, Dalia has seen it all.

One showing, in particular, still makes her laugh.

"I went to show a house with a client," she recalls. "As soon as I opened the door, a dog immediately ran toward me barking," she recalls. "I was so startled that I started screaming."

Another time, the dog actually bit her.

"At the time it wasn't funny," she laughs, "but looking back now, I can definitely laugh about it."

She has also toured some truly unforgettable homes. "I once saw a house where the walls were lined with birdhouses — with live birds inside the home," she says. "It was unbelievable."

Recognition and Growth

Dalia's dedication has earned her multiple Circle of Excellence Awards, including 2017 and consecutively from 2019 through 2024 — a testament to her consistent performance and client loyalty.

She serves Ridgewood and the surrounding Bergen County communities, occasionally extending just beyond the borders when clients need her.

Her business even grows in the most unexpected ways.

"I once bought a rug from someone and mentioned that I was a real estate agent," she recalls. "They said, 'Oh, my dad wants to sell his house.' That's how I got my first listing."

A Career of Purpose

Dalia's career is built on sincerity, persistence, and a genuine desire to help others.



"I don't just want to sell a house," she says. "I want to help people find their home."

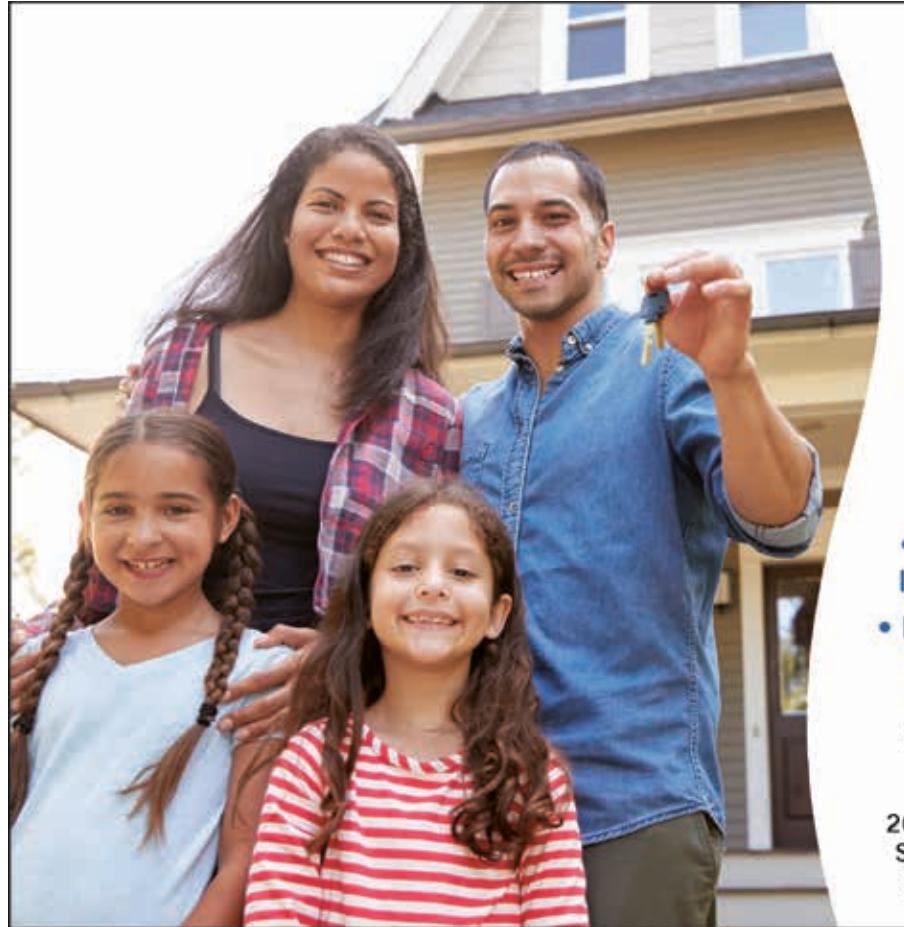
In Bergen County's competitive market, that commitment makes all the difference.

And for Dalia Yomtobian, the journey is still just beginning.

Dalia Yomtobian

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