Caldwell, *by the record.*

The median sale here closed at 106.2% of the first asking price, and 69% of sales finished above it, at a median of 15 days from listing to the MLS pending date. Asking prices are where the conversation starts in this town, not where it lands.

12 months of closings, October 2025 through September 2026 | Closed single-family sales, Caldwell Borough |

MLS data pulled **November 17, 2026**

$785K	39	15 days	69%
MEDIAN SALE PRICE 12 MONTHS TO SEP 30, 2026	HOMES SOLD 12 MONTHS TO SEP 30, 2026	MEDIAN DAYS TO RECORDED PENDING	SOLD ABOVE THE FIRST ASKING PRICE
Middle half: $640K – $930K		**List date to the MLS pending date**	**Median sale at 106.2% of first ask**

Nº I In two minutes

The whole town in one screen: what it costs, how fast it moves, and the three things that decide a move here.

Over the 12 months to Sep 30, 2026 there were 39 closed single-family sales in Caldwell. The median was $785,000, and the middle half of the market ran from $640,000 to $930,000. That spread is the useful number: a single median describes a group of sales and never one house.

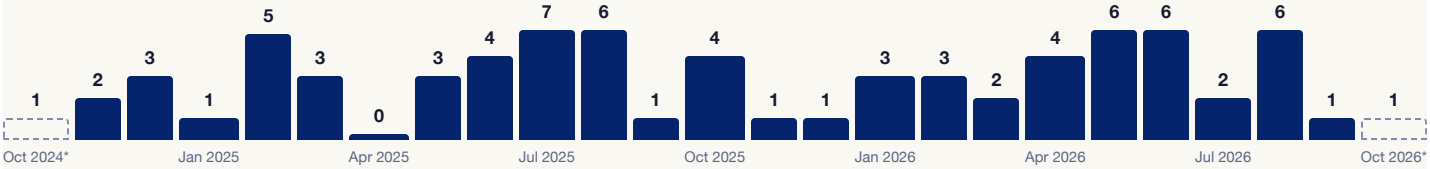
This town's figures come from a county-wide closed-sale export. An inventory snapshot is a different pull of a different thing -- what was for sale on one date -- and no such pull has been made for this town, so no count of available homes and no months-of-supply ratio is stated. What follows is the closed-sale record: what actually sold, and for what.

Three things to go in *knowing.*

- **Direction.** Comparing Nov 2025 – Sep 2026 with Nov 2024 – Sep 2025 — equal-length windows, both wholly inside the recorded search — the median was 6.0% higher.
- **The tax line.** Among homes that sold, the median 2025 tax bill was $14,640, on a median assessment of $449,500. That is what those houses were assessed at and billed, not a forecast of any bill.
- **What is in here.** The closed-sale record for this town with its period and source on every figure, the school district and how placement works, the commute, the tax line as recorded on the homes that sold, what sold and how old it was, the public records to pull on one address, and a worksheet for comparing this town with another.

Nº II Where the market is

The closed-sale record, with the interpretation next to the evidence rather than under it.



Closings by the month they closed; contracts typically sign one to two months earlier. *2 month(s) the recorded search covers only in part — drawn as outlines, because the count is an artefact of the search window, not the market.

Nov 2024 – Sep 2025 against Nov 2025 – Sep 2026.

MEASURE	NOV 2024 – SEP 2025	NOV 2025 – SEP 2026
Median sale price	$755,000	$800,000
Median sale vs first ask	108.9%	108.1%
Share above first ask	65.7%	68.6%
Median days, listing to recorded pending	18	15
Closed sales in the window	35	35

Each column is that window's own closings. Where a measure's own sample differs from the window's closing count it is shown beside the measure; a cell below the sample floor stays unavailable. The wording above describes the size of each change — it is not a significance test, and none is claimed.

What the four measures say together

The median closed sale is +6.0% between the two windows, while the share of sales closing above the first asking price rose by 2.9 points, and the median sale-to-first-ask ratio moved -0.7 points. These are not the same houses: 35 sales in the earlier window against 35 in the later one. A median that moves when the set of homes sold changes is not the same thing as one house gaining or losing value.

More sales cleared their first asking price in the later window. That is what the closed sales show; it does not establish why.

What to do with it. Price or offer against the recent comparable closings in the same band and the same town, not against a town-wide median — and read the specific listing on its own terms: where it sits against those comparables, whether it has already been reduced, and what else is available at the same time. An aggregate is a starting question about one house, never an answer about it.

Why compare these eleven months?

This is a year-over-year comparison; it is an eleven-month one rather than a twelve-month one. The full twelve-calendar-month prior window reaches back before the recorded GSMLS search begins, so its closings are not completely covered. The two matched eleven-month windows shown here are the same calendar months a year apart and both sit entirely inside that search.

The export's recorded GSMLS search begins 2024-10-25. The matching prior 12 months (2024-10-01 to 2025-09-30) starts before that, so its closings are not completely covered and no 12-month year-over-year change can be stated from this file.

Nº III What your budget buys

Each band's own closings. A band's figures come from that band, never from the town-wide number.

PRICE BAND	CLOSINGS	MEDIAN	DAYS TO CONTRACT	SALE VS first ask	ABOVE first ask
Under $650K	11	$601K	18	103.8%	73%
$650K – $800K	9†	—	—	—	—
$800K – $1.0M	12	$868K	10.5	109.0%	83%
$1.0M and up	7†	—	—	—	—

Each band is measured on its own closings. † a median is published only when its own denominator is at least 10; those bands are indicative only. “First ask” is the original list price, not the price after any reduction.

What the money bought

The same closings, grouped by bedroom count rather than by price.

BEDROOMS	CLOSINGS	MEDIAN	DAYS TO CONTRACT
3 bedrooms or fewer	16	$632K	14.5
4 bedrooms	14	$755K	15
5 bedrooms	4†	—	—
6 bedrooms or more	5†	—	—

Each row is measured on its own closings. † a median is published only when its own denominator is at least 10. Bedroom count as reported on the closed listing. Bedroom count is what the closed listing recorded, and a count is not a layout: two four-bedroom houses can be very different houses.

Each band below is cut on the closed sale price, so a band describes what a budget actually bought rather than what was asked. A band whose own sample is below the floor shows its state instead of a median.

Nº IV Living and owning here

Schools, the commute, the tax bill and the housing stock — the short answer first, the working underneath.

Schools, and how placement works

Caldwell-West Caldwell School District (shared with West Caldwell).

James Caldwell High School, Grover Cleveland Middle School, and the Jefferson, Lincoln, Washington and Wilson elementary schools, plus Harrison School.

Confirm the address with the district

Placement for a specific address goes through the district's own student registration, not through a map or a listing sheet.

The district is shared with West Caldwell. A shared district does not make the two boroughs one market or one tax record — they set their own rates and are assessed separately.

Source: https://www.cwcboe.org/ — checked 2026-11-12.

Getting to work

Bus to the Port Authority.

NJ Transit's route 105 runs between West Caldwell and New York, with stops along Bloomfield Avenue and a Port Authority terminus. Check the stop nearest a specific address, and the current schedule for the day you would actually travel, through the operator's own planner.

Published schedules, not door-to-door times — the walk or drive at each end is yours to add. Source: NJ Transit MyBus, route 105 stop list — checked 2026-11-12.

Nº IV Living and owning here

Schools, the commute, the tax bill and the housing stock — the short answer first, the working underneath.

Taxes, as recorded on the homes that sold

TAX YEAR	MEDIAN BILL	MEDIAN ASSESSMENT	RATE PER $100	SALES
2024	$13,388	$420,500	3.184	16
2025	$14,640	$449,500	3.257	23

These are the assessments and bills recorded on the homes that sold in this window, as supplied with the listing — not a town-wide average and not a projection. A sale does not by itself trigger a reassessment; bills change through municipal revaluations, added assessments for qualifying improvements, rate changes, appeals and exemptions. Treat any forward number as a planning scenario, never as a prediction of a future bill or its timing.

What the state publishes

MEASURE	FIGURE	CERTIFICATION
General tax rate, per $100 of assessed value	3.257	2025 certified
Effective tax rate, per $100 of true value	2.254	2025 certified
Director’s average ratio of assessed to true value	61.80%	2026 table
Chapter 123 common level range	52.53% – 71.07%	2027 certification
Average residential assessment	$427,668	2026 table

What these figures do and do not tell you

The **effective rate** is the one that compares Caldwell with the town next door, because it is stated against true value rather than against whatever fraction of it a town assesses at. The **general rate** is applied to an assessment, so two towns with very different general rates can cost about the same to own. Neither rate computes any individual bill.

For a specific house, the figures that matter are its own: the current assessment on the municipal record, the actual bill, and any revaluation, reassessment or added assessment the town has confirmed. Those are the numbers to read before you price or offer — not a town-wide average.

A sale does not by itself trigger a reassessment. Bills change through municipal revaluations and reassessments, added assessments for qualifying improvements, rate changes, appeals, exemptions and deductions. Nothing here projects a future bill or its timing; treat any forward number as a planning scenario.

Thinking about an appeal? It turns on the applicable assessment date and on rules that differ in a revaluation year, so it is worth proper advice rather than a rule of thumb. Official guidance: NJ Division of Taxation — property tax appeals. NJ Division of Taxation — how a tax appeal hearing works (PDF).

Source: General Tax Rates by County and Municipality, 2025, Table of Equalized Valuations 2026 (Prior to Tax Court Appeals) — checked 2026-11-12.

What sold, and how old it was

Among the closed single-family sales in the period, Colonials were 62% of them, median year built 1914.

STYLE	CLOSINGS	MEDIAN	DAYS TO CONTRACT	MEDIAN year built
Colonials	24	$838K	13.5	1914
All other recorded styles	15	$640K	18	1950

Each row is measured on its own closings. † a median is published only when its own denominator is at least 10. Primary style as recorded on the closed listing. Style is the field's own value on the closed listing, not a judgement about the house.

Age is the useful part. A house of this vintage is where the records below stop being paperwork and start being money: the service, the roof, the water line, the heating system and whatever was once buried in the yard all have a date, and the date is usually close to the year above.

Style is the primary style as recorded on the closed listing, and a style with fewer than 10 sales is pooled rather than given a median of its own. A median year built is the age of the houses that sold, not of the town's housing.

Records to pull on a specific property

In rough order of how often they change somebody's mind.

1. The property's own assessment record and tax history, including any added or omitted assessment already on it. This is the only assessment figure that matters for the house in question — a town-wide rate cannot tell you what this parcel is assessed at.
2. The permit history. Open permits, work done without one, and a missing certificate of occupancy or approval all become the buyer's problem at closing, and all of it is on file with the municipal construction official.
3. Whether the property is on public sewer or a septic system, and on public water or a well — then the inspection, permit and maintenance records for whichever it is. Ask for the paperwork, not the answer.
4. The flood map for the address. A neighbouring street's zone is not this parcel's zone, and the zone drives both insurance and lending.
5. Whether a heating-oil tank was ever in the ground, and if one was, the closure or remediation paperwork for it. Removal or abandonment leaves a record; without that record the question is open, and it is the buyer who inherits it.
6. A current survey and the title search. They settle the boundary, the easements and anything recorded against the parcel.

Where those records come from

- **Borough of Caldwell: Tax office.** https://caldwell-nj.com/tax
- **Borough of Caldwell: Construction office.** https://caldwell-nj.com/construction
- **Borough of Caldwell: Water utility.** https://caldwell-nj.com/water
- **Borough of Caldwell: Sewer utility.** https://caldwell-nj.com/sewer
- **Borough of Caldwell: Garbage and recycling.** https://caldwell-nj.com/garbage
- **Borough of Caldwell: Online payments.** https://caldwell-nj.com/payments
- **Essex County Tax Board — the county record search and the assessment-appeal forms.** https://www.essexcountynjtaxboard.org/

- **NJ Division of Taxation — local property tax, assessment and appeal overview.** https://www.nj.gov/treasury/taxation/lpt/lpt-appeal.shtml
- **FEMA Flood Map Service Center — look up a property address.** https://msc.fema.gov/portal/home
- **NJDEP Site Remediation Program — contamination and tank case records.** https://dep.nj.gov/srp/

Nothing above is about one house

An open permit, a flood zone, a septic system, a tank in the yard: all of those are parcel-level questions, answered from the records above for that parcel and never from a town-wide figure, including the ones in this brief.

The library

Caldwell Public Library, 80 Bloomfield Avenue.

Its own site carries the current hours, the card requirements and the programme calendar, all three of which change.

Parks, recreation and the rest of it

- **Borough of Caldwell: the library.** https://caldwell-nj.com/library
- **Borough of Caldwell: parks and recreation.** https://caldwell-nj.com/parkrec
- **Essex County Parks — the county park system.** https://essexcountyparks.org/parks

Every address above is the office's own; every set of hours is behind its link, because that is the part that changes.

No V Apply it to your move

What to do with all of this, and what we will work out with you.

The figures above answer two of the questions a move turns on — what a budget has actually bought here, and how quickly homes have gone under contract. They do not answer the two that decide a specific deal: what one particular house is worth, and what the tax line on it will actually be.

Both of those are address-level questions. Bring us the address and we will put the comparable sales, the assessment and the commute from that driveway in front of you.

Comparison worksheet

Fill in the middle column yourself. The right column is what this document can establish, and where it cannot, it says so.

FACTOR	YOUR PRIORITY	WHAT THIS DOCUMENT ESTABLISHES
Budget	The price you can actually pay, from a written pre-approval	Closed-sale bands with their own sales counts and medians, earlier in this document.
Commute	The trip you would make, on the day you would make it	The route or line and the operator's own page, in the commute section. Published schedule only — the walk or drive at each end is yours to add.
Schools	The grades you need, and when	The district's structure as it publishes it, in the schools section. Placement for your address is the district's to confirm.
The tax line	What you can carry monthly, taxes included	The 2025 certified effective rate of 2.254 per $100 of true value, for comparing this town with the next. The bill on one house comes from that parcel's assessment record.
The house itself	What you are and are not willing to take on	The public records to pull, and the office that holds each, in the section above. Nothing parcel-specific is established here.
Timing	When you have to be in, and what has to sell first	The month-by-month record and the days-to-pending figure, earlier in this document.

There is no overall score for Caldwell here on purpose. A single number would hide the trade-off it claims to resolve, and the trade-off is the decision.

NEXT STEP

This is Caldwell on the record. *Your house is the next question.*

Everything in this document is town-level and public. What it cannot tell you is what one specific address is worth, or what the tax line on it will actually be — bring us the address and we will put the comparable sales and the assessment in front of you.

Read this report online, with every source linked.
thedesilvateam.com/towns/caldwell/brief

Selling here? Ask us what your own house would fetch.
thedesilvateam.com/home-worth

Buying, or moving between two towns? Ask us a question.
thedesilvateam.com/ask

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Evidence. GSMLS closed single-family export, Caldwell Borough, closings 2024-10-25 through 2026-10-24, pulled 2026-11-17. This town's figures come from a county-wide closed-sale export. An inventory snapshot is a different pull of a different thing -- what was for sale on one date -- and no such pull has been made for this town, so no count of available homes and no months-of-supply ratio is stated.

Not an appraisal. Medians describe a group of sales, never one house. Where we interpret the record we say so, and an association in one year of closings is not a proof. Property tax: the effective rate lines towns up; it does not compute any one house's bill, a sale does not by itself trigger a reassessment, and no future bill is projected here. © 2026 The DeSilva Team · eXp Realty, LLC. Each office independently owned and operated.