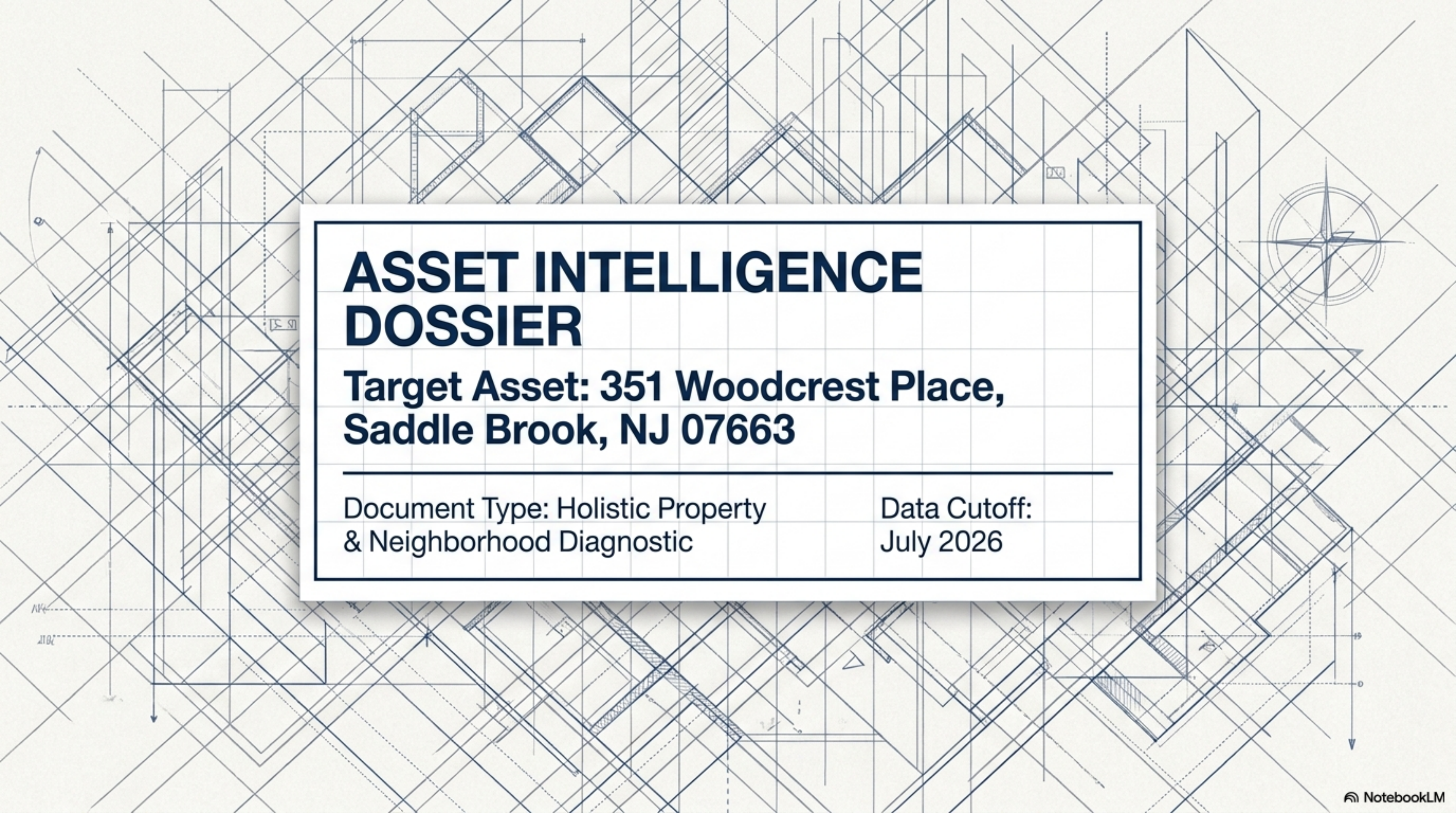


The background of the entire page is a complex architectural drawing, likely a floor plan or site plan, featuring a grid of lines and various geometric shapes. A compass rose is visible in the upper right corner of the background.

ASSET INTELLIGENCE DOSSIER

**Target Asset: 351 Woodcrest Place,
Saddle Brook, NJ 07663**

Document Type: Holistic Property
& Neighborhood Diagnostic

Data Cutoff:
July 2026

THE ASSET

 **3 Bed / 2 Bath Ranch | 1,092 sq ft**

Insight

 Turnkey condition with 2026 structural/interior renovations.

FINANCIAL & TAX

 **\$730K** Market Value (Sold Apr 2026) |  **2.24%** Effective Tax Rate

Insight

 **\$9,943** Annual Tax.

SAFETY PROFILE

B+ DoorProfit Grade 

Insight

 Safer than 80% of major US cities 

 Overall crime 43% below national avg.

EDUCATIONAL ECOSYSTEM

 Saddle Brook District | **>=95%** Graduation Rate (Top 20% in NJ)

Insight

 Bottom 50% State Testing Rank.

ENVIRONMENTAL RISK

 **1/10** Flood Factor (Minimal) |  **1/10** Fire Factor

Insight

 Outside municipal flood zones.

PROPERTY UPGRADES & FEATURES

CORE FOOTPRINT



1,092 sq ft interior | 8,359 sq ft
irregular lot | Single-story living.

MECHANICAL PEACE OF MIND



New HVAC system with Central Air | Newer water heater.

MODERNIZATION



Brand new designer kitchen
| Refinished hardwood
flooring throughout.

EXTERIOR FEATURES

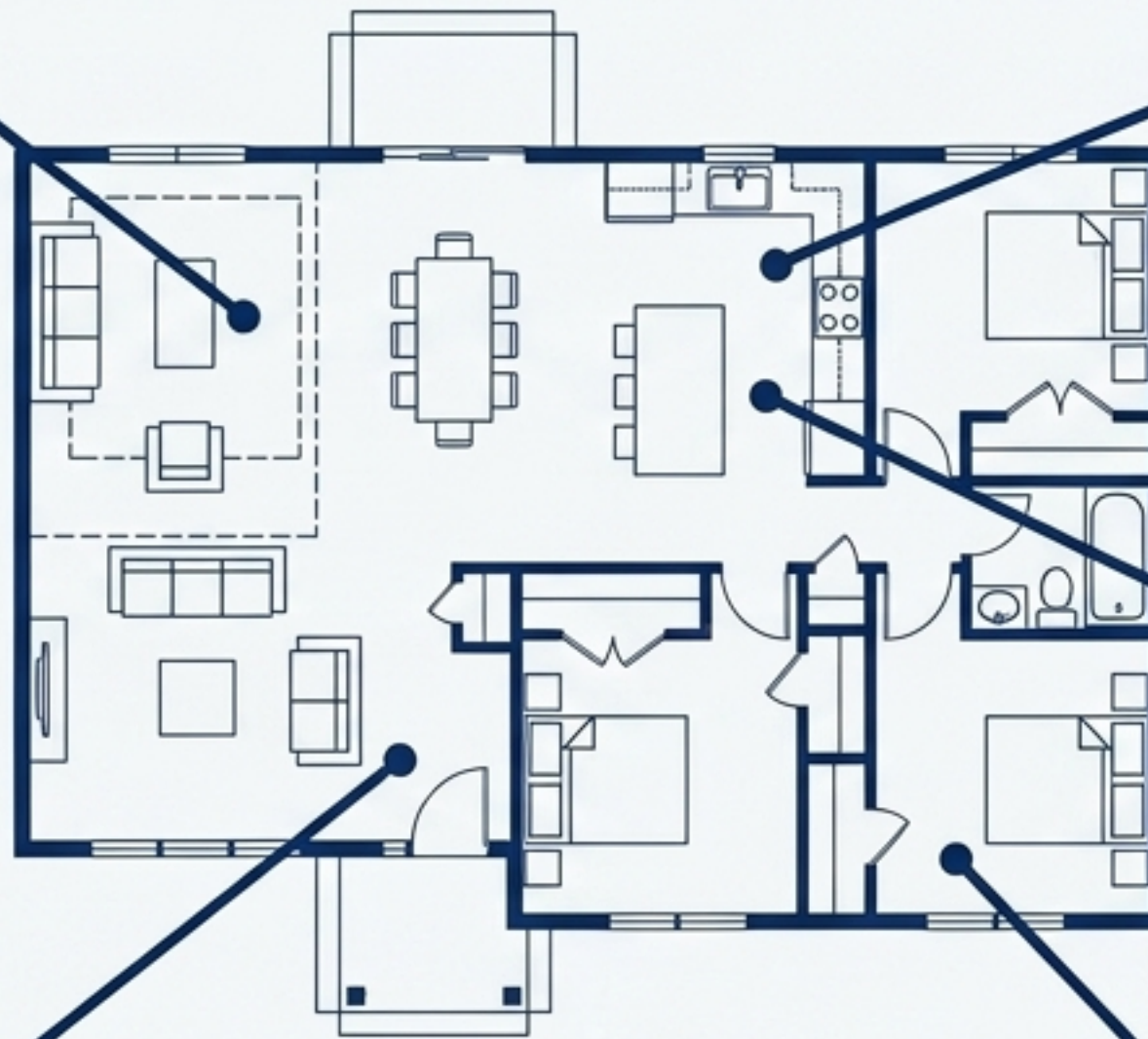


Fully fenced private yard |
Spacious rear deck |
Oversized 6-car driveway.

BONUS LIVING CAPACITY



Finished walk-out basement
featuring a full second
bathroom and flexible bonus
room (office/fitness/guest).



VALUE ACCELERATION TIMELINE

August 1982
Sold for \$102,000
(Baseline)

December 11, 2025
Sold for \$480,000
(Pre-renovation acquisition)

February 25, 2026
Listed for \$699,000

THE VALUE ADD WINDOW:
Complete interior/mechanical overhaul executed in under 90 days.

April 14, 2026
Sold for \$730,000
(104% of List Price)

Diagnostic Insight: The market eagerly absorbed a \$250,000 post-renovation premium in a highly competitive buyer environment (average days on market locally is 53 days).

TAX TRANSFORMATION

Step 1: Realized Market Value

\$730,000 (April 2026 Sale Price)

Step 2: Municipal Assessed Value

\$427,300

(Derived from 2025 Tax Records: \$253,300 Land + \$174,000 Additions)

Insight: The township taxes this property based on roughly 58% of its actual open-market value.

Step 3: Effective Tax Rate

Applied against the assessed value.

Output: 2025 Annual Tax Bill

\$9,943

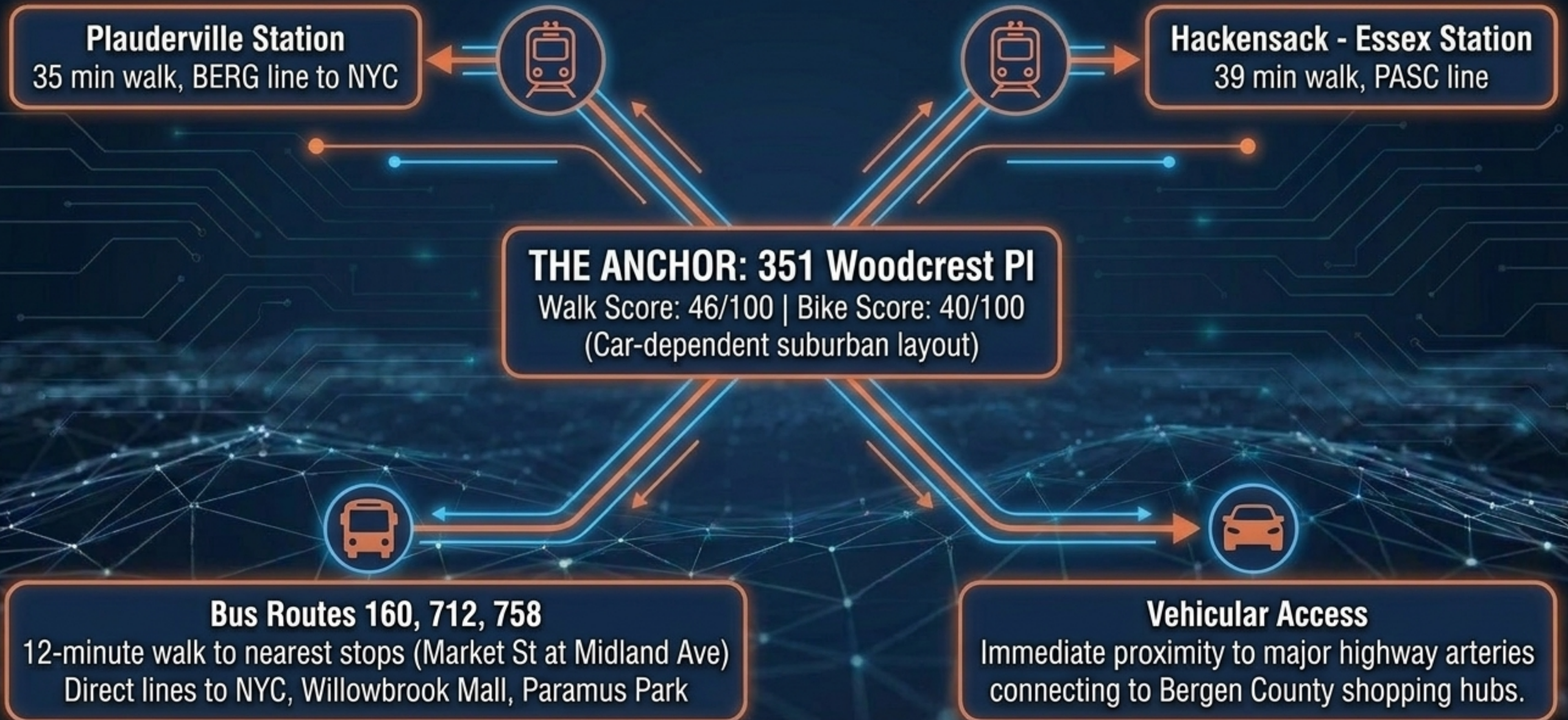
(A 5.4% increase from 2024's \$9,429)

THE TAX BURDEN MATRIX

Saddle Brook, NJ	2.24%	Median Effective Rate	Median Bill	\$9,657
Bergen County	2.68%	Median Effective Rate	Median Bill	\$11,614
State of New Jersey	2.88%	Median Effective Rate	Median Bill	\$8,638
United States	1.02%	Median Effective Rate	\$2,400	Median Bill

Diagnostic Takeaway: While Saddle Brook's \$9,657 median tax bill is nearly 4x the national average, it offers a slight financial reprieve (a 0.44% lower effective rate) compared to the broader Bergen County baseline.

COMMUTER'S WEB



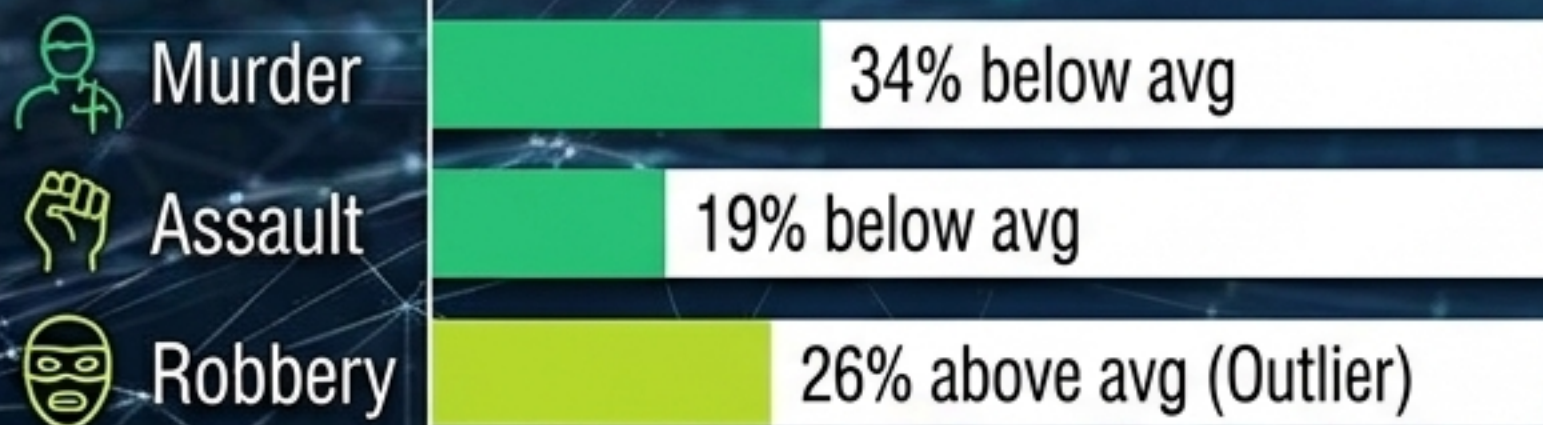
SAFETY & CRIME RADAR

Overall Grade: B+

Lower crime than 80% of major US cities;
overall 43% below national average.

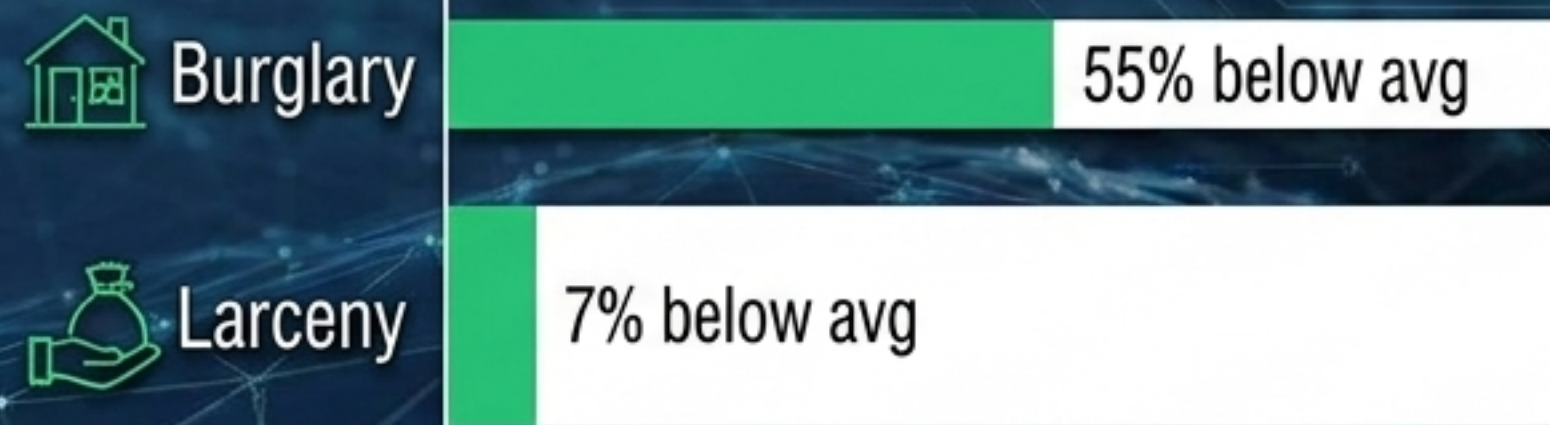
Violent Crime Risk: 1 in 296

11% lower than national average.



Property Crime Risk: 1 in 60

9% lower than national average.



Diagnostic Takeaway: Highly secure suburban environment, specifically insulated against residential property invasions (burglaries).

EDUCATIONAL DIVERGENCE CHART

The System: Saddle Brook Middle/High School (Grades 7-12)
806 Students | 13:1 Student-Teacher Ratio



Graduation Rate: $\geq 95\%$

Ranks in the Top 20% of all New Jersey schools.

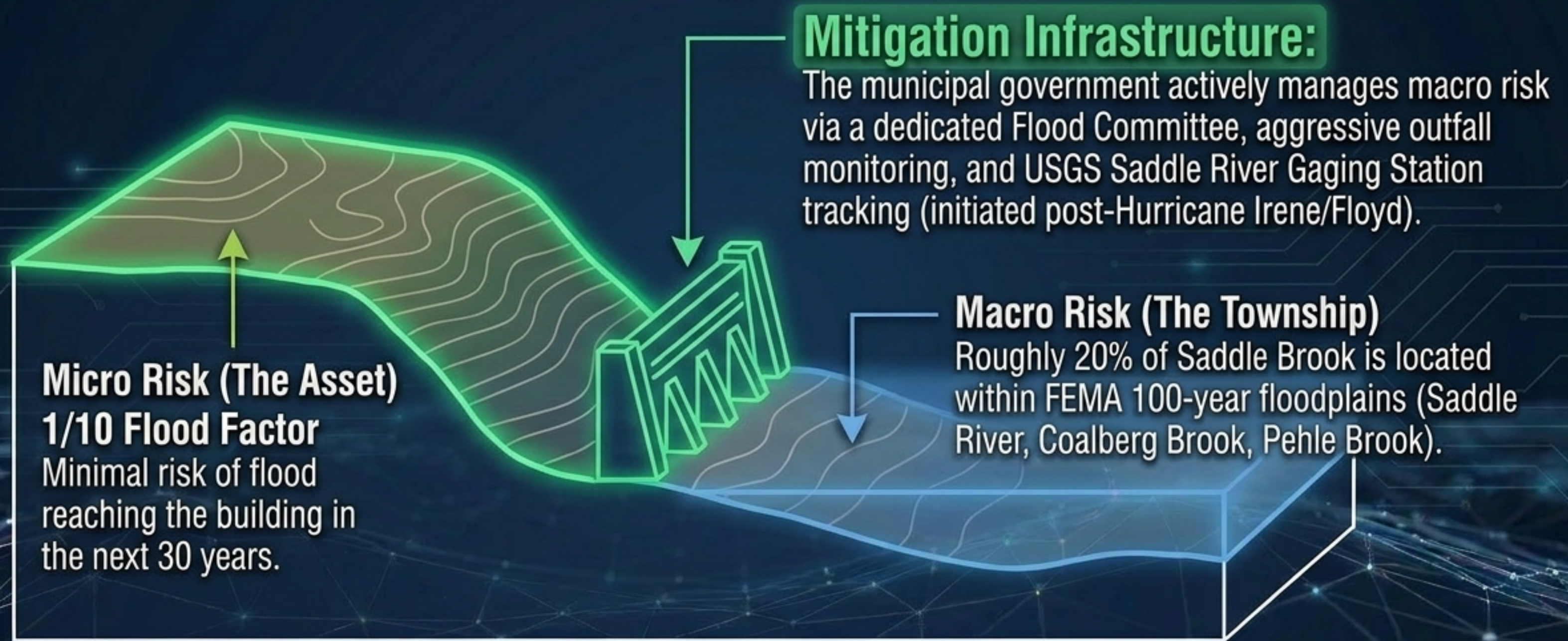


Standardized Testing Rank: Bottom 50% in NJ

- Math proficiency sits at 26% (State avg: 38%). ↓
- Science proficiency sits at 13% (State avg: 23%). ↓
- Reading is a bright spot at 54% (State avg: 49%). ↑

Diagnostic Takeaway: The district operates highly effectively at pushing students through to graduation, but struggles to achieve state-standard proficiency in STEM subjects.

FLOOD RISK & MITIGATION



Diagnostic Takeaway: The asset enjoys the benefits of the township's robust flood-mitigation infrastructure without sitting in the high-risk geographic zone itself.

HOLISTIC SYNTHESIS

THE ASSET

High upfront premium paid for immediate, turnkey luxury (zero CapEx needed).

THE FINANCIALS

Demands a buyer comfortable with a sustained ~\$10K annual tax burden (though lower than the county average).

THE COMMUNITY

Requires a car-dependent commuter willing to trade extreme walkability for Top-80% national safety metrics and a quiet residential footprint.

THE EDUCATION

Best suited for families who value high graduation rates and small class sizes (13:1) over elite STEM test scores.



Ideal Buyer Profile

THE FINAL VERDICT:

351 Woodcrest Place is a highly optimized, low-environmental-risk suburban haven. It is purpose-built for the New York commuter seeking immediate, maintenance-free living in a deeply safe neighborhood, provided they can absorb New Jersey's baseline property tax realities.