

---

A PRIVATE GUIDEBOOK

# Bergen County *Luxury Living*

*A curated guide for families finding home in northern New Jersey.*

버겐카운티 럭셔리 라이프 가이드북

## A NOTE FROM ESTHER

# Home is a *long conversation.* Let's begin.

For twenty years I have worked with families who are choosing, quite carefully, where their next chapter should be written. That decision — of neighborhood, of school, of a house that will hold birthdays and quiet Sundays — deserves counsel that is unhurried and precise.

이 가이드북은 버겐카운티에서 처음 집을 찾는 한인 가족과 주재원, 그리고 다시 이 지역으로 돌아오는 이들을 위해 만들었습니다. 시장 데이터가 아닌, 이 곳에서 실제로 살아본 사람의 시선으로 정리했습니다.

— *Esther Kang*

REALTOR® · RE/MAX NOW · LEONIA, NJ



## INSIDE THIS ISSUE

# Contents

---

|    |                                                                        |    |
|----|------------------------------------------------------------------------|----|
| 01 | The Bergen County Ten<br><i>Ten towns worth knowing</i>                | 04 |
| 02 | A Home That Holds Value<br><i>Location, structure, school district</i> | 06 |
| 03 | The Buying Timeline<br><i>From pre-approval to keys in hand</i>        | 08 |
| 04 | Numbers to Know<br><i>Closing costs, taxes, insurance</i>              | 10 |
| 05 | Living Well in New Jersey<br><i>Utilities, seasons, community</i>      | 12 |
| 06 | Esther's Directory<br><i>Trusted lenders, inspectors, movers</i>       | 14 |

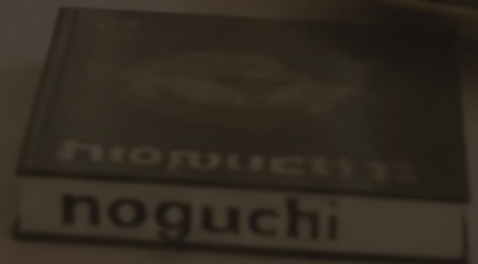


CHAPTER 01

# The Bergen County Ten.

*Ten towns. One trusted guide.*

Englewood Cliffs · Alpine · Cresskill · Demarest · Tenafly  
Fort Lee · Leonia · Palisades Park · Closter · Norwood



## TEN TOWNS WORTH KNOWING

# Where you live *becomes who you are.*

---

- ♦ **Englewood Cliffs**  
Skyline views, quiet estates, blue-ribbon schools.
- ♦ **Alpine**  
The most private zip code in the county — five-acre minimums, deep woods.
- ♦ **Tenafly**  
A family town with a working downtown and one of NJ's strongest districts.
- ♦ **Cresskill • Demarest**  
Small, walkable, tightly-held. Modest exteriors, careful interiors.
- ♦ **Fort Lee**  
High-rise condos, GWB views, dense Korean community.
- ♦ **Leonia • Palisades Park**  
Best-value entry points near the bridge, strong Korean-American schools.
- ♦ **Closter • Norwood**  
Newer construction, larger lots, a quieter northern belt.



## A HOME THAT HOLDS VALUE

## The value grows *while you live in it.*

The best homes here rarely announce themselves. They sit quietly on a corner lot, on a street where the trees are older than the driveways. A great house is chosen for three reasons — location, structure, and the district it feeds into. Everything else is decoration.

1. Location that will still be desirable in 20 years.
2. Structure that inspects clean.
3. A school district that families move for.

집은 살(buy) 때가 아니라, 살(live) 때 가치가 자란다.

## THE BUYING TIMELINE

# From first call *to keys in hand.*

WEEK 0

**Consultation**

We sit down — in person or on video — and talk about what home means to you.

WEEK 1-2

**Pre-Approval**

A trusted lender issues your pre-approval letter. This unlocks showings.

WEEK 2-6

**Touring & Offers**

Curated showings. When the right home appears, we write a clean, competitive offer.

WEEK 6-8

**Attorney Review & Inspection**

NJ gives both sides three business days. We resolve inspection items in writing.

WEEK 8-10

**Appraisal & Mortgage**

Lender orders appraisal, finalizes underwriting, issues the clear-to-close.

WEEK 10-12

**Closing Day**

Final walkthrough in the morning. Sign at the attorney's office in the afternoon.

## THE NUMBERS TO KNOW

# The math, *in plain language.*

## 2-3%

### CLOSING COSTS (BUYER)

매수 클로징 비용

## 20%

### TYPICAL DOWN PAYMENT

일반적 다운페이먼트

## 1-2%

### BERGEN PROPERTY TAX

버겐카운티 재산세

## NJ Realty Transfer Fee — Seller

|                         |                                            |
|-------------------------|--------------------------------------------|
| Up to \$150,000         | \$4.00 per \$500                           |
| \$150,001 - \$200,000   | \$6.70 per \$500                           |
| \$200,001 - \$350,000   | \$7.80 per \$500                           |
| \$350,001 - \$550,000   | \$9.80 per \$500                           |
| \$550,001 - \$850,000   | \$10.80 per \$500                          |
| \$850,001 - \$1,000,000 | \$11.80 per \$500                          |
| Over \$1,000,000        | \$12.80 per \$500 + 1% Mansion Tax (buyer) |

*Figures are guidance only — confirm with your attorney at contract.*



## LIVING WELL

## The first year *sets the tone.*

---

### *I.*

#### **Set up utilities early**

PSE&G, Suez Water, Cablevision or Verizon — get accounts open before you move in, not after.

### *II.*

#### **Meet your neighbors**

In Bergen County, the introduction is usually a small gesture — coffee, flowers, a shared driveway note.

### *III.*

#### **Plan for the seasons**

Snow contract by October, gutters cleared in November, boiler serviced before the first cold snap.



LET'S BEGIN

# When you're ready, *we'll begin quietly.*

*Every consultation is private and bilingual. There is no obligation, no timeline, no pressure — only a careful conversation about what home should mean for the next chapter.*

---

CONTACT

Esther Kang

REALTOR® · RE/MAX NOW

CELL 201.282.1791

OFFICE 201.891.8000

EMAIL [estherkanghomes@gmail.com](mailto:estherkanghomes@gmail.com)

KAKAO [esther3hground](https://www.kakao.com/esther3hground)

[ESTHERKANGHOMES.COM](https://www.ESTHERKANGHOMES.COM)