



MARKET INSIGHTS · LAST 12 MONTHS THROUGH SEPTEMBER 23, 2026

Bell Creek, Winnabow

Bell Creek: Didn't-Sell Rate Drops From 50% to 16%

Over the last 12 months in Bell Creek, 45 listings ended and 38 sold. The share of homes that didn't sell fell to 16%, down from 50% the year before, and typical sellers got 100.0% of their first asking price in 32 days.



45
homes finished on the market

32
median days to sell
from the first day listed

38
sold

100.0%
sold vs. first asking price

7 (16%)
didn't sell

\$296,980
median sold price

Which pile do you want to be in?

Solid houses sold. Outlined houses expired, were withdrawn or were canceled.

What waiting costs

A typical \$296,980 home, per month	
Mortgage (principal + interest)	\$1,573
Property taxes	\$85
Homeowners insurance	\$250
Upkeep	\$247
Utilities	\$250
Total	\$2,400

About \$2,400 every month the home sits.

Listings that didn't sell stayed on the market a median of 147 days — roughly \$11,600 in holding costs, and the home still didn't sell.

An example, not a quote: 20% down, 30-year fixed at 6.95% (Freddie Mac average, 2026-09-17); Brunswick County rate 0.342 per \$100 (NC Department of Revenue, 2025-26 county rates); town taxes add more inside town limits; insurance, upkeep (1% of value a year) and utilities are typical estimates. If your home is paid off, the mortgage line drops out — the rest still adds up.

Priced right from day one vs. chasing the market

31

median days to sell when priced right
31 homes that sold at 97%+ of first asking

48

median days when price cuts were needed
7 homes · sold for 93.7% of first asking



What this means if you're selling

- Homes priced right from day one sold in a typical 31 days, all 31 of them.
- Homes that needed price cuts took 48 days and sold at 93.7% of asking.
- 1 in 4 contracts fell apart before closing, most often inspection, appraisal or financing issues.
- If a contract falls apart, 82% of those homes go on to sell later, typically at 97.6% of asking, but it adds time.

Price range matters

Starting price	Finished	Sold	Didn't sell	Days to sell	vs. first ask
Under \$300K	28	23	18%	31	100.1%
\$300–400K	17	15	12%	32	100.0%

When contracts fall apart

22%

of contracts fell apart before closing
11 of about 49

82%

of those homes later sold

18%

never sold

97.6%

sold vs. first ask after a fall-through
vs. 100.1% on the first contract

41

median days to sell after a fall-through
vs. 21 on the first contract

The MLS doesn't record why a contract ends. In our experience the most common reasons are home inspection findings, appraisals that come in below the price, and buyer financing — which is why preparing the home and pricing it to appraise matter before it goes on the market.

How buyers paid on closed sales: conventional loans 37% · cash 16% · VA 16% · FHA 24% · other 8%.

What this means if you're buying

- 42% of homes in Bell Creek sold below the first asking price, so there is room to negotiate.
- Typical time to sell is 32 days, so homes are not lingering long once priced right.
- Financing mix: 37% conventional, 24% FHA, 16% VA, 16% cash.

Did you know?

- A typical home in Bell Creek is estimated to cost about \$2,400 a month to carry at a 6.95% mortgage rate, based on the \$296,980 median sold price.
- An unsold home in Bell Creek is estimated to cost about \$11,600 in carrying costs while it sits.
- Homes that got a first contract quickly sold in a typical 21 days at 100.1% of asking, versus 41 days after a fall-through contract.

Want this for your street?

Every home is different. Buddy Blake will walk you through the numbers for your neighborhood and your price range — no pressure. Call or text (910) 395-1000, or visit buddyblake.ai.

How these numbers are counted

Homes only (single-family, townhomes and condos) in the last 12 months. "Didn't sell" means the listing expired, was withdrawn or was canceled; some owners take a home off the market for reasons that have nothing to do with the market. Days to sell count from the first day a home was listed, including relistings. "First asking" is the first list price. Contract fall-throughs are listings that came back on the market after going under contract. Source: Hive MLS data, compiled by the Buddy Blake Team. Information deemed reliable but not guaranteed.