

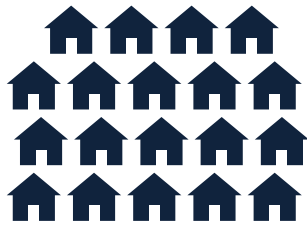


MARKET INSIGHTS · LAST 12 MONTHS THROUGH SEPTEMBER 26, 2026

Bluewater Rise, New Bern

Bluewater Rise: Priced Right Sells in 63 Days

Most homes in Bluewater Rise sold in the last 12 months, and typical days to sell was 71 days. Homes priced right from the start sold in 63 days, while the ones needing price cuts took 113 days and still sold at 94.2% of asking.



19 sold

out of every 20 listed



1 didn't

expired, withdrawn or canceled

115

homes finished on the market

109

sold

6 (5%)

didn't sell

71

median days to sell from the first day listed

100.0%

sold vs. first asking price

\$371,000

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 Outlined houses expired, were withdrawn or were canceled.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 \$371,000 home, per month

Mortgage (principal + interest)	\$1,981
Property taxes	\$138
Homeowners insurance	\$250
Upkeep	\$309
Utilities	\$250
Total	\$2,930

About \$2,930 every month the home sits.

Listings that didn't sell stayed on the market a median of 56 days — roughly \$5,300 in holding costs, and the home still didn't sell.

An example, not a quote: 20% down, 30-year fixed at 7.03% (Freddie Mac average, 2026-09-24); Craven County rate 0.4448 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

63

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

113

median days when price cuts were needed
6 homes · sold for 94.2% of first asking



What this means if you're selling

- Price it right at listing, homes priced right sold in 63 days versus 113 days for ones needing cuts
- The \$400–500K range struggled most, with a 10% rate of not selling
- The \$300–400K range performed best, with only a 2% rate of not selling
- If a contract falls apart, most sellers still sold later, 80% did, though it took longer, 95 days versus 73 days the first time

Price range matters

Starting price	Finished	Sold	Didn't sell	Days to sell	vs. first ask
\$300–400K	66	65	2%	77	100.0%
\$400–500K	41	37	10%	77	100.0%

When contracts fall apart

4%

of contracts fell apart before closing
5 of about 115

80%

of those homes later sold

20%

never sold

100.0%

sold vs. first ask after a fall-through
vs. 100.0% on the first contract

95

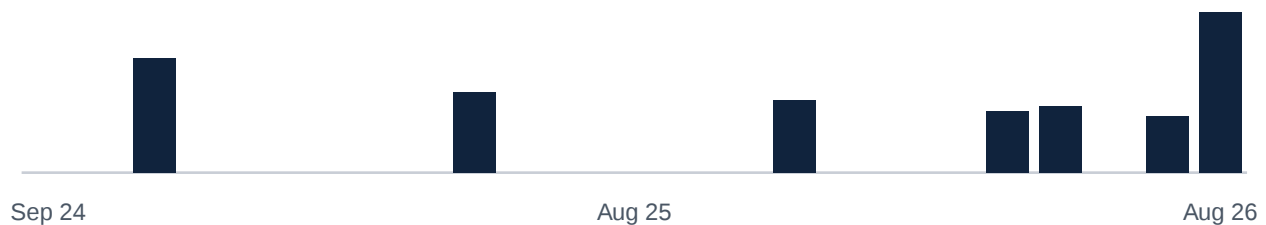
median days to sell after a fall-through
vs. 73 on the first contract

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 18% · cash 12% · VA 64% · FHA 5% · other 2%.

Share of listings that didn't sell, by month

Latest month: 20% didn't sell



What this means if you're buying

- 13% of homes sold below the first asking price, so there is some room to negotiate
- Homes that needed a price cut sat for 113 days, a sign to watch for stale listings
- Most buyers here used VA financing, 64%, with 12% paying cash



Did you know?

- 1 in 19 listings in Bluewater Rise didn't sell in the last 12 months, up from 1 in 1 in 19... actually 2% the year before
- Contracts fell apart 4% of the time, about 1 in 23
- Carrying an unsold home in Bluewater Rise runs an estimated \$5,300 a month versus about \$2,930 for a typical mortgage payment

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.