**Buddy Blake Team**
Coldwell Banker Sea Coast Advantage

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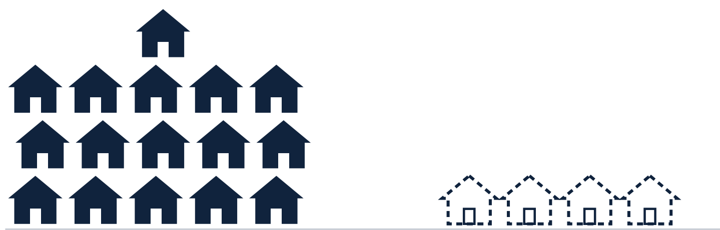
MARKET INSIGHTS · LAST 12 MONTHS THROUGH SEPTEMBER 26, 2026

# Clayton

## 1 in 5 Clayton Listings Didn't Sell Last Year

Over the last 12 months in Clayton, 225 listings ended and 181 sold. Typical time to sell was 53 days, and homes that sold went for 98.4% of the first asking price. Homes priced right from the start sold in 30 days; those that needed price cuts took 82 days and still sold for 94.6%.



**16 sold**
out of every 20 listed

**4 didn't**
expired, withdrawn or canceled

**225**
homes finished on the market

**53**
median days to sell
*from the first day listed*

**181**
sold

**98.4%**
sold vs. first asking price

**44 (20%)**
didn't sell

**$347,900**
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 Outlined houses expired, were withdrawn or were canceled.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 $347,900 home, per month | |
|---|---|
| Mortgage (principal + interest) | $1,857 |
| Property taxes | $151 |
| Homeowners insurance | $250 |
| Upkeep | $290 |
| Utilities | $250 |
| **Total** | **$2,800** |

### About $2,800 every month the home sits.

Listings that didn't sell stayed on the market a median of 130 days — roughly $12,000 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); Johnston County rate 0.52 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

**30**
median days to sell when priced right
*117 homes that sold at 97%+ of first asking*

**82**
median days when price cuts were needed
*64 homes · sold for 94.6% of first asking*

## What this means if you're selling

- Price it right from day one: homes priced correctly sold in 30 days, versus 82 days for ones that needed cuts
- Homes under $300K struggled most, with a 26% rate of not selling, compared to 15% in the $300–400K range
- Waiting has a cost: an unsold home carries an estimated $12,000 in costs while sitting on the market
- 10% of contracts fell apart before closing, most often due to inspection, appraisal or financing issues — but 75% of those homes went on to sell later, often at the same 98.4% of asking

## Price range matters

| Starting price | Finished | Sold | Didn't sell | Days to sell | vs. first ask |
|---|---|---|---|---|---|
| **Under $300K** | 27 | 20 | **26%** | 48 | 96.9% |
| **$300–400K** | 118 | 100 | **15%** | 65 | 98.8% |
| **$400–500K** | 45 | 35 | **22%** | 40 | 98.2% |
| **$500–750K** | 29 | 22 | **24%** | 43 | 97.3% |

## When contracts fall apart

**10%**
of contracts fell apart before closing
*20 of about 201*

**75%**
of those homes later sold

**25%**
never sold

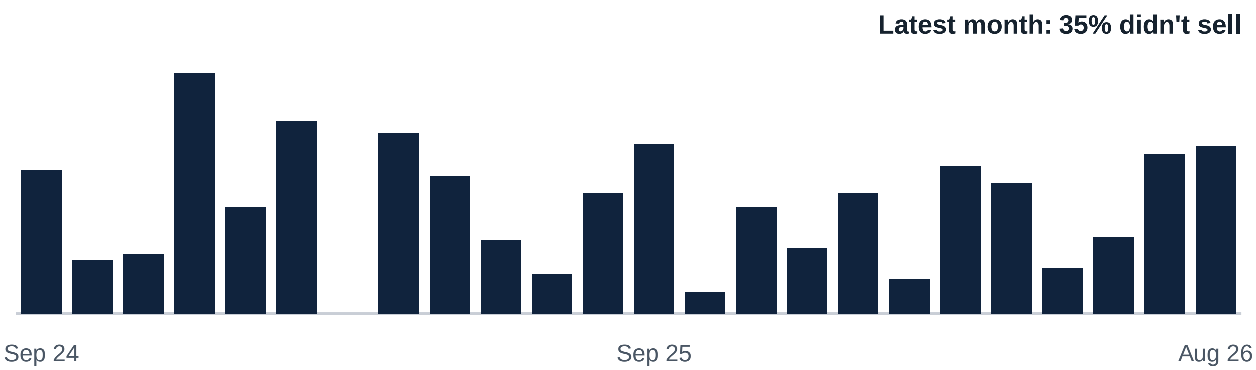
**98.4%**
sold vs. first ask after a fall-through
*vs. 98.4% on the first contract*

**54**
median days to sell after a fall-through
*vs. 52 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 52% · cash 17% · VA 13% · FHA 14% · other 4%.

## Share of listings that didn't sell, by month




## What this means if you're buying

- 67% of Clayton homes sold below the first asking price, so there's room to negotiate
- Homes that didn't sell sat a median of 130 days before coming off the market, so timing matters
- Most buyers used conventional financing, 52%, while 17% paid cash and 13% used VA loans

## Did you know?

- The typical Clayton home sold in 53 days over the last 12 months
- 1 in 10 contracts fell apart before closing, but 75% of those homes later sold anyway
- At a 7.03% rate, the estimated monthly carrying cost on a $347,900 home is about $2,800

## Neighborhoods in Clayton

| Neighborhood | Finished | Sold | Didn't sell | Days to sell | vs. first ask |
|---|---|---|---|---|---|
| **Ashcroft** | 44 | 44 | **0%** | 126 | 99.6% |

## 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.