MARKET INSIGHTS · LAST 12 MONTHS THROUGH SEPTEMBER 26, 2026

Emerald Isle

Emerald Isle: 1 in 3 Listings Didn't Sell Last Year

Emerald Isle saw 317 listings end in the last 12 months, and 200 sold while 117 didn't. Homes priced right from the start sold in a typical 14 days, but listings that needed price cuts took a typical 106 days and still had to cut price by a median of 2.1%. Median sold price came in at $816,000.

13 sold
out of every 20 listed

7 didn't
expired, withdrawn or canceled

Which pile do you want to be in?
Solid houses sold. Outlined houses expired, were withdrawn or were canceled.

317
homes finished on the market

63
median days to sell
from the first day listed

200
sold

94.6%
sold vs. first asking price

117 (37%)
didn't sell

$816,000
median sold price

What waiting costs

A typical $816,000 home, per month	
Mortgage (principal + interest)	$4,356
Property taxes	$153
Homeowners insurance	$250
Upkeep	$680
Utilities	$250
Total	**$5,690**

About $5,690 every month the home sits.

Listings that didn't sell stayed on the market a median of 154 days — roughly $28,800 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); Carteret County rate 0.225 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

14
median days to sell when priced right
59 homes that sold at 97%+ of first asking

106
median days when price cuts were needed
141 homes · sold for 92.2% of first asking

What this means if you're selling

- Price it right from day one: homes priced correctly sold in 14 days versus 106 days for the rest.
- The $750K-1M range struggled most, with a 51% rate of not selling. The $500-750K range did best at 31%.
- 117 listings didn't sell this year, up from a 32% rate the year before to 37% now.
- 17% of contracts fell apart before closing, most often inspection, appraisal or financing issues in general industry experience. Homes that went back on the market took a typical 194 days to sell the second time.

Price range matters

Starting price	Finished	Sold	Didn't sell	Days to sell	vs. first ask
$300–400K	11	9	**18%**	58	94.8%
$400–500K	21	14	**33%**	38	95.7%
$500–750K	86	59	**31%**	46	96.6%
$750K–1M	57	28	**51%**	59	95.5%
$1M+	136	88	**35%**	84	92.5%

When contracts fall apart

17%
of contracts fell apart before closing
41 of about 243

59%
of those homes later sold

37%
never sold

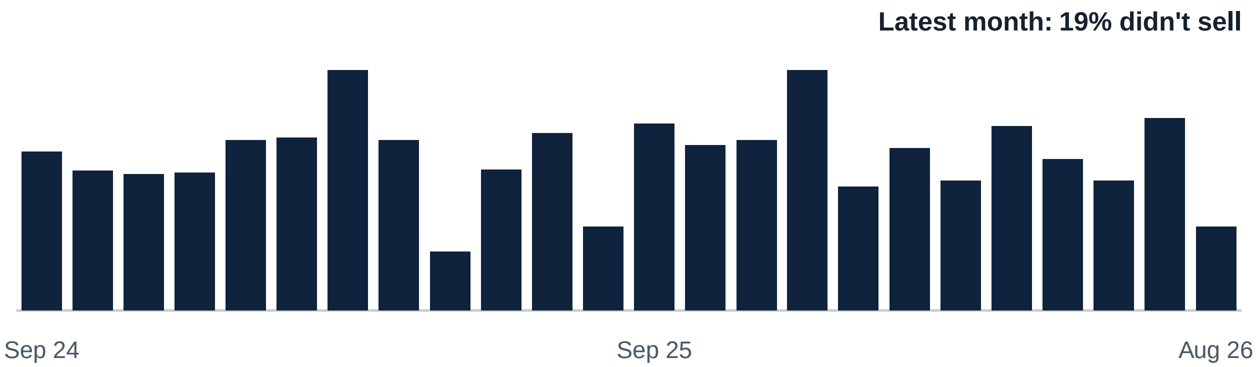
89.7%
sold vs. first ask after a fall-through
vs. 94.7% on the first contract

194
median days to sell after a fall-through
vs. 57 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 58% · cash 30% · VA 4% · FHA 1% · other 8%.

Share of listings that didn't sell, by month



What this means if you're buying

- Typical sold price is 94.6% of first asking price, and 84% of homes sold below that first ask - there's room to negotiate.
- Homes that never sold sat a typical 154 days before coming off the market.
- Most buyers used conventional financing at 58%, and 30% paid cash.

Did you know?

- Carrying an $816,000 home in Emerald Isle runs an estimated $5,690 a month at a 7.03% mortgage rate.
- A home that sits unsold for the typical 106 days costs an estimated $28,800 in carrying costs.
- When a contract falls apart, 59% of those homes go on to sell later, but 37% never sell at all.

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.