MARKET INSIGHTS · LAST 12 MONTHS THROUGH SEPTEMBER 26, 2026

Fairfield Harbour, New Bern

Fairfield Harbour: 1 in 3 Listings Didn't Sell This Year

In Fairfield Harbour, 218 listings ended in the last 12 months and 143 sold. Typical days to sell was 74 days, and homes priced right from day one sold in about 30 days, while ones that needed price cuts sat around 106 days. 1 in 3 listings didn't sell at all, and homes in the $400-500K range struggled most, with a 51% did-not-sell rate there.

13 sold
out of every 20 listed

7 didn't
expired, withdrawn or canceled

218
homes finished on the market

74
median days to sell
from the first day listed

143
sold

96.8%
sold vs. first asking price

75 (34%)
didn't sell

$335,000
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 Outlined houses expired, were withdrawn or were canceled.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 $335,000 home, per month	
Mortgage (principal + interest)	$1,788
Property taxes	$124
Homeowners insurance	$250
Upkeep	$279
Utilities	$250
Total	**$2,690**

About $2,690 every month the home sits.

Listings that didn't sell stayed on the market a median of 148 days — roughly $13,100 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

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

106
median days when price cuts were needed
74 homes · sold for 93.0% of first asking

What this means if you're selling

- Price it right from day one: listings that started priced correctly sold in 30 days, versus 106 days for ones that needed cuts.
- The $400-500K range is the toughest right now, with a 51% did-not-sell rate. Under $300K is the strongest spot, at 22%.
- Listings that never sold still typically only cut price by 1.3%, and sat a median of 148 days before ending.
- 1 in 4 contracts fall apart before closing, most often due to inspection, appraisal or financing issues. Homes that go back on the market after that typically take 141 days to sell versus 58 days on a first contract.

Price range matters

Starting price	Finished	Sold	Didn't sell	Days to sell	vs. first ask
Under $300K	63	49	**22%**	51	95.3%
$300–400K	90	59	**34%**	107	97.2%
$400–500K	41	20	**51%**	62	98.1%
$500–750K	20	11	**45%**	30	95.8%

When contracts fall apart

27%
of contracts fell apart before closing
52 of about 195

62%
of those homes later sold

37%
never sold

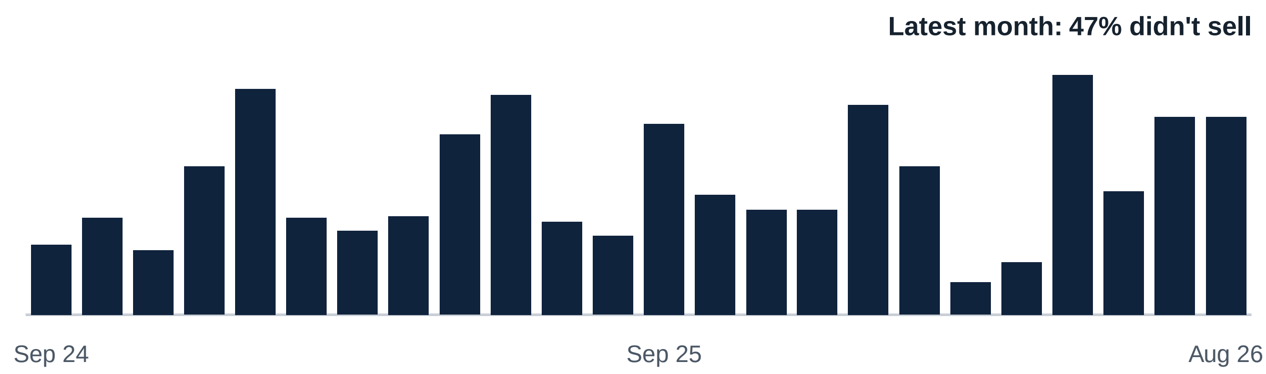
95.0%
sold vs. first ask after a fall-through
vs. 97.1% on the first contract

141
median days to sell after a fall-through
vs. 58 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 36% · VA 21% · FHA 5% · other 1%.

Share of listings that didn't sell, by month



What this means if you're buying

- Homes are typically selling at 96.8% of first asking price, and 76% of sales closed below that first ask, so there is room to negotiate.
- Homes priced right sell in about 30 days, but ones that needed a price cut often sat for 106 days, so a home sitting a while may have room to talk.
- Buyers are paying in a mix of ways: 36% cash, 37% conventional loans, 21% VA, and 5% FHA.

Did you know?

- A typical home in Fairfield Harbour, around $335,000, carries an estimated $2,690 a month at today's 7.03% mortgage rate.
- A listing that sits unsold costs an estimated $13,100 in carrying costs while it waits.
- Contracts that fall apart and later sell still typically close at 95.0% of asking, close to the 97.1% seen on first contracts that go straight through.

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.