



MARKET INSIGHTS · LAST 12 MONTHS THROUGH SEPTEMBER 26, 2026

Havelock

Havelock: 1 in 5 Listings Didn't Sell Last Year

In Havelock, homes that were priced right sold in 19 days. Homes that needed price cuts sat for 64 days and still sold for less. Right now 1 in 5 listings end without a sale, up from 12% the year before.



321
homes finished on the market

27
median days to sell from the first day listed

256
sold

98.4%
sold vs. first asking price

65 (20%)
didn't sell

\$260,000
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 Outlined houses expired, were withdrawn or were canceled.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 \$260,000 home, per month

Mortgage (principal + interest)	\$1,388
Property taxes	\$96
Homeowners insurance	\$250
Upkeep	\$217
Utilities	\$250
Total	\$2,200

About \$2,200 every month the home sits.

Listings that didn't sell stayed on the market a median of 111 days — roughly \$8,000 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); 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

19

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

64

median days when price cuts were needed
93 homes · sold for 92.9% of first asking



What this means if you're selling

- Price it right from day one - it's the difference between 19 days and 64 days on market
- The \$300-400K range struggles most, with a 28% didn't-sell rate. Under \$300K is the strongest spot at 16%
- Listings that never sold typically cut price by 1.5% and still sat 111 days before giving up
- If a contract falls apart, most homes still sell later (72%), often taking 51 more days and landing near 97.4% of asking

Price range matters

Starting price	Finished	Sold	Didn't sell	Days to sell	vs. first ask
Under \$300K	220	184	16%	24	98.4%
\$300-400K	79	57	28%	31	98.4%
\$500-750K	10	7	30%	83	98.3%

When contracts fall apart

21%

of contracts fell apart before closing
68 of about 326

72%

of those homes later sold

27%

never sold

97.4%

sold vs. first ask after a fall-through
vs. 98.7% on the first contract

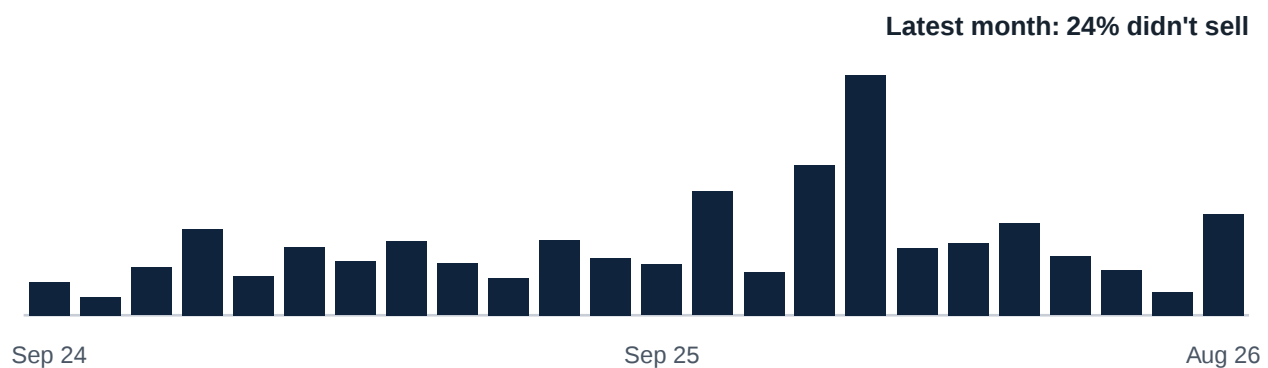
51

median days to sell after a fall-through
vs. 24 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 26% · cash 11% · VA 49% · FHA 12% · other 2%.

Share of listings that didn't sell, by month



What this means if you're buying

- Typical sold price is \$260,000, with homes going for 98.4% of first asking price on average
- 61% of homes sold below the original asking price - there's room to negotiate
- Financing is mixed: 49% VA, 26% conventional, 12% FHA, and 11% cash



Did you know?

- A typical Havelock home at \$260,000 runs about \$2,200 a month to carry at today's 7.03% rate
- Sellers who had to cut price still sold for 92.9% of asking, versus 98.7% for those priced right from the start
- When a contract falls apart, the estimated added carrying cost while waiting to resell is about \$8,000

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.