

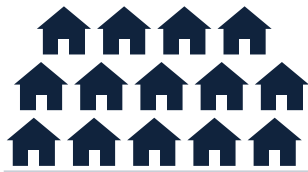


MARKET INSIGHTS · LAST 12 MONTHS THROUGH SEPTEMBER 29, 2026

Holden Beach

Holden Beach: 1 in 3 Listings Didn't Sell This Year

Over the last 12 months, 160 homes wrapped up in Holden Beach and 111 sold. The other 49 didn't sell, a 31% rate, up from 23% the year before. Homes priced right from day one sold in 9 days, while homes that needed cuts sat 63 days before going under contract.



14 sold

out of every 20 listed



6 didn't

expired, withdrawn or canceled

160

homes finished on the market

111

sold

49 (31%)

didn't sell

37

median days to sell
from the first day listed

94.4%

sold vs. first asking price

\$975,000

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 Outlined houses expired, were withdrawn or were canceled.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 \$975,000 home, per month

Mortgage (principal + interest)	\$5,163
Property taxes	\$278
Homeowners insurance	\$250
Upkeep	\$813
Utilities	\$250
Total	\$6,750

About \$6,750 every month the home sits.

Listings that didn't sell stayed on the market a median of 152 days — roughly \$33,800 in holding costs, and the home still didn't sell.

An example, not a quote: 20% down, 30-year fixed at 6.95% (Freddie Mac average, 2026-09-17); Brunswick County rate 0.342 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

9

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

63

median days when price cuts were needed
73 homes · sold for 92.0% of first asking



What this means if you're selling

- Price it right from day one. Homes priced correctly sold in 9 days at a median 38 out of 160. Homes that needed price cuts took 63 days and sold at 92.0% of asking, versus 94.4% overall.
- Waiting costs money. Listings that never sold sat a median 152 days and still only cut price by 0.7%.
- 18% of contracts fell apart, about 1 in 6. Most often that's inspection, appraisal or financing issues. Homes that fell apart and later sold took 160 days total and sold at 93.5% of asking, versus 33 days and 94.7% for homes that got it right the first time.
- 38% of homes that had a contract fall apart never sold at all.

Price range matters

Starting price	Finished	Sold	Didn't sell	Days to sell	vs. first ask
\$400–500K	10	5	50%	47	93.9%
\$500–750K	12	9	25%	33	97.2%
\$750K–1M	59	41	31%	75	95.0%
\$1M+	77	54	30%	34	93.5%

When contracts fall apart

18%

of contracts fell apart before closing
24 of about 135

46%

of those homes later sold

38%

never sold

93.5%

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

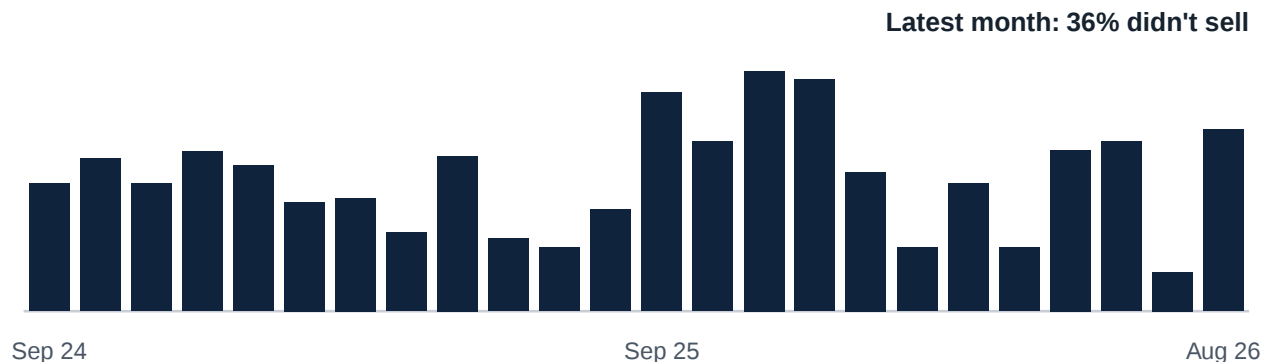
160

median days to sell after a fall-through
vs. 33 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 49% · cash 36% · VA 0% · FHA 0% · other 15%.

Share of listings that didn't sell, by month





What this means if you're buying

- 83% of homes in Holden Beach sold below the first asking price, so there's room to negotiate.
- Homes that sat needed price cuts and sold at 92.0% of asking, compared to 94.4% typical. Sitting inventory is where the negotiating room is.
- 36% of buyers paid cash, 49% used conventional financing. At the \$975,000 example price with a 6.95% rate, estimated monthly carrying cost runs about \$6,750.

Did you know?

- Median sold price in Holden Beach over the last 12 months was \$975,000.
- A home that sits unsold for the median 152 days carries an estimated cost of about \$33,800 for a typical home at this price point.
- Typical time to sell was 37 days, but that number hides a big split: priced-right homes sold in 9 days, homes needing cuts took 63 days.

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.