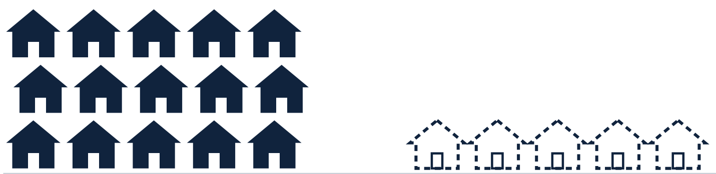
MARKET INSIGHTS · LAST 12 MONTHS THROUGH SEPTEMBER 29, 2026

Holly Ridge

Holly Ridge: 1 in 4 Listings Didn't Sell This Year

In Holly Ridge, 425 homes finished up in the last 12 months, and 324 of them sold. That leaves 101 that didn't sell, a 24% rate, up from 19% the year before. Typical sold homes took 41 days and fetched 98.2% of asking.



15 sold
out of every 20 listed

5 didn't
expired, withdrawn or canceled

427
homes finished on the market

39
median days to sell
from the first day listed

325
sold

98.3%
sold vs. first asking price

102 (24%)
didn't sell

$365,000
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 Outlined houses expired, were withdrawn or were canceled.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 $365,200 home, per month	
Mortgage (principal + interest)	$1,934
Property taxes	$199
Homeowners insurance	$250
Upkeep	$304
Utilities	$250
Total	**$2,940**

About $2,940 every month the home sits.

Listings that didn't sell stayed on the market a median of 93 days — roughly $9,000 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); Onslow County rate 0.655 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

22
median days to sell when priced right
212 homes that sold at 97%+ of first asking

87
median days when price cuts were needed
113 homes · sold for 94.2% of first asking

What this means if you're selling

- Price it right from day one. Homes priced correctly sold in 21 days. Ones that needed cuts sat 87 days and still only got 94.3% of asking.
- Homes in the $750K–1M range struggle most, with a 43% rate of not selling. The $300-400K range does best at 13%.
- Listings that never sold still cut price a median of 1.6% and sat 93 days before pulling out.
- 14% of contracts fell apart after going under contract, most often inspection, appraisal or financing issues. Homes that fall through and later resell take 108 days and net 95.3%, versus 33 days and 98.4% for a clean first contract.

Price range matters

Starting price	Finished	Sold	Didn't sell	Days to sell	vs. first ask
Under $300K	95	74	**22%**	42	98.1%
$300–400K	142	124	**13%**	23	98.6%
$400–500K	62	45	**27%**	47	99.8%
$500–750K	81	57	**30%**	62	97.7%
$750K–1M	35	20	**43%**	50	96.6%
$1M+	12	5	**58%**	114	96.8%

When contracts fall apart

14%
of contracts fell apart before closing
53 of about 379

74%
of those homes later sold

25%
never sold

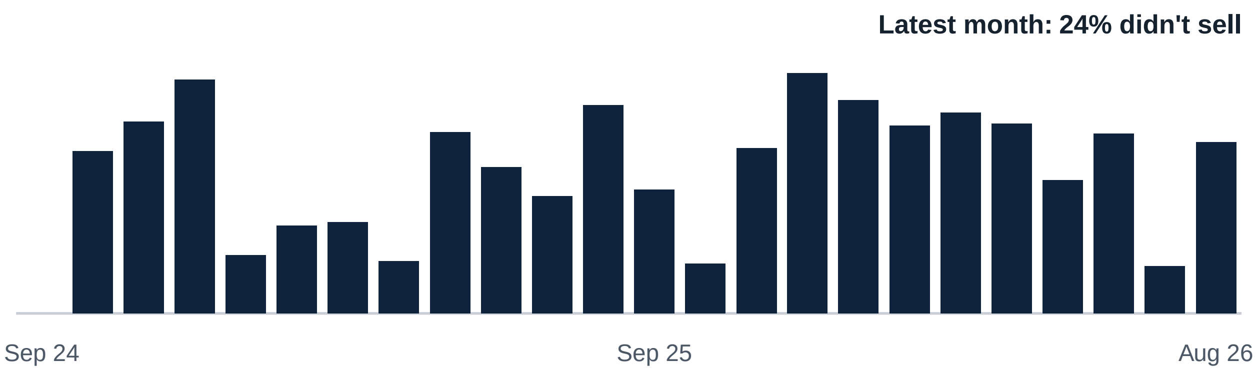
95.8%
sold vs. first ask after a fall-through
vs. 98.4% on the first contract

106
median days to sell after a fall-through
vs. 30 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 29% · cash 18% · VA 47% · FHA 5% · other 2%.

Share of listings that didn't sell, by month



What this means if you're buying

- 65% of Holly Ridge sales closed below the first asking price, so there is room to negotiate.
- Homes that sit past 21 days often come with price cuts later, so patience can pay off.
- Buyers are paying in different ways: 47% VA, 28% conventional, 19% cash, 5% FHA.

Did you know?

- A typical $365,200 home in Holly Ridge carries an estimated $2,940 a month at a 6.95% mortgage rate.
- Sellers whose homes sat unsold faced an estimated $9,000 in carrying costs.
- 1 in 7 contracts in Holly Ridge fell apart before closing.

Neighborhoods in Holly Ridge

Neighborhood	Finished	Sold	Didn't sell	Days to sell	vs. first ask
Summerhouse On Everett Bay	89	60	**33%**	66	97.6%
Tides End	46	36	**22%**	30	100.0%

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.