



MARKET INSIGHTS · LAST 12 MONTHS THROUGH OCTOBER 5, 2026

Hubert

Hubert Homes: 63% of Buyers Use VA Loans

In Hubert, 1 in 9 listings didn't sell over the last 12 months, and the ones priced right from day one sold in 21 days flat. Homes that needed price cuts sat for 67 days instead, so pricing matters from the start. Most buyers here are using VA loans, and the typical home sells at 100.0% of the first asking price.



617
homes finished on the market

32
median days to sell
from the first day listed

549
sold

100.0%
sold vs. first asking price

68 (11%)
didn't sell

\$293,000
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 Outlined houses expired, were withdrawn or were canceled.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 \$291,500 home, per month	
Property taxes	\$159
Homeowners insurance	\$250
Upkeep	\$243
Utilities	\$250
Your mortgage payment	if any
Total	\$904 + mortgage

About \$904 every month the home sits — plus your mortgage payment.

Listings that didn't sell stayed on the market a median of 97 days — roughly \$2,866 in taxes, insurance, upkeep and utilities alone, and the home still didn't sell.

An example, not a quote: 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.

Priced right from day one vs. chasing the market

21

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

67

median days when price cuts were needed
130 homes · sold for 94.0% of first asking



What this means if you're selling

- Homes priced right from day one sold in 21 days. Ones that needed a cut sat 67 days and still only landed at 94.0% of ask.
- Under \$300K listings struggled most, with a 12% rate of not selling. The \$400-500K range did best at 6%.
- Listings that never sold typically cut price by 2.0% and still sat 97 days before coming off market.
- 16% of contracts fell apart before closing, 1 in 6. Most often that comes down to inspection, appraisal or financing issues. Homes that went back on the market after a fall-through took 87 days to sell again, versus 24 days for a clean first contract.

Price range matters

Starting price	Finished	Sold	Didn't sell	Days to sell	vs. first ask
Under \$300K	326	284	13%	22	100.0%
\$300-400K	198	181	9%	48	100.0%
\$400-500K	56	53	5%	30	100.0%
\$500-750K	33	30	9%	72	96.5%

When contracts fall apart

16%

of contracts fell apart before closing
101 of about 650

80%

of those homes later sold

16%

never sold

98.3%

sold vs. first ask after a fall-through
vs. 100.0% on the first contract

87

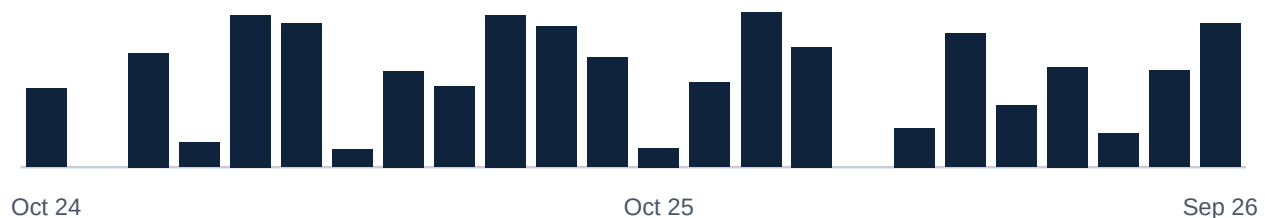
median days to sell after a fall-through
vs. 24 on the first contract

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 16% · cash 9% · VA 63% · FHA 8% · other 4%.

Share of listings that didn't sell, by month

Latest month: 18% didn't sell



What this means if you're buying

- Almost half of homes, 48%, sold below the first asking price, so there's room to negotiate on many listings.
- 63% of buyers here are using VA loans, and 9% are paying cash.
- If a contract falls apart before you get in, know that homes bouncing back after a fall-through still sold 80% of the time, just at a slower pace, 87 days versus 24.



Did you know?

- The typical home in Hubert sold for \$291,500 over the last 12 months.
- At a 7.03% mortgage rate, the estimated monthly carrying cost on a \$291,500 home is about \$2,460.
- A home that sits unsold carries an estimated cost of about \$7,800 while it waits.

Neighborhoods in Hubert

Neighborhood	Finished	Sold	Didn't sell	Days to sell	vs. first ask
Surfside Landing	70	68	3%	48	99.9%
Peyton's Ridge	51	49	4%	36	100.0%
Foxtrace	51	44	14%	12	99.9%
Jack's Branch Townhomes	46	46	0%	92	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.