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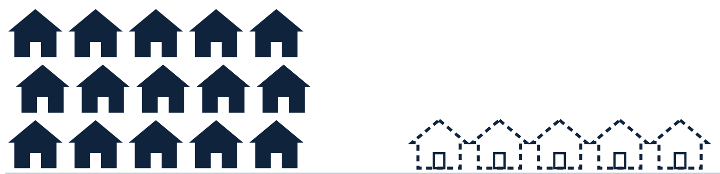
MARKET INSIGHTS · LAST 12 MONTHS THROUGH SEPTEMBER 29, 2026

Ocean Isle Beach

Ocean Isle Beach: 1 in 4 Listings Didn't Sell

Over the last 12 months in Ocean Isle Beach, 607 homes sold and 223 didn't, a 27% didn't-sell rate, up from 23% the year before. Homes priced right from the start sold in a median of 13 days, while ones that needed price cuts took 71 days and still sold for less. The typical sold home fetched $430,000, or 93.8% of its first asking price.



15 sold
out of every 20 listed

5 didn't
expired, withdrawn or canceled

830
homes finished on the market

47
median days to sell
from the first day listed

609
sold

93.8%
sold vs. first asking price

221 (27%)
didn't sell

$425,000
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 Outlined houses expired, were withdrawn or were canceled.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 $430,000 home, per month	
Mortgage (principal + interest)	$2,277
Property taxes	$123
Homeowners insurance	$250
Upkeep	$358
Utilities	$250
Total	**$3,260**

About $3,260 every month the home sits.

Listings that didn't sell stayed on the market a median of 157 days — roughly $16,800 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

13
median days to sell when priced right
183 homes that sold at 97%+ of first asking

71
median days when price cuts were needed
426 homes · sold for 91.0% of first asking

What this means if you're selling

- Price it right from day one. Homes priced correctly sold in a median of 13 days. Ones that needed cuts took 71 days and sold at 91.1% of asking instead of the full rate.
- The $1M+ range is the toughest right now, with a 32% didn't-sell rate. Under $300K is the strongest, at 20%.
- Waiting has a cost. Listings that never sold sat a median of 157 days and still had a 3.1% median price cut along the way.
- Contracts fall apart 15% of the time, about 1 in 7. Most often it's inspection, appraisal or financing issues industry-wide. Homes that go back on the market and sell again take a median of 99 days and typically close a bit lower, 91.0% of asking versus 94.2% for a first contract.

Price range matters

Starting price	Finished	Sold	Didn't sell	Days to sell	vs. first ask
Under $300K	170	137	**19%**	40	91.6%
$300–400K	183	128	**30%**	44	91.4%
$400–500K	102	71	**30%**	73	95.1%
$500–750K	168	126	**25%**	61	96.0%
$750K–1M	72	55	**24%**	50	96.6%
$1M+	135	92	**32%**	53	93.6%

When contracts fall apart

15%
of contracts fell apart before closing
109 of about 718

58%
of those homes later sold

38%
never sold

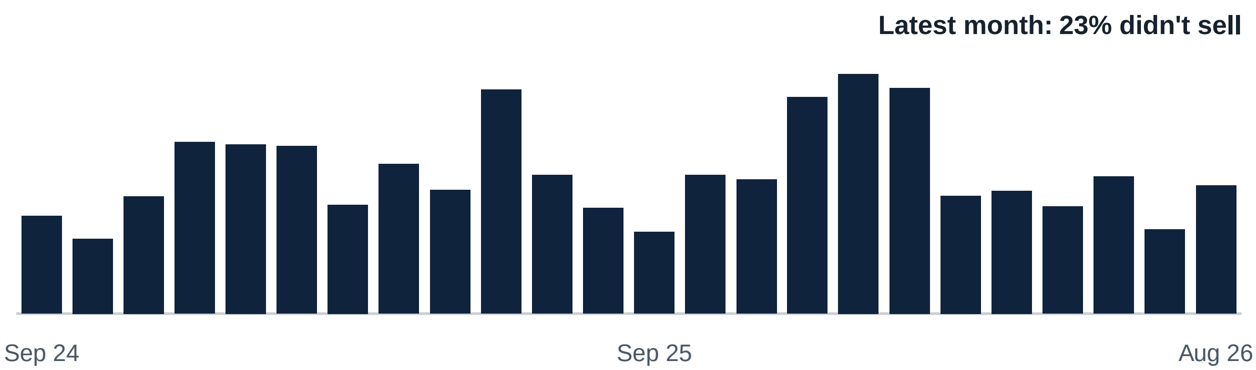
91.0%
sold vs. first ask after a fall-through
vs. 94.2% on the first contract

99
median days to sell after a fall-through
vs. 44 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 56% · cash 37% · VA 2% · FHA 3% · other 3%.

Share of listings that didn't sell, by month



What this means if you're buying

- 87% of homes in Ocean Isle Beach sold below the first asking price, so there's real room to negotiate.
- Homes that sat and needed price cuts took a median of 71 days to sell versus 13 days for correctly priced ones. Patience can pay off on listings that have been sitting.
- 38% of buyers paid cash and 56% used conventional financing. At today's 6.95% rate, a $430,000 home runs about an estimated $3,260 a month to carry.

Did you know?

- Homes that never sold in Ocean Isle Beach sat a median of 157 days before coming off the market.
- Sellers who had to cut their price still only sold at 91.1% of asking, compared to 93.8% overall.
- Carrying a $430,000 home while it sits unsold is estimated at about $16,800.

Neighborhoods in Ocean Isle Beach

Neighborhood	Finished	Sold	Didn't sell	Days to sell	vs. first ask
Osprey Isle	103	81	**21%**	26	81.7%
Ocean Ridge Plantation	85	65	**24%**	77	96.2%
Glendale Arbor	51	47	**8%**	47	96.7%

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.