



MARKET INSIGHTS · LAST 12 MONTHS THROUGH SEPTEMBER 24, 2026

# Osprey Isle, Ocean Isle Beach

## 1 in 5 Osprey Isle Listings Didn't Sell This Year

In Osprey Isle, 102 listings ended in the last 12 months and 80 sold. Homes priced right from the start sold in 26 days at a typical 81.7% of first asking price, while the 1 in 5 that didn't sell sat a median of 110 days before coming off the market.



**102**  
homes finished on the market

**26**  
median days to sell  
from the first day listed

**80**  
sold

**81.7%**  
sold vs. first asking price

**22 (22%)**  
didn't sell

**\$239,000**  
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 Outlined houses expired, were withdrawn or were canceled.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 \$239,000 home, per month

|                                 |                |
|---------------------------------|----------------|
| Mortgage (principal + interest) | \$1,266        |
| Property taxes                  | \$68           |
| Homeowners insurance            | \$250          |
| Upkeep                          | \$199          |
| Utilities                       | \$250          |
| <b>Total</b>                    | <b>\$2,030</b> |

### About \$2,030 every month the home sits.

Listings that didn't sell stayed on the market a median of 110 days — roughly \$7,300 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

**1**  
median days to sell when priced right  
1 homes that sold at 97%+ of first asking

**26**  
median days when price cuts were needed  
79 homes · sold for 81.6% of first asking



## What this means if you're selling

- Only 1 listing sold without ever cutting the price, and it went in 1 days. The other 79 needed a cut of 9.8% and still took 26 days and landed at 81.6% of asking.
- The \$300–400K range struggled most, with a 27% did-not-sell rate. Under \$300K did best at 17%.
- Waiting has a cost. Listings that never sold sat a median of 110 days before ending as expired, withdrawn or canceled.
- 11% of contracts fell apart, about 1 in 9. Most often that's inspection, appraisal or financing issues. Homes that later sold after a fall-through took 71 days and closed at 82.9% of asking, versus 25 days and 81.7% for a first contract that holds.

## Price range matters

| Starting price | Finished | Sold | Didn't sell | Days to sell | vs. first ask |
|----------------|----------|------|-------------|--------------|---------------|
| Under \$300K   | 53       | 44   | 17%         | 28           | 82.2%         |
| \$300–400K     | 49       | 36   | 27%         | 25           | 78.7%         |

## When contracts fall apart

**11%**

of contracts fell apart before closing  
*10 of about 90*

**70%**

of those homes later sold

**30%**

never sold

**82.9%**

sold vs. first ask after a fall-through  
*vs. 81.6% on the first contract*

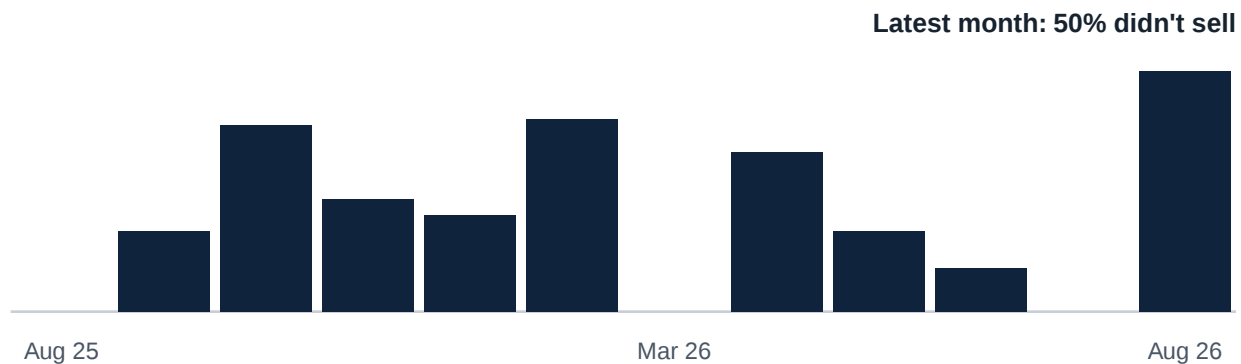
**71**

median days to sell after a fall-through  
*vs. 26 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 58% · cash 33% · VA 5% · FHA 3% · other 3%.

## Share of listings that didn't sell, by month



## What this means if you're buying

- Nearly all sales, 99%, closed below the first asking price. There's room to negotiate in Osprey Isle right now.
- Homes in the \$300–400K range are sitting longer and seeing more price cuts, which can mean more negotiating leverage.
- Buyers are financing this differently than you might think: 58% used conventional loans, 32% paid cash, 5% VA, 3% FHA.



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## Did you know?

- The typical Osprey Isle sale closed in 26 days once priced right.
- A typical home here carries an estimated \$2,030 a month at a \$239,000 price and 6.95% rate, based on the sold price and current mortgage rate.
- Sitting unsold has a real estimated cost too, about \$7,300 in carrying costs for a typical home that lingers on the market.

## 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](https://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.