

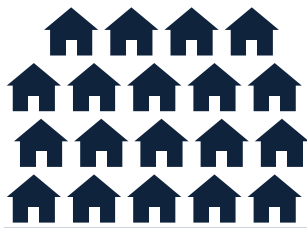


MARKET INSIGHTS · LAST 12 MONTHS THROUGH SEPTEMBER 26, 2026

Ridgewood Farms, Winterville

Ridgewood Farms Homes Sell Fast, Most Right at Asking

In the Ridgewood Farms neighborhood in Winterville, 81 homes sold over the last 12 months and only 2 didn't sell. Typical time to sell was 94 days, at a median price of \$316,990 and 98.9% of first asking price.



19 sold

out of every 20 listed



1 didn't

expired, withdrawn or canceled

83

homes finished on the market

81

sold

2 (2%)

didn't sell

94

median days to sell from the first day listed

98.9%

sold vs. first asking price

\$316,990

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 Outlined houses expired, were withdrawn or were canceled.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 \$316,990 home, per month

Mortgage (principal + interest)	\$1,692
Property taxes	\$150
Homeowners insurance	\$250
Upkeep	\$264
Utilities	\$250
Total	\$2,610

About \$2,610 every month the home sits.

Listings that didn't sell stayed on the market a median of 1 days — roughly \$100 in holding costs, and the home still didn't sell.

An example, not a quote: 20% down, 30-year fixed at 7.03% (Freddie Mac average, 2026-09-24); Pitt County rate 0.5663 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

63

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

168

median days when price cuts were needed
14 homes · sold for 95.2% of first asking



What this means if you're selling

- Homes priced right from day one sold in a median of 63 days, 67 of them.
- Homes that needed price cuts took a median of 168 days, only 14 of them, and still sold at 95.2%.
- Contracts fell apart 12% of the time, 1 in 8. Most often that's inspection, appraisal or financing issues.
- If a contract falls apart, homes that sell again took a median of 138 days, but still sold at 97.0% of asking.

Price range matters

Starting price	Finished	Sold	Didn't sell	Days to sell	vs. first ask
Under \$300K	36	35	3%	54	98.9%
\$300–400K	47	46	2%	101	98.8%

When contracts fall apart

12%

of contracts fell apart before closing
11 of about 92

100%

of those homes later sold

0%

never sold

97.0%

sold vs. first ask after a fall-through
vs. 99.1% on the first contract

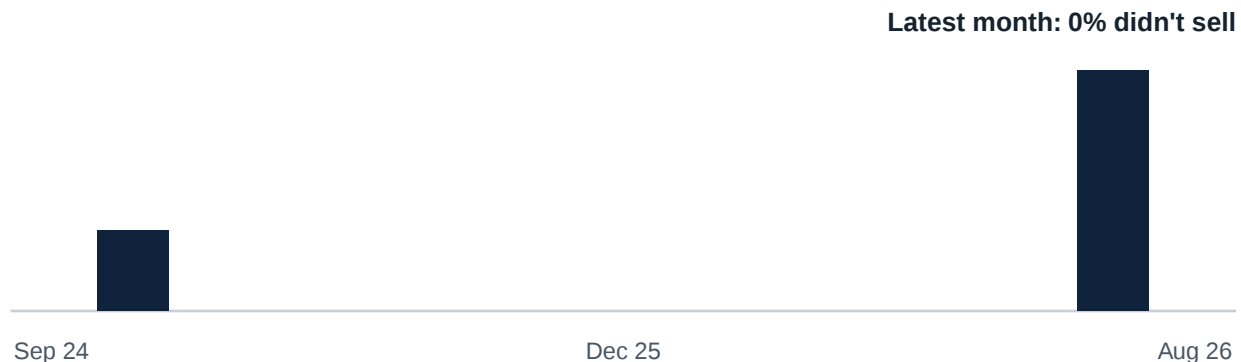
138

median days to sell after a fall-through
vs. 86 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 38% · cash 6% · VA 12% · FHA 41% · other 3%.

Share of listings that didn't sell, by month



What this means if you're buying

- 72% of homes sold below the first asking price, so there is room to negotiate.
- Homes that didn't sell sat a median of just 1 days before coming off the market, so don't wait to make a move.
- Most buyers used financing: 41% FHA, 38% conventional, 12% VA, 6% cash.

Did you know?

- Only 2% of listings in Ridgewood Farms didn't sell, down from 3% the year before.
- On a home priced at \$316,990 with a 7.03% mortgage rate, estimated monthly carrying cost is about \$2,610.
- Sitting unsold costs an estimated \$100 a day in carrying costs.



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.