Buddy Blake Team
Coldwell Banker Sea Coast Advantage

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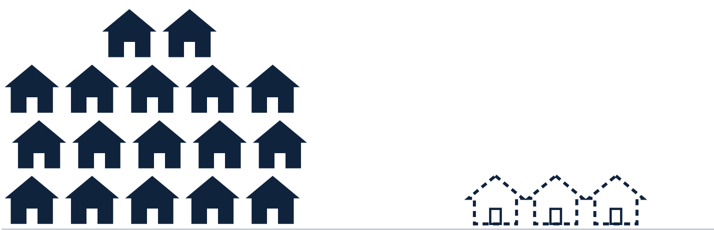
MARKET INSIGHTS · LAST 12 MONTHS THROUGH SEPTEMBER 24, 2026

Sterling Farms, Jacksonville

Sterling Farms Homes Sell Fast, Mostly to VA Buyers

In Sterling Farms, the typical home sold in 21 days over the last 12 months, at 100.0% of first asking price. But 8 listings didn't sell at all, and homes priced right from the start moved twice as fast as ones that needed cuts.



17 sold
out of every 20 listed

3 didn't
expired, withdrawn or canceled

Which pile do you want to be in?
Solid houses sold. Outlined houses expired, were withdrawn or were canceled.

51
homes finished on the market

21
median days to sell
from the first day listed

43
sold

100.0%
sold vs. first asking price

8 (16%)
didn't sell

$319,500
median sold price

What waiting costs

A typical $319,500 home, per month	
Mortgage (principal + interest)	$1,692
Property taxes	$174
Homeowners insurance	$250
Upkeep	$266
Utilities	$250
Total	**$2,630**

About $2,630 every month the home sits.

Listings that didn't sell stayed on the market a median of 113 days — roughly $9,700 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

16
median days to sell when priced right
36 homes that sold at 97%+ of first asking

87
median days when price cuts were needed
7 homes · sold for 93.7% of first asking

What this means if you're selling

- Homes priced right from day one sold in 16 days. Ones that needed price cuts sat 87 days and still closed at only 93.7% of ask.
- 1 in 6 listings in Sterling Farms didn't sell in the last 12 months, up from 1 in 8 the year before.
- If your home sits unsold, estimated carrying costs run about $9,700 versus $2,630 a month while it's on the market.
- 7% of contracts fell apart before closing, most often inspection, appraisal or financing issues. Most of those homes sold later, but 33% never sold at all.

When contracts fall apart

7%
of contracts fell apart before closing
3 of about 46

67%
of those homes later sold

33%
never sold

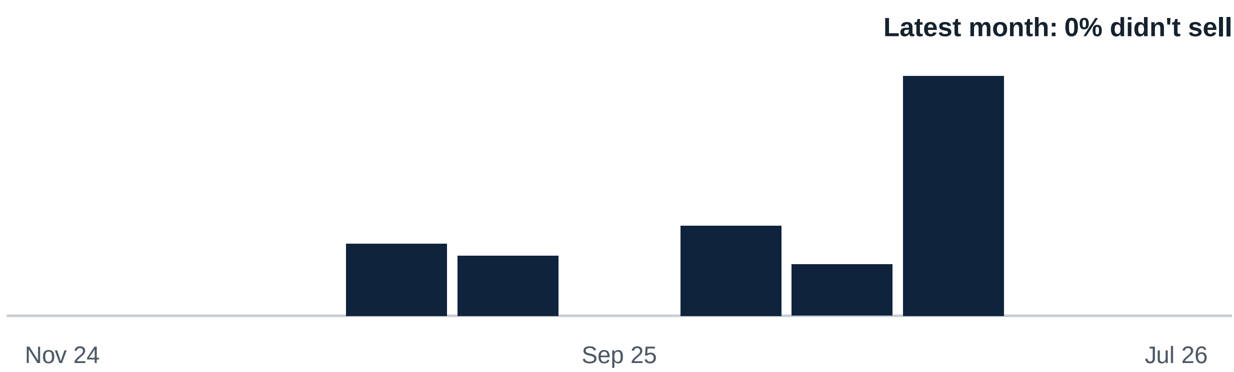
98.4%
sold vs. first ask after a fall-through
vs. 100.0% on the first contract

30
median days to sell after a fall-through
vs. 21 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 5% · cash 2% · VA 84% · FHA 5% · other 5%.

Share of listings that didn't sell, by month



What this means if you're buying

- 42% of homes in Sterling Farms sold below the first asking price. There's room to negotiate.
- Homes that didn't sell sat a median of 113 days before coming off the market. Watch for listings sitting that long.
- 84% of buyers here used VA financing. It's the dominant way homes are bought in this neighborhood.

Did you know?

- 84% of buyers in Sterling Farms used VA loans, the most common way homes were financed.
- The typical home sold in 21 days, but listings that never sold sat a median of 113 days.
- At a $319,500 example price and 6.95% rate, the estimated monthly carrying cost is about $2,630.

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.