

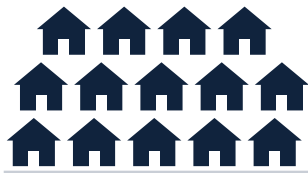


MARKET INSIGHTS · LAST 12 MONTHS THROUGH SEPTEMBER 24, 2026

Summerhouse On Everett Bay, Holly Ridge

Summerhouse On Everett Bay: 1 In 3 Listings Didn't Sell

Over the last 12 months in the Summerhouse On Everett Bay neighborhood in Holly Ridge, 91 listings wrapped up, 62 sold and 29 didn't sell. Homes priced right from the start sold in a typical 39 days, while the ones that needed price cuts took 91 days and still needed a median 2.0% cut to get there. Typical sold price was \$669,500, at 97.5% of first asking price.



14 sold

out of every 20 listed



6 didn't

expired, withdrawn or canceled

91

homes finished on the market

62

sold

29 (32%)

didn't sell

70

median days to sell from the first day listed

97.5%

sold vs. first asking price

\$672,000

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 Outlined houses expired, were withdrawn or were canceled.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 \$672,000 home, per month

Mortgage (principal + interest)	\$3,559
Property taxes	\$367
Homeowners insurance	\$250
Upkeep	\$560
Utilities	\$250
Total	\$4,990

About \$4,990 every month the home sits.

Listings that didn't sell stayed on the market a median of 148 days — roughly \$24,300 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); 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

39

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

91

median days when price cuts were needed
29 homes · sold for 94.5% of first asking



What this means if you're selling

- Price it right from day one. Homes priced right sold in 39 days. The ones that needed cuts took 91 days and still sold for less relative to what they were asking.
- The \$750K–1M range is the toughest spot right now, with 41% of listings there not selling. The \$500–750K range does better, at 26%.
- Waiting has a cost. Listings that never sold sat a median 148 days before coming off the market.
- 1 in 10 contracts here fell apart before closing. Most often that comes down to inspection, appraisal or financing issues. Homes that had a contract fall through and later sold took longer, a median 70 days, and sold at 95.4% of asking versus 97.5% for a home's first contract.

Price range matters

Starting price	Finished	Sold	Didn't sell	Days to sell	vs. first ask
\$500–750K	54	40	26%	85	97.8%
\$750K–1M	32	19	41%	43	96.4%

When contracts fall apart

10%

of contracts fell apart before closing
7 of about 70

29%

of those homes later sold

71%

never sold

95.4%

sold vs. first ask after a fall-through
vs. 97.4% on the first contract

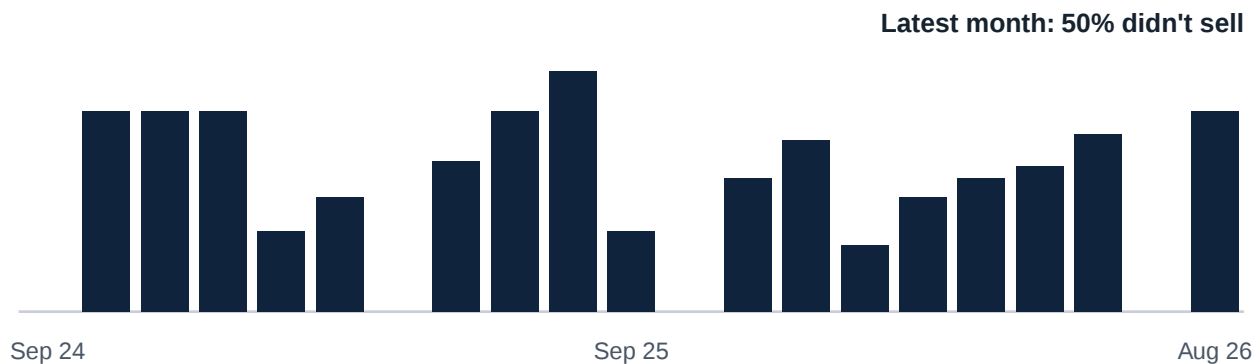
70

median days to sell after a fall-through
vs. 66 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 46% · cash 25% · VA 27% · FHA 2% · other 0%.

Share of listings that didn't sell, by month



What this means if you're buying

- 86% of homes here sold below the first asking price, so there's real room to negotiate.
- Homes that don't get priced right can sit a long time, a median 148 days, before the listing ends.
- Financing varies. Among buyers here, 45% used conventional loans, 27% used VA, 26% paid cash, and 2% used FHA.



Did you know?

- Carrying a typical \$669,500 home here is estimated at about \$4,970 a month at a 6.95% mortgage rate.
- A home that sits unsold for a while can rack up an estimated \$24,200 in carrying costs.
- Nearly 1 in 3 listings in Summerhouse On Everett Bay didn't sell in the last 12 months, similar to the year before at 33%.

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.