MARKET INSIGHTS · LAST 12 MONTHS THROUGH SEPTEMBER 24, 2026

Topsail Reef, North Topsail Beach

Topsail Reef: 80% of Listings Didn't Sell This Year

In the Topsail Reef neighborhood in North Topsail Beach, 40 homes ended in the last 12 months and only 8 sold. That's a didNotSell rate of 80%, up from 61% the year before. Homes that did sell took a typical 105 days and sold at 83.2% of first asking price.

4 sold
out of every 20 listed

16 didn't
expired, withdrawn or canceled

40
homes finished on the market

105
median days to sell
from the first day listed

8
sold

83.2%
sold vs. first asking price

32 (80%)
didn't sell

$141,500
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 Outlined houses expired, were withdrawn or were canceled.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 $141,500 home, per month	
Mortgage (principal + interest)	$749
Property taxes	$77
Homeowners insurance	$250
Upkeep	$118
Utilities	$250
Total	**$1,440**

About $1,440 every month the home sits.

Listings that didn't sell stayed on the market a median of 274 days — roughly $13,000 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

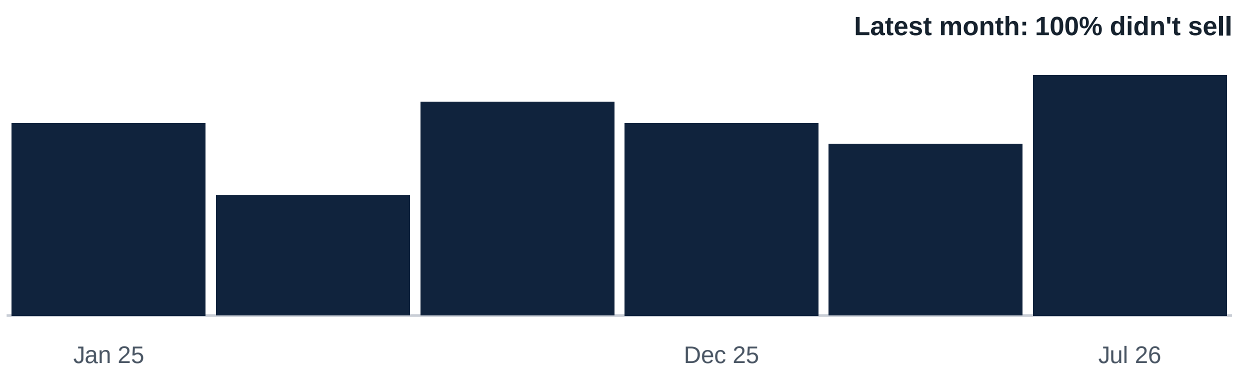
9
median days to sell when priced right
2 homes that sold at 97%+ of first asking

114
median days when price cuts were needed
6 homes · sold for 79.4% of first asking

What this means if you're selling

- Price it right from day one. Homes priced correctly took just 9 days to sell (2 of them). Homes that needed cuts sat a typical 114 days and still only sold at 79.4% of asking.
- Listings that never sold sat a median of 274 days before coming off market, with a median price cut of 4.7% along the way.
- Waiting costs money. Carrying a typical home here is estimated at about $1,440 a month, or about $13,000 while it sits unsold.
- 88% of homes that sold went for less than the first asking price. Set the number realistically at listing, not after months on market.

Share of listings that didn't sell, by month



What this means if you're buying

- With 80% of listings not selling, there's real room to negotiate on price and terms.
- Typical sold price here is $141,500, and most sellers accepted less than their first asking price.
- Homes that do sell here can take a typical 105 days, so patience is part of the process.

Did you know?

- Only 8 of 40 listings in Topsail Reef sold in the last 12 months.
- Homes priced right from the start sold in a typical 9 days, versus 114 days for homes that needed price cuts.
- At a 6.95% mortgage rate, carrying a $141,500 home here runs an estimated $1,440 a month.

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.