

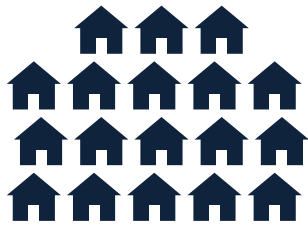


MARKET INSIGHTS · LAST 12 MONTHS THROUGH SEPTEMBER 23, 2026

Waterside, Surf City

In Waterside, 1 in 13 homes listed didn't sell

In the last 12 months, 92 homes finished their time on the market in the Waterside neighborhood in Surf City: 85 sold and 7 did not — about 1 in 13. The ones that sold took a median of 47 days, counted from the first day listed, and closed at 96.5% of their first asking price.



18 sold

out of every 20 listed



2 didn't

expired, withdrawn or canceled

92

homes finished on the market

85

sold

7 (8%)

didn't sell

47

median days to sell
from the first day listed

96.5%

sold vs. first asking price

\$371,740

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 Outlined houses expired, were withdrawn or were canceled.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 \$371,740 home, per month

Mortgage (principal + interest)	\$1,969
Property taxes	\$228
Homeowners insurance	\$250
Upkeep	\$310
Utilities	\$250
Total	\$3,010

About \$3,010 every month the home sits.

Listings that didn't sell stayed on the market a median of 79 days — roughly \$7,800 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); Pender County rate 0.7375 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

18

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

105

median days when price cuts were needed
49 homes · sold for 94.7% of first asking



What this means if you're selling

- Homes priced right from day one sold in a median of 18 days. Homes that needed price cuts took 105 days and sold for 94.7% of their first price.
- Waiting costs money. A \$371,740 home runs about \$3,010 a month to hold — roughly \$7,800 over the time a typical unsold listing sat.
- About 1 in 3 contracts fell apart before closing. Homes that went back on the market sold for 94.7% of first asking, versus 97.7% for homes that closed on the first contract.

Price range matters

Starting price	Finished	Sold	Didn't sell	Days to sell	vs. first ask
\$300–400K	54	52	4%	93	95.2%
\$400–500K	23	20	13%	26	97.8%
\$500–750K	15	13	13%	19	97.5%

When contracts fall apart

30%

of contracts fell apart before closing
37 of about 122

95%

of those homes later sold

5%

never sold

94.7%

sold vs. first ask after a fall-through
vs. 97.7% on the first contract

123

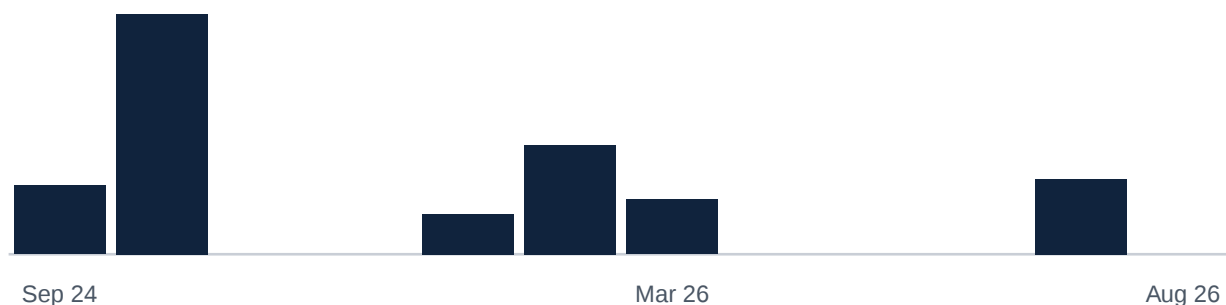
median days to sell after a fall-through
vs. 27 on the first contract

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 12% · VA 28% · FHA 14% · other 0%.

Share of listings that didn't sell, by month

Latest month: 0% didn't sell



What this means if you're buying

- 80% of homes sold below their first asking price — the first price is often a starting point.
- Homes that sit usually sit for a reason. Listings that didn't sell stayed on the market a median of 79 days.



Did you know?

- 12% of buyers paid cash, and 28% used VA loans.
- A year earlier, 13% of listings didn't sell; now it's 8%.
- When a contract fell apart, 5% of those homes never sold at all.

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.