MARKET INSIGHTS · LAST 12 MONTHS THROUGH SEPTEMBER 26, 2026

ZIP 27810 · Belhaven

1 in 3 Belhaven Homes Didn't Sell This Year

In ZIP 27810, 77 listings ended in the last 12 months and 51 sold. The typical sale took 68 days and closed at 91.7% of the first asking price, while homes that never sold sat for 209 days before their listings ended.

13 sold
out of every 20 listed

7 didn't
expired, withdrawn or canceled

77
homes finished on the market

68
median days to sell
from the first day listed

51
sold

91.7%
sold vs. first asking price

26 (34%)
didn't sell

$320,000
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 Outlined houses expired, were withdrawn or were canceled.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 $320,000 home, per month	
Mortgage (principal + interest)	$1,708
Property taxes	$119
Homeowners insurance	$250
Upkeep	$267
Utilities	$250
Total	**$2,590**

About $2,590 every month the home sits.

Listings that didn't sell stayed on the market a median of 209 days — roughly $17,800 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); Beaufort County rate 0.445 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

13
median days to sell when priced right
16 homes that sold at 97%+ of first asking

116
median days when price cuts were needed
35 homes · sold for 85.4% of first asking

What this means if you're selling

- Price it right from day one — homes priced correctly sold in 13 days, while those needing cuts sat 116 days and still closed at only 85.4%
- 1 in 3 listings in Belhaven didn't sell in the last 12 months, so overpricing has real consequences
- Waiting costs money — an estimated $2,590 a month in carrying costs on a typical $320,000 home, or about $17,800 while a home sits unsold
- 1 in 4 contracts here fell apart before closing, most often inspection, appraisal or financing issues — have your home and paperwork ready to avoid delays

Price range matters

Starting price	Finished	Sold	Didn't sell	Days to sell	vs. first ask
Under $300K	32	22	**31%**	88	86.7%
$300–400K	14	9	**36%**	110	92.1%
$400–500K	12	9	**25%**	43	92.2%
$500–750K	13	7	**46%**	55	94.4%

When contracts fall apart

25%
of contracts fell apart before closing
17 of about 69

53%
of those homes later sold

41%
never sold

74.8%
sold vs. first ask after a fall-through
vs. 93.2% on the first contract

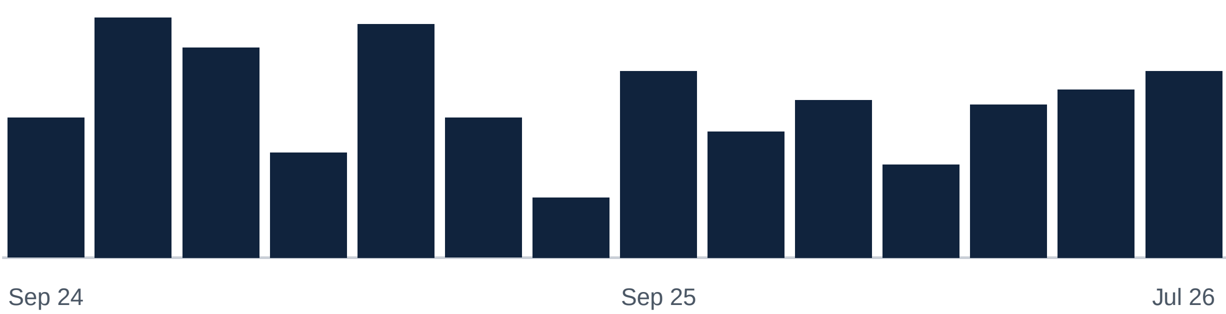
230
median days to sell after a fall-through
vs. 43 on the first contract

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 33% · cash 56% · VA 6% · FHA 4% · other 2%.

Share of listings that didn't sell, by month

Latest month: 44% didn't sell



What this means if you're buying

- 80% of homes in Belhaven sold below the first asking price, so there's room to negotiate
- Homes that need price cuts stay on the market far longer — 116 days versus 13 days for correctly priced homes
- 56% of buyers here paid cash, while 33% used conventional financing — know how you'll compete before you make an offer

Did you know?

- The typical home in Belhaven sold for $320,000 in the last 12 months
- When a contract fell apart, over half of those homes (53%) went on to sell later, but at a lower 74.8% of asking price
- The median price cut on homes that never sold was 3.4%, but it still wasn't enough to get them to closing

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.