



MARKET INSIGHTS · LAST 12 MONTHS THROUGH SEPTEMBER 23, 2026

ZIP 28445 · Holly Ridge

In ZIP 28445, 1 in 4 homes listed didn't sell

In the last 12 months, 832 homes finished their time on the market in ZIP code 28445 (Holly Ridge area): 605 sold and 227 did not — about 1 in 4. The ones that sold took a median of 48 days, counted from the first day listed, and closed at 97.5% of their first asking price.



15 sold

out of every 20 listed



5 didn't

expired, withdrawn or canceled

832

homes finished on the market

48

median days to sell from the first day listed

605

sold

97.5%

sold vs. first asking price

227 (27%)

didn't sell

\$439,000

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 Outlined houses expired, were withdrawn or were canceled.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 \$439,000 home, per month

Mortgage (principal + interest)	\$2,325
Property taxes	\$240
Homeowners insurance	\$250
Upkeep	\$366
Utilities	\$250
Total	\$3,430

About \$3,430 every month the home sits.

Listings that didn't sell stayed on the market a median of 127 days — roughly \$14,300 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

22

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

96

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



What this means if you're selling

- Homes priced right from day one sold in a median of 22 days. Homes that needed price cuts took 96 days and sold for 93.7% of their first price.
- Price range matters: 43% of homes starting at \$1M+ didn't sell, compared with 11% at \$300–400K.
- Waiting costs money. A \$439,000 home runs about \$3,430 a month to hold — roughly \$14,300 over the time a typical unsold listing sat.
- About 1 in 6 contracts fell apart before closing. Homes that went back on the market sold for 95.2% of first asking, versus 97.8% for homes that closed on the first contract.

Price range matters

Starting price	Finished	Sold	Didn't sell	Days to sell	vs. first ask
Under \$300K	100	74	26%	47	98.2%
\$300–400K	214	191	11%	37	97.8%
\$400–500K	96	74	23%	46	98.4%
\$500–750K	144	105	27%	56	97.3%
\$750K–1M	128	76	41%	59	97.6%
\$1M+	150	85	43%	86	94.1%

When contracts fall apart

18%

of contracts fell apart before closing
133 of about 739

71%

of those homes later sold

27%

never sold

95.2%

sold vs. first ask after a fall-through
vs. 97.8% on the first contract

137

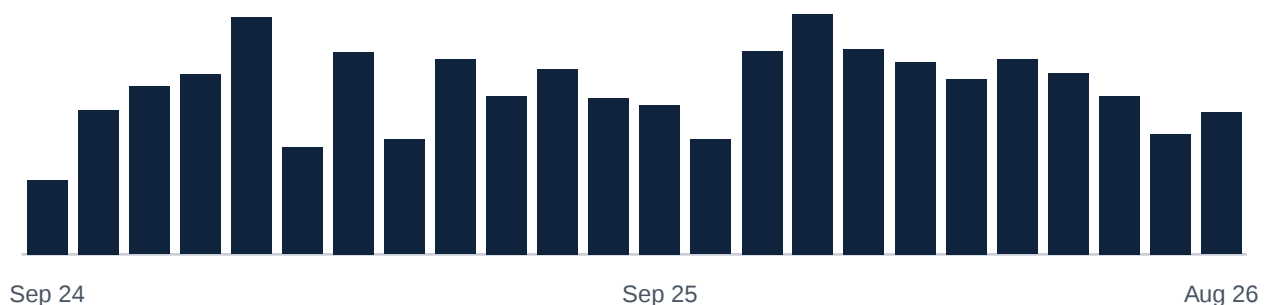
median days to sell after a fall-through
vs. 37 on the first contract

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 40% · cash 21% · VA 30% · FHA 5% · other 5%.

Share of listings that didn't sell, by month

Latest month: 22% didn't sell





What this means if you're buying

- 72% 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 127 days.

Did you know?

- 21% of buyers paid cash, and 30% used VA loans.
- A year earlier, 23% of listings didn't sell; now it's 27%.
- When a contract fell apart, 27% 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.