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MARKET INSIGHTS · LAST 12 MONTHS THROUGH SEPTEMBER 23, 2026

# ZIP 28460 · Sneads Ferry

## In ZIP 28460, 1 in 3 homes listed didn't sell

In the last 12 months, 916 homes finished their time on the market in ZIP code 28460 (Sneads Ferry area): 610 sold and 306 did not — about 1 in 3. The ones that sold took a median of 39 days, counted from the first day listed, and closed at 97.8% of their first asking price.

**13 sold**
out of every 20 listed

**7 didn't**
expired, withdrawn or canceled

### Which pile do you want to be in?

Solid houses sold. Outlined houses expired, were withdrawn or were canceled.

**916**
homes finished on the market

**39**
median days to sell
*from the first day listed*

**610**
sold

**97.8%**
sold vs. first asking price

**306 (33%)**
didn't sell

**$405,000**
median sold price

## What waiting costs

| A typical $405,000 home, per month | |
|---|---|
| Mortgage (principal + interest) | $2,145 |
| Property taxes | $221 |
| Homeowners insurance | $250 |
| Upkeep | $338 |
| Utilities | $250 |
| **Total** | **$3,200** |

### About $3,200 every month the home sits.

Listings that didn't sell stayed on the market a median of 185 days — roughly $19,500 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

**15**
median days to sell when priced right
*341 homes that sold at 97%+ of first asking*

**93**
median days when price cuts were needed
*269 homes · sold for 92.8% of first asking*

## What this means if you're selling

- Homes priced right from day one sold in a median of 15 days. Homes that needed price cuts took 93 days and sold for 92.8% of their first price.
- Price range matters: 46% of homes starting at $1M+ didn't sell, compared with 20% at $400–500K.
- Waiting costs money. A $405,000 home runs about $3,200 a month to hold — roughly $19,500 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 95.7% of first asking, versus 98.2% 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** | 137 | 75 | **45%** | 48 | 97.1% |
| **$300–400K** | 271 | 198 | **27%** | 21 | 100.0% |
| **$400–500K** | 187 | 149 | **20%** | 31 | 98.4% |
| **$500–750K** | 156 | 97 | **38%** | 58 | 96.1% |
| **$750K–1M** | 57 | 33 | **42%** | 58 | 95.2% |
| **$1M+** | 108 | 58 | **46%** | 98 | 90.4% |

## When contracts fall apart

**18%**
of contracts fell apart before closing
*134 of about 747*

**61%**
of those homes later sold

**37%**
never sold

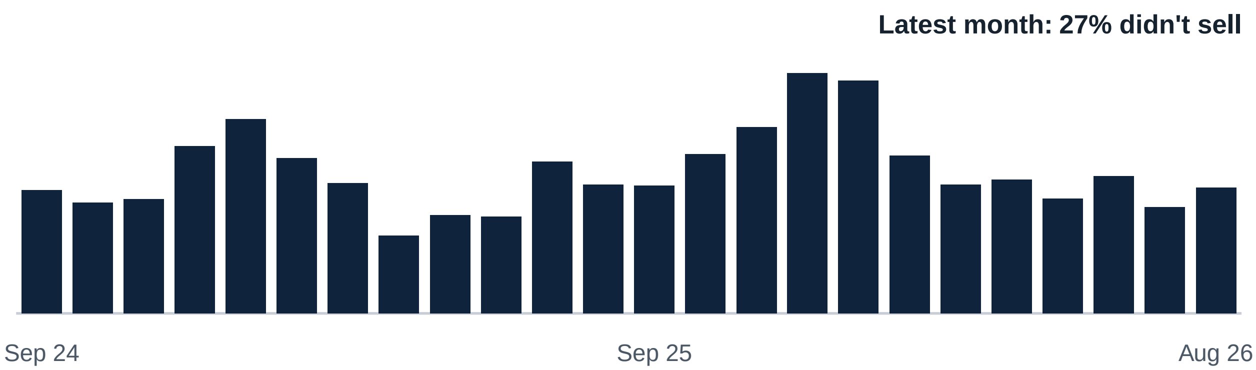
**95.7%**
sold vs. first ask after a fall-through
*vs. 98.2% on the first contract*

**94**
median days to sell after a fall-through
*vs. 30 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 34% · cash 17% · VA 41% · FHA 4% · other 4%.

## Share of listings that didn't sell, by month



## What this means if you're buying

- 65% 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 185 days.

## Did you know?

- 17% of buyers paid cash, and 41% used VA loans.
- A year earlier, 27% of listings didn't sell; now it's 33%.
- When a contract fell apart, 37% 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.