MARKET INSIGHTS · LAST 12 MONTHS THROUGH SEPTEMBER 23, 2026

ZIP 28546 · Jacksonville

In ZIP 28546, 1 in 9 homes listed didn't sell

In the last 12 months, 1,520 homes finished their time on the market in ZIP code 28546 (Jacksonville area): 1,348 sold and 172 did not — about 1 in 9. The ones that sold took a median of 29 days, counted from the first day listed, and closed at 100.0% of their first asking price.

18 sold
out of every 20 listed

2 didn't
expired, withdrawn or canceled

1,520
homes finished on the market

29
median days to sell
from the first day listed

1,348
sold

100.0%
sold vs. first asking price

172 (11%)
didn't sell

$309,900
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 Outlined houses expired, were withdrawn or were canceled.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 $309,900 home, per month	
Mortgage (principal + interest)	$1,641
Property taxes	$169
Homeowners insurance	$250
Upkeep	$258
Utilities	$250
Total	**$2,570**

About $2,570 every month the home sits.

Listings that didn't sell stayed on the market a median of 85 days — roughly $7,200 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

23
median days to sell when priced right
1,065 homes that sold at 97%+ of first asking

52
median days when price cuts were needed
283 homes · sold for 94.5% of first asking

What this means if you're selling

- Homes priced right from day one sold in a median of 23 days. Homes that needed price cuts took 52 days and sold for 94.5% of their first price.
- Waiting costs money. A $309,900 home runs about $2,570 a month to hold — roughly $7,200 over the time a typical unsold listing sat.
- About 1 in 7 contracts fell apart before closing. Homes that went back on the market sold for 99.2% of first asking, versus 100.0% 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	683	606	**11%**	18	100.0%
$300–400K	676	605	**11%**	47	100.0%
$400–500K	140	123	**12%**	41	100.0%
$500–750K	20	13	**35%**	54	100.0%

When contracts fall apart

15%
of contracts fell apart before closing
230 of about 1,587

80%
of those homes later sold

18%
never sold

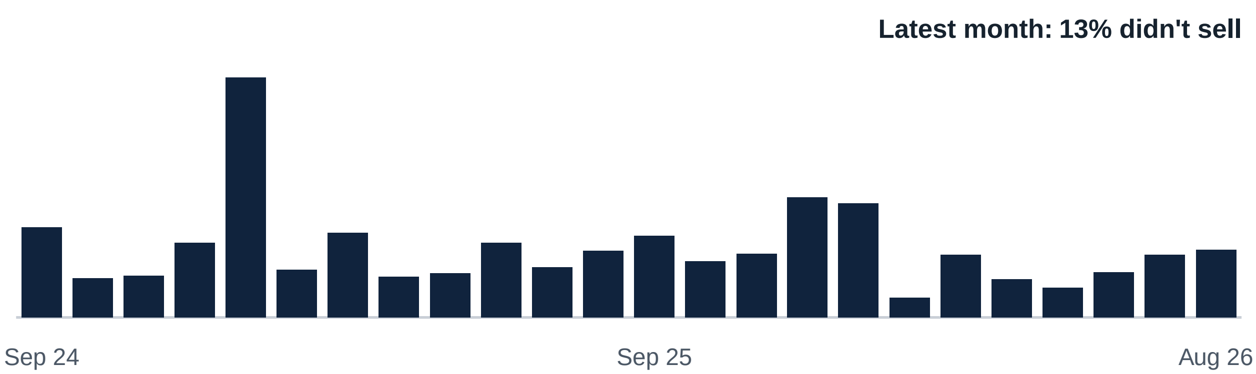
99.2%
sold vs. first ask after a fall-through
vs. 100.0% on the first contract

58
median days to sell after a fall-through
vs. 24 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 13% · cash 7% · VA 70% · FHA 8% · other 3%.

Share of listings that didn't sell, by month



What this means if you're buying

- 42% 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 85 days.

Did you know?

- 7% of buyers paid cash, and 70% used VA loans.
- A year earlier, 14% of listings didn't sell; now it's 11%.
- When a contract fell apart, 18% 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.