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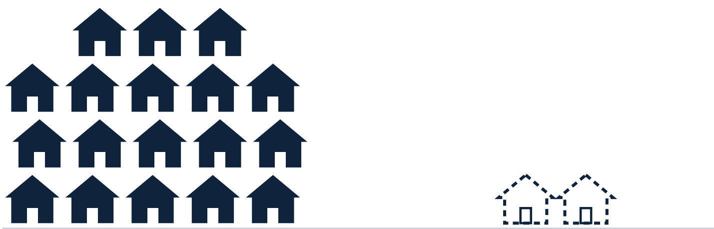
MARKET INSIGHTS · LAST 12 MONTHS THROUGH SEPTEMBER 26, 2026

ZIP 28590 · Winterville

Winterville: Typical Home Sells in 29 Days at 98.8%

In ZIP 28590, 556 homes sold over the last 12 months and 62 didn't, a 10% no-sale rate, down from 12% the year before. Homes priced right from day one sold in 20 days, while ones that needed price cuts took 68 days and still closed at 93.9% of asking. The $500-750K range struggled most at 13%, while $300-400K homes did best at just 7%.



18 sold
out of every 20 listed

2 didn't
expired, withdrawn or canceled

618
homes finished on the market

29
median days to sell
from the first day listed

556
sold

98.8%
sold vs. first asking price

62 (10%)
didn't sell

$322,000
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 Outlined houses expired, were withdrawn or were canceled.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 $322,000 home, per month	
Mortgage (principal + interest)	$1,719
Property taxes	$152
Homeowners insurance	$250
Upkeep	$268
Utilities	$250
Total	**$2,640**

About $2,640 every month the home sits.

Listings that didn't sell stayed on the market a median of 94 days — roughly $8,200 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); Pitt County rate 0.5663 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

20
median days to sell when priced right
385 homes that sold at 97%+ of first asking

68
median days when price cuts were needed
171 homes · sold for 93.9% of first asking

What this means if you're selling

- Price it right from day one: those homes sold in 20 days versus 68 days for ones that needed a cut.
- The $500-750K range had the highest no-sale rate at 13%. The $300-400K range did best at 7%.
- Listings that never sold sat a median of 94 days and still needed a 1.4% price cut before giving up.
- 13% of contracts fell apart, most often inspection, appraisal or financing issues. Homes that fell apart and later sold took 92 days and closed at 95.9%, versus 99.0% and 27 days for homes that stayed under contract the first time.

Price range matters

Starting price	Finished	Sold	Didn't sell	Days to sell	vs. first ask
Under $300K	243	215	**12%**	22	98.6%
$300–400K	232	215	**7%**	35	98.6%
$400–500K	84	75	**11%**	40	98.6%
$500–750K	56	49	**13%**	29	100.0%

When contracts fall apart

13%
of contracts fell apart before closing
83 of about 642

80%
of those homes later sold

16%
never sold

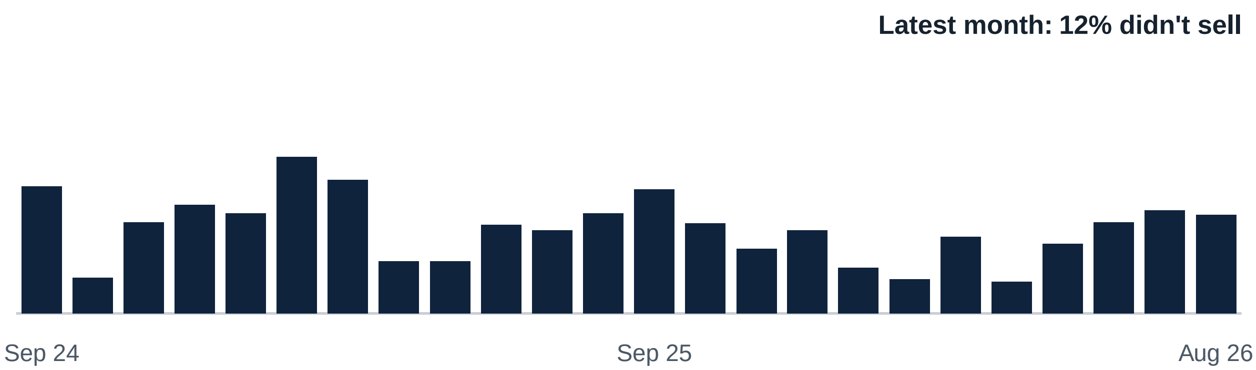
95.9%
sold vs. first ask after a fall-through
vs. 99.0% on the first contract

92
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 51% · cash 19% · VA 8% · FHA 18% · other 3%.

Share of listings that didn't sell, by month



What this means if you're buying

- Homes priced right move fast, in 20 days, but 62% of all sales still closed below the first asking price.
- If a home sat 68 days with a price cut, or is in the $500-750K range, there may be more room to negotiate.
- 51% of buyers used conventional loans, 19% paid cash, 18% used FHA, and 8% used VA.

Did you know?

- The typical sold home in ZIP 28590 went for $322,000.
- At a 7.03% mortgage rate, the estimated monthly carrying cost on a $322,000 home is about $2,640.
- A home that sits unsold for the median 94 days carries an estimated $8,200 in holding costs.

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.