The Carolina Beach *Buyer's Guide*

The Market, The Neighborhoods, The Costs, The Process.

YOUR COMPLETE HOME BUYING RESOURCE

The information, numbers, and next steps you need to buy with confidence in Carolina Beach, North Carolina — market data, neighborhood guidance, true cost breakdowns, and the buying process explained start to finish. Built for real decisions, not guesswork.

PREPARED BY

Pinpoint Properties, a boutique real estate team based in Wilmington and brokered by Real, working across Carolina Beach, Wilmington, and the surrounding Cape Fear region.

CONTENTS

What's Inside

01 Welcome to Carolina Beach 03

02 Carolina Beach at a Glance 04

03 Today's Market Snapshot 06

04 A Guide to Carolina Beach's Neighborhoods 08

05 Understanding the Cost of Buying 14

06 The Buying Process, Step by Step 16

07 Working With Pinpoint Properties 18

08 Let's Talk 19

01

Welcome to Carolina Beach

AN INTRODUCTION

A classic barrier island beach town, fifteen miles south of Wilmington on Pleasure Island.

Carolina Beach has been a Cape Fear coast tradition for generations, and it still feels like it. The historic Boardwalk, once ranked among America's most awesome by Budget Travel and featured by CNN and USA Today, anchors a town where Britt's Donuts has fried the same honey glazed recipe since 1939 and Thursday night fireworks over the Atlantic are simply part of the summer calendar.

What makes Carolina Beach work as a place to actually live, not just visit, is how much fits into just two and a half square miles. Oceanfront condos, canal front homes with private docks, a quiet freshwater lake park, and a genuine small town feel, all within walking distance of the water and a short drive of Wilmington.

This guide was built to give you a real, grounded picture of what it means to buy a home in Carolina Beach today. Not a sales pitch, a resource. Market numbers you can trust, neighborhoods explained honestly, and the buying process laid out step by step so you always know what comes next. Let's get started.

Pinpoint Properties

Your Carolina Beach Real Estate Advisor

02

Carolina Beach at a Glance

THE FAST FACTS

Carolina Beach sits in New Hanover County on Pleasure Island, the barrier island it shares with Kure Beach to the south. Here is the short version of what that means for you as a buyer.

~6,850 YEAR-ROUND POPULATION	**2.45 sq mi** TOTAL TOWN SIZE
15 mi TO DOWNTOWN WILMINGTON	**Pleasure Island** SHARED WITH KURE BEACH
+6% POPULATION GROWTH SINCE 2019	**New Hanover** COUNTY

GOOD TO KNOW

Carolina Beach is the largest of New Hanover County's three beach towns, more than double the size of neighboring Wrightsville Beach, with a median household income well above nearby Wilmington's.

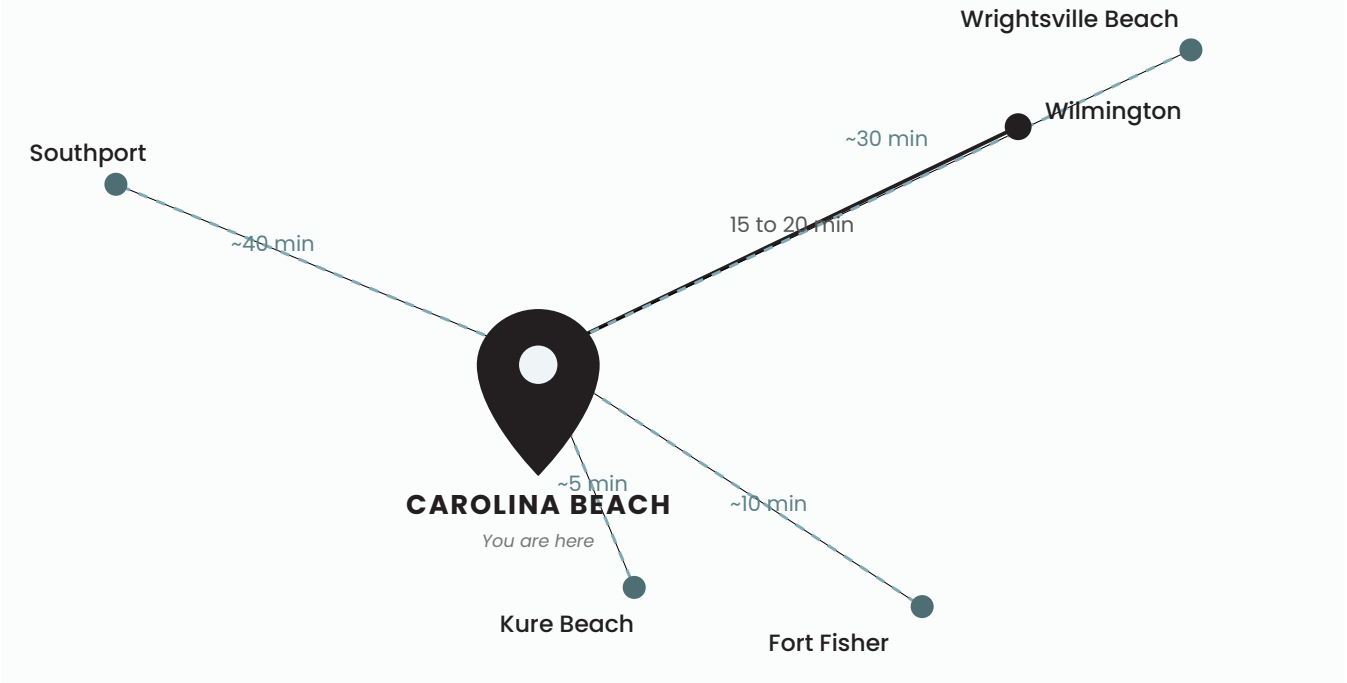
02

Carolina Beach at a Glance

CONTINUED

GETTING AROUND

Carolina Beach sits at the end of Highway 421, with Kure Beach right next door and Wilmington a straight shot up the road. Here is roughly how far everything sits from town.



Approximate drive times from Carolina Beach. Not to scale.

WHY PEOPLE ARE MOVING HERE

Carolina Beach draws year round residents who want an actual beach lifestyle without giving up easy access to a real city, along with retirees and second home buyers pulled in by the boardwalk, the boating, and a slower pace than the bigger beach towns nearby.

03

Today's Market Snapshot

WHERE THINGS STAND RIGHT NOW

Real estate markets move. What follows is a snapshot of Carolina Beach's housing market as of late 2025 and early 2026, sourced from Redfin and public listing data. Numbers shift month to month, so treat this as a starting point, and ask us for a current market update before you write an offer.

METRIC	CURRENT FIGURE
Median sale price	$707,000
Median price per square foot	$480
Year over year price change	+1.0%
Homes currently for sale	~150+
Median days on market	33 days
Days on market, year ago	75 days
Redfin Compete Score	42 of 100
Market temperature	Somewhat competitive

03

Today's Market Snapshot

CONTINUED

WHAT THIS MEANS FOR BUYERS

Carolina Beach is best described as a market that has cooled from its pandemic era frenzy without giving back its gains. Prices are essentially flat year over year, but homes are moving noticeably faster than they were twelve months ago, down from 75 days on market to just 33. That combination usually means well priced, well presented homes in the right location are still finding buyers quickly, while overpriced listings sit.

With a Redfin Compete Score of 42 out of 100, this is not a frenzied bidding war market. Most homes sell for a bit below list price, which gives prepared buyers real room to negotiate, especially on condos and older cottages that need updating.

GOOD TO KNOW

Carolina Beach real estate skews heavily toward condos and vacation rentals, so financing, insurance, and HOA questions matter even more here than in a typical single family market.

04

A Guide to Carolina Beach's Neighborhoods

FIND YOUR FIT

Carolina Beach may be small, but it is not one neighborhood. Each pocket of the island has its own personality, from the boardwalk buzz downtown to the quiet canals up north. Here are six areas that represent the range of what the island offers.

The Boardwalk & Downtown

WALKABLE · NIGHTLIFE

The heart of the island, home to the historic Boardwalk, Britt's Donuts, and the weekly summer fireworks. Best suited to buyers who want restaurants, shops, and the beach all within a short walk.

The North End

OCEANFRONT · QUIETER

Oceanfront condos near the Carolina Beach Pier and Freeman Park, a step removed from the boardwalk crowds. Best suited to buyers who want ocean views with a quieter, more residential feel.

Canal Drive & The Canals

BOATING · WATERFRONT

Homes and condos built along a network of canals with private docks and direct boat access to the Intracoastal Waterway. Best suited to boaters and anyone who wants water right outside the back door.

04

A Guide to Carolina Beach's Neighborhoods

CONTINUED

Wilmington Beach

ESTABLISHED · RESIDENTIAL

An annexed section south of downtown along Ocean Boulevard, lined with classic single family beach cottages. Best suited to buyers who want an established residential feel within walking distance of the sand.

Snow's Cut & The Marina

BOATING · NATURE

The area nearest the Snow's Cut Bridge and Carolina Beach State Park, popular with boaters and anyone who wants easy access to hiking trails and the marina. Best suited to buyers who want nature close by.

Carolina Beach Lake Area

FAMILY · INLAND

A quieter, inland pocket centered on the freshwater Carolina Beach Lake Park, popular for picnics and paddling. Best suited to families who want a residential feel just a short walk from the boardwalk.

BEYOND THIS LIST

This covers six of the pockets that make up Carolina Beach, each with its own character. We regularly build custom shortlists based on a buyer's budget, boat needs, and lifestyle.

04

Shopping & Dining

CONTINUED

Carolina Beach punches above its weight for a town this size. Here's how residents shop and eat, right on the island.

20+	$12M	Apr–Oct
RESTAURANTS ON THE ISLAND	TOWN'S RECENT BOARDWALK INVESTMENT	MOST SHOPS OPEN SEASONALLY

THE BOARDWALK

Britt's Donut Shop

A boardwalk institution since 1939, still cash only and still drawing a line down the block for the same honey glazed recipe.

Shops & Arcades

Wheel Fun Rentals, the Boardwalk Arcade, and a rotating mix of local shops and snack stands line the boardwalk, most open seasonally.

Good Hops Brewing

Home to the island's only craft brewery, with a laid back beer garden and a disc golf course right behind the taproom.

GOOD TO KNOW

Most boardwalk shops and rides run seasonally, roughly April through October, while a handful of local favorites like Good Hops Brewing stay open year round. Ask us what's open off season before you commit to a neighborhood.

04

Shopping & Dining

CONTINUED

DINING & DRINKS

Boardwalk & Beachfront Bites

Michael's Seafood, Carolina Smokehouse, Fentoni's Pizzeria, and tiki bars like Ocean Grill and High Tide keep the boardwalk fed and watered in season.

The Marina District

Stoked Restaurant and SeaWitch Café offer dock and dine access and stay open year round, not just for the summer season.

A Short Drive to Wilmington

For a wider restaurant and nightlife scene, downtown Wilmington is about twenty minutes away.

GOOD TO KNOW

Carolina Beach was ranked ninth nationally on Taste of Home's list of Best East Coast Road Trip Destinations for Foodies, driven largely by its boardwalk food scene and the island's only craft brewery.

04

Entertainment & Outdoors

CONTINUED

Life on Pleasure Island runs on the boardwalk, the water, and the woods, often all in the same afternoon.

761 ac	2 mi	8 mi
CAROLINA BEACH STATE PARK	FREEMAN PARK 4X4 BEACH	TO FORT FISHER & THE AQUARIUM

ON THE ISLAND

Carolina Beach State Park

Home to one of the few wild populations of native Venus flytraps in the world, with hiking trails, a marina, and camping just minutes from downtown.

Freeman Park

Two miles of undeveloped beach at the island's north end where four wheel drive vehicles, camping, and leashed dogs are all permitted, a rarity on the East Coast.

Carolina Beach Lake Park

A freshwater lake park close to the ocean, a favorite spot for picnics, paddling, and evening walks year round.

04

Entertainment & Outdoors

CONTINUED

THE BOARDWALK CALENDAR & BEYOND

Weekly Summer Fireworks

Fireworks light up the boardwalk every Thursday night from Memorial Day through Labor Day, alongside live music and amusement rides.

Fort Fisher State Historic Site

The largest Civil War earthwork fortification built by the Confederacy, along with the North Carolina Aquarium, both a short drive south.

Fishing & Boating

The Carolina Beach Fishing Center and Marina hosts one of the state's largest recreational fishing fleets, right in town.

GOOD TO KNOW

Many boardwalk shops, restaurants, and even Britt's Donuts close or shift to reduced hours in the winter months. Ask us about what stays open year round before you commit to a neighborhood.

05

Understanding the Cost of Buying

BEYOND THE PURCHASE PRICE

The purchase price is only one piece of what it costs to buy a home. Understanding the full picture upfront prevents surprises later, and helps you budget accurately from your very first pre approval conversation.

~0.48%	~$3,380/yr	2–5%
COMBINED EFFECTIVE TAX RATE	EST. TAX ON A $707K HOME	TYPICAL CLOSING COSTS

PROPERTY TAXES

Carolina Beach property taxes combine a town rate with the New Hanover County rate. For the 2026 to 2027 budget year, the town raised its rate from 14.2 to roughly 17.2 cents per 100 dollars of assessed value to help cover rising costs and a major boardwalk land purchase, while the County held its rate steady at 30.6 cents. Combined, that puts most Carolina Beach homeowners at an effective rate of roughly 0.48 percent of their home's assessed value.

05

Understanding the Cost of Buying

CONTINUED

CLOSING COSTS

Buyers in North Carolina typically pay between two and five percent of the purchase price in closing costs, covering items such as attorney fees, recording fees, title insurance, and lender related charges. Closings are handled by a licensed North Carolina real estate attorney rather than a title company alone, a protection that benefits buyers.

Refundable	Non-Refundable
EARNEST MONEY DEPOSIT	DUE DILIGENCE FEE

DUE DILIGENCE FEE & EARNEST MONEY DEPOSIT

North Carolina's standard Offer to Purchase and Contract uses two separate buyer payments that often confuse out of state buyers. The due diligence fee is paid directly to the seller and is credited toward your purchase price at closing. The earnest money deposit is held in trust and is refundable under the conditions defined in the contract.

GOOD TO KNOW

Condos and older cottages often carry HOA dues, flood insurance, and windstorm coverage on top of the mortgage. Always review these costs carefully before writing an offer on island property.

06

The Buying Process, Step by Step

WHAT TO EXPECT, START TO FINISH

Buying a home should feel exciting, not confusing. Here is exactly how the process works from our first conversation to the day you get your keys.

1 **Choose Your Agent**

Interview the right agent for the job and ask the questions that matter to your goals. This relationship is the foundation for everything that follows.

2 **Get Pre Approved**

Connect with a trusted lender and gather pay stubs, W-2s, and bank statements. Knowing what you can afford is critical, and a strong pre approval gives your future offer real credibility with sellers.

3 **Define Your Goals**

We talk through your must haves, your nice to haves, and your true deal breakers, whether that is boat access, rental income potential, or year round versus seasonal living.

4 **Search & Tour Homes With Purpose**

We build a curated list based on your criteria and Carolina Beach's current inventory, using tools that show every available home that fits, not just what one website surfaces, and we tour with a plan.

5 **Write a Strong, Informed Offer**

Using current market data, we build an offer strategy around price, due diligence fee, earnest money, and timeline, positioned to be competitive without overpaying.

06

The Buying Process, Step by Step

CONTINUED

6 Negotiation & Contract

It may take a few rounds to get the terms just right. That's normal, and it means you're getting closer to a deal that works for you.

7 Due Diligence Period

Inspections, negotiations on repairs or credits, and any remaining research on the home happen here. Your contract also sets a timeline for financing and spells out your rights and responsibilities, and the home is effectively held for you until closing.

8 Appraisal & Final Loan Approval

Your lender orders an appraisal to confirm value, and finalizes your loan approval while we track every deadline in the contract together.

9 Final Walkthrough

A last visit shortly before closing to confirm the home's condition and that any agreed upon repairs were completed.

10 Closing Day

A licensed North Carolina real estate attorney handles the transfer of funds and ownership as an independent third party. Once recorded, the home is yours.

Congratulations — you're a homeowner.

07

Working With Pinpoint Properties

WHO'S IN YOUR CORNER

Pinpoint Properties is a boutique real estate team based in Wilmington and brokered by Real, working across both residential and commercial real estate throughout the Cape Fear region, including Carolina Beach, Wilmington, and the surrounding communities.

We built this team around a simple idea: clients deserve advisors, not order takers. That means grounded, honest guidance even when it is not what a buyer wants to hear, clean communication at every stage, and local market knowledge that goes well beyond a listing portal.

Behind every transaction is a full team, including dedicated agents across the Carolina Beach and Wilmington market and an in house transaction coordinator managing the details between contract and closing, so nothing slips through the cracks.

WHAT YOU CAN EXPECT FROM US

- A market strategy built around current data, not guesswork
- Honest, direct advice, including when to walk away from a home
- A coordinated team managing every deadline in your contract
- Local expertise across Carolina Beach and the surrounding barrier islands

08

Let's Talk

Buying a home in Carolina Beach starts with one conversation. Whenever you're ready, we're here to walk through your goals, your budget, and the part of the island that makes the most sense for how you actually want to live.

ADVISOR	Pinpoint Properties · Your Carolina Beach Real Estate Advisor
TEAM	Pinpoint Properties, Brokered by Real
MARKET	Carolina Beach and New Hanover County

YOUR INFORMATION

CLIENT NAME _____

PHONE _____

EMAIL _____

Market data referenced in this guide is sourced from Redfin and public listing data as of late 2025 and early 2026. All figures are subject to change. This guide is for general informational purposes and is not a substitute for advice from a licensed lender, attorney, or tax professional.

Pinpoint Properties is proud to support Equal Housing Opportunity. Every buyer deserves an advisor who has their back from the first showing to the closing table.