The Hampstead
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 Hampstead, 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 Hampstead, Wilmington, and the surrounding Cape Fear region.

CONTENTS

What's Inside

01 Welcome to Hampstead 03

02 Hampstead at a Glance 04

03 Today's Market Snapshot 06

04 A Guide to Hampstead'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 Hampstead

AN INTRODUCTION

A fast growing coastal community between Wilmington and Topsail Island, known to locals as the Seafood Capital of the Carolinas.

Hampstead is unincorporated, which means there is no town hall and no mayor, just Pender County government and a stretch of Highway 17 that has quietly become one of the most sought after addresses on the Cape Fear coast. Roadside fish houses supply seafood to restaurants across the region, three public golf courses give residents plenty of tee times, and the bridges onto Topsail Island are only a ten minute drive away.

What makes Hampstead work as a place to live is the trade off it offers: more land, newer construction, and a lower overall tax burden than Wilmington, without giving up easy access to the beach, the Intracoastal Waterway, or a real commute into the city. It has been one of the fastest growing corners of the Cape Fear region for years, and it does not show signs of slowing down.

This guide was built to give you a real, grounded picture of what it means to buy a home in Hampstead 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 Hampstead Real Estate Advisor

02

Hampstead at a Glance

THE FAST FACTS

Hampstead sits in Pender County along Highway 17, roughly halfway between Wilmington and Jacksonville. Here is the short version of what that means for you as a buyer.

~9,400 AREA POPULATION, 2025	**20.2 sq mi** LAND AREA
30 min TO DOWNTOWN WILMINGTON	**8 mi** TO SURF CITY BEACH
+35% POPULATION GROWTH SINCE 2020	**Pender** COUNTY

GOOD TO KNOW

Hampstead is unincorporated, which means there is no separate town tax. Residents pay only the Pender County property tax rate, one of the biggest financial differences between buying here and buying in Wilmington or Leland.

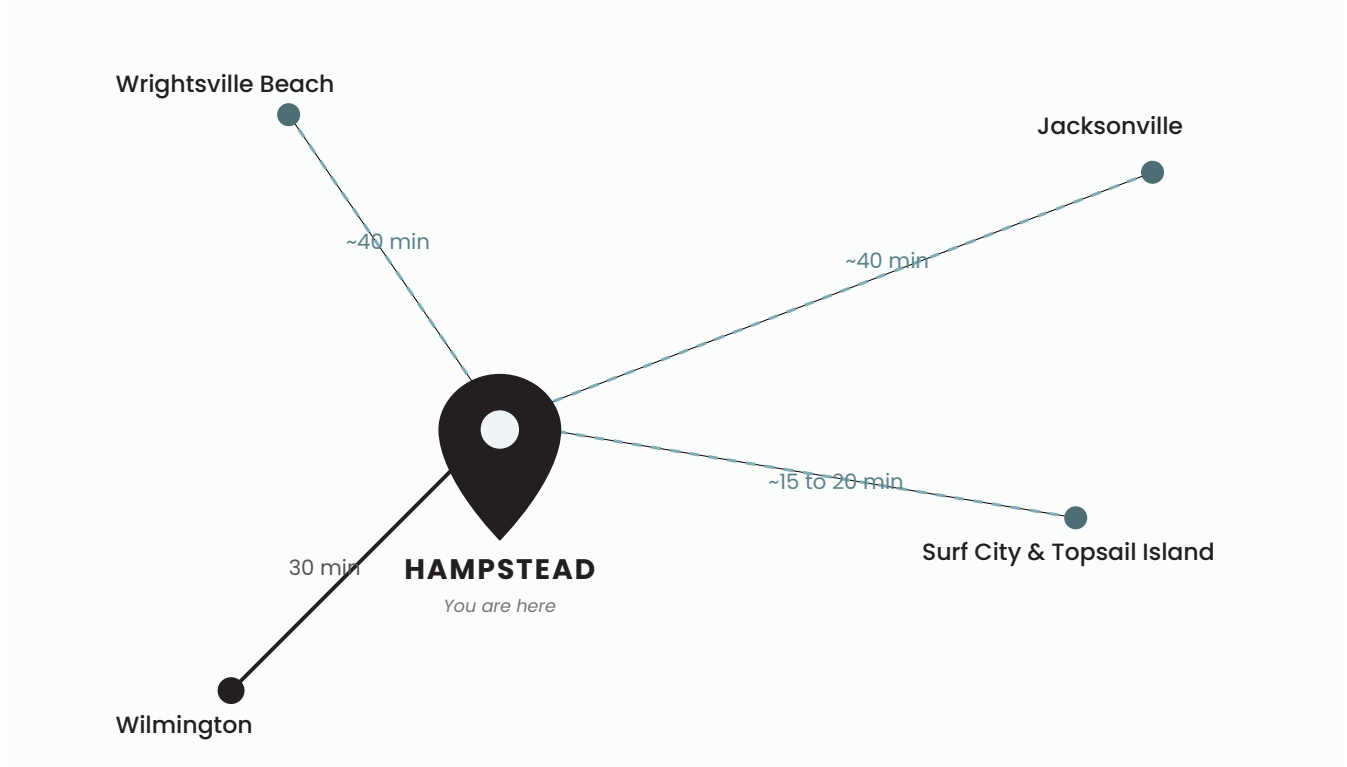
02

Hampstead at a Glance

CONTINUED

GETTING AROUND

Hampstead runs along Highway 17, with Wilmington to the south, Jacksonville to the north, and Topsail Island a short drive east. Here is roughly how far everything sits from town.



Approximate drive times from Hampstead. Not to scale.

WHY PEOPLE ARE MOVING HERE

Many buyers describe Hampstead as the Wilmington alternative: the same coastal lifestyle and beach access, with larger homesites, more new construction, and a noticeably lower overall tax bill, all an easy commute from the city.

03

Today's Market Snapshot

WHERE THINGS STAND RIGHT NOW

Real estate markets move. What follows is a snapshot of Hampstead's housing market as of 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 list price	$480,000
Median days on market	69 days
Homes sold, past month	~21
New homes currently for sale	87+
Home value growth since 2019	+42%
Median household income	$89,392

03

Today's Market Snapshot

CONTINUED

WHAT THIS MEANS FOR BUYERS

Hampstead is best described as a steady growth market rather than a fast flip market. Homes typically sit for 69 days before going under contract, meaningfully longer than the frenzied pace seen closer to downtown Wilmington or the beach towns. That gives prepared buyers real time to think, negotiate, and compare options without the pressure of a bidding war on every listing.

New construction is a defining feature here, with dozens of new homes on the market at any given time. That means buyers get real choice between established communities like Olde Point and Belvedere and brand new neighborhoods still being built out along the Highway 17 corridor.

GOOD TO KNOW

Home values in the Hampstead area have climbed roughly 42 percent since 2019, but the market still moves at a more relaxed pace than Wilmington proper, giving buyers room to be thoughtful.

04

A Guide to Hampstead's Neighborhoods

FIND YOUR FIT

Hampstead is not one neighborhood, it is dozens of communities strung along Highway 17 and the Intracoastal Waterway. Each one has a genuinely different personality. Here are six that represent the range of what the area offers.

Olde Point

WATERFRONT · GOLF

One of Hampstead's largest and most established communities, with homes along the Intracoastal Waterway or tidal marsh, optional Yacht Club membership, and access to the semi private Olde Point Golf and Country Club. Best suited to buyers who want mature trees, boating, and golf in one place.

Castle Bay Country Club

GOLF · RESORT STYLE

Built around an 18 hole Scottish links style golf course, with everything from townhomes to custom estates alongside a clubhouse, fitness center, and tennis courts. Best suited to golf enthusiasts who want a resort style, year round lifestyle.

Pecan Grove Plantation

GATED · WATERFRONT

A gated community lined with pecan trees along the Intracoastal Waterway. Best suited to buyers who want privacy and direct water access in an established, quiet setting.

04

A Guide to Hampstead's Neighborhoods

CONTINUED

WyndWater

FAMILY · MASTER PLANNED

A master planned community with a pool, sidewalks, scenic ponds, and playgrounds in the award winning Topsail school district. Best suited to families who want amenities and top rated schools close to home.

Belvedere Plantation

ESTABLISHED · GOLF

One of Hampstead's oldest and most established communities, sitting next to what is now Ironclad Golf. Best suited to buyers who want a mature, established address near the area's newest entertainment complex.

Kirkland

NEW CONSTRUCTION · VALUE

One of Hampstead's newer, fast growing communities, popular with buyers drawn to move in ready new construction. Best suited to buyers who want a brand new home without sacrificing the Hampstead lifestyle.

BEYOND THIS LIST

This covers six of dozens of communities spread across the Hampstead area. We regularly build custom shortlists based on a buyer's budget, commute, and lifestyle.

04

Shopping & Dining

CONTINUED

Hampstead has earned its nickname honestly. Here's how residents shop and eat along the Highway 17 corridor.

Seafood Capital	Annual	30,000 sqft
NICKNAME OF THE CAROLINAS	NC SPOT FESTIVAL, EVERY NOVEMBER	ONE OF NC'S LARGEST BEER GARDENS

EVERYDAY SHOPPING

Grocery & Everyday Stops

Lowes Foods and Food Lion anchor the daily routine, alongside Port City Java for coffee and a growing strip of local shops along Highway 17.

Roadside Seafood Markets

Family owned fish houses line the highway, supplying restaurants across the region and giving Hampstead its Seafood Capital reputation.

New Retail Along Highway 17

As the population grows, more retail and dining keep filling in along the corridor between Wilmington and Topsail Island.

04

Shopping & Dining

CONTINUED

DINING & THE IRONCLAD BEER GARDEN

Ironclad Golf & Beer Garden

A former golf course turned entertainment complex, with an 18 hole course, food trucks, live entertainment, and Shaka Taco, all built around one of North Carolina's largest beer gardens.

Local Institutions

Burrito Shak and Jebby's on 17 are local go tos, alongside fresh caught seafood served at restaurants up and down the highway.

The NC Spot Festival

Every November, this working waterfront tradition brings live music, helicopter rides, and fried spot fish to town for a two day celebration.

GOOD TO KNOW

Many of Hampstead's seafood markets and roadside stands are seasonal or keep informal hours. Ask us what's open year round before you commit to a neighborhood.

04

Entertainment & Outdoors

CONTINUED

Life in Hampstead runs on golf, the water, and quick access to Topsail Island.

3	80 ac	8 mi
PUBLIC GOLF COURSES	HAMPSTEAD KIWANIS PARK	TO SURF CITY BEACH

GOLF & PARKS

Three Public Golf Courses

Castle Bay's Scottish links style course, Olde Point Golf and Country Club, and Ironclad Golf all give residents plenty of tee times without leaving town.

Hampstead Kiwanis Park

An 80 acre complex with playgrounds, a skate ramp, and lighted ballfields, the town's main gathering spot for sports and community events.

Hampstead Boating Access Area

A public boat ramp and kayak launch onto the Intracoastal Waterway, popular for inshore fishing and paddling.

04

Entertainment & Outdoors

CONTINUED

NATURE & A SHORT DRIVE TO THE BEACH

Holly Shelter Game Land

Tens of thousands of acres of public game land just minutes from town, popular for hiking, hunting, and birdwatching.

Sloop Point Plantation

One of the oldest structures in North Carolina, offering a glimpse into the area's colonial and working waterfront history.

Topsail Island & Surf City

The nearest public beach is about eight miles away, with the bridges onto Topsail Island only a ten minute drive from most of Hampstead.

GOOD TO KNOW

Many Hampstead golf communities offer optional, not mandatory, club memberships. Ask us how each neighborhood structures its dues before you assume a monthly cost.

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.

$0.7375	~$3,540/yr	No Town Tax
COUNTY RATE PER $100 VALUE	EST. TAX ON A $480K HOME	HAMPSTEAD IS UNINCORPORATED

PROPERTY TAXES

Because Hampstead is unincorporated, there is no municipal tax rate layered on top of the county rate the way there is in Wilmington, Leland, or Carolina Beach. For the 2026 to 2027 budget year, Pender County adopted a rate of 73.75 cents per 100 dollars of assessed value, based on 2025 property valuations. That single county rate is the whole property tax bill for most Hampstead homeowners, aside from any small fire district fees.

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

Golf course and gated communities like Castle Bay, Olde Point, and Pecan Grove Plantation often carry HOA dues on top of property taxes. Always review these costs carefully before writing an offer.

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 golf access, boat access, or a brand new build versus an established neighborhood.

4 **Search & Tour Homes With Purpose**

We build a curated list based on your criteria and Hampstead'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 Hampstead, 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 Hampstead 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 Hampstead and the surrounding Pender County communities

08

Let's Talk

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

ADVISOR	Pinpoint Properties · Your Hampstead Real Estate Advisor
TEAM	Pinpoint Properties, Brokered by Real
MARKET	Hampstead and Pender County

YOUR INFORMATION

CLIENT NAME _____

PHONE _____

EMAIL _____

Market data referenced in this guide is sourced from Redfin and public listing data as of 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.