The Topsail Island *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 on Topsail Island, North Carolina — market data, neighborhood guidance, true cost breakdowns, rental and second home considerations, 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 Topsail Island, Surf City, Wilmington, and the surrounding Cape Fear region.

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01

Welcome to Topsail Island

AN INTRODUCTION

Twenty six miles of barrier island, three distinct towns, and a place where the vacation rental business is simply part of daily life.

Topsail Island sits about thirty minutes north of Wilmington, split across Pender and Onslow counties and divided into three towns: Surf City, Topsail Beach, and North Topsail Beach. Unlike a lot of North Carolina's coast, this is not one homogenous stretch of sand. Each town has its own government, its own tax rate, and its own personality, from Surf City's lively center to Topsail Beach's quiet, no high rise charm.

What sets Topsail apart from a lot of coastal buying guides is that so much of the market here genuinely is a rental and second home market. A large share of homes on the island sit vacant most of the year, either as a family's own getaway or as a working vacation rental booked out through the summer season. That reality shapes everything from financing to insurance to how a neighborhood feels in January versus July, and this guide addresses it directly rather than treating it as an afterthought.

This guide was built to give you a real, grounded picture of what it means to buy a home on Topsail Island today, whether that home is a full time residence, a family beach house, or an income property. 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 Topsail Island Real Estate Advisor

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Topsail Island at a Glance

THE FAST FACTS

Topsail Island spans two counties and three towns, all connected by a single barrier island. Here is the short version of what that means for you as a buyer.

~3,000 YEAR-ROUND POPULATION, ALL 3 TOWNS	**26 mi** BARRIER ISLAND LENGTH
30 to 40 min TO DOWNTOWN WILMINGTON	**66%** HOMES ARE VACANT OR SECOND HOMES
2 COUNTIES: PENDER & ONSLOW	**3** TOWNS ON ONE ISLAND

GOOD TO KNOW

Roughly two out of every three homes on the island are vacation properties or second homes rather than full time residences. That shapes everything from town services to HOA rules differently than a typical suburb, and it is worth understanding before you buy.

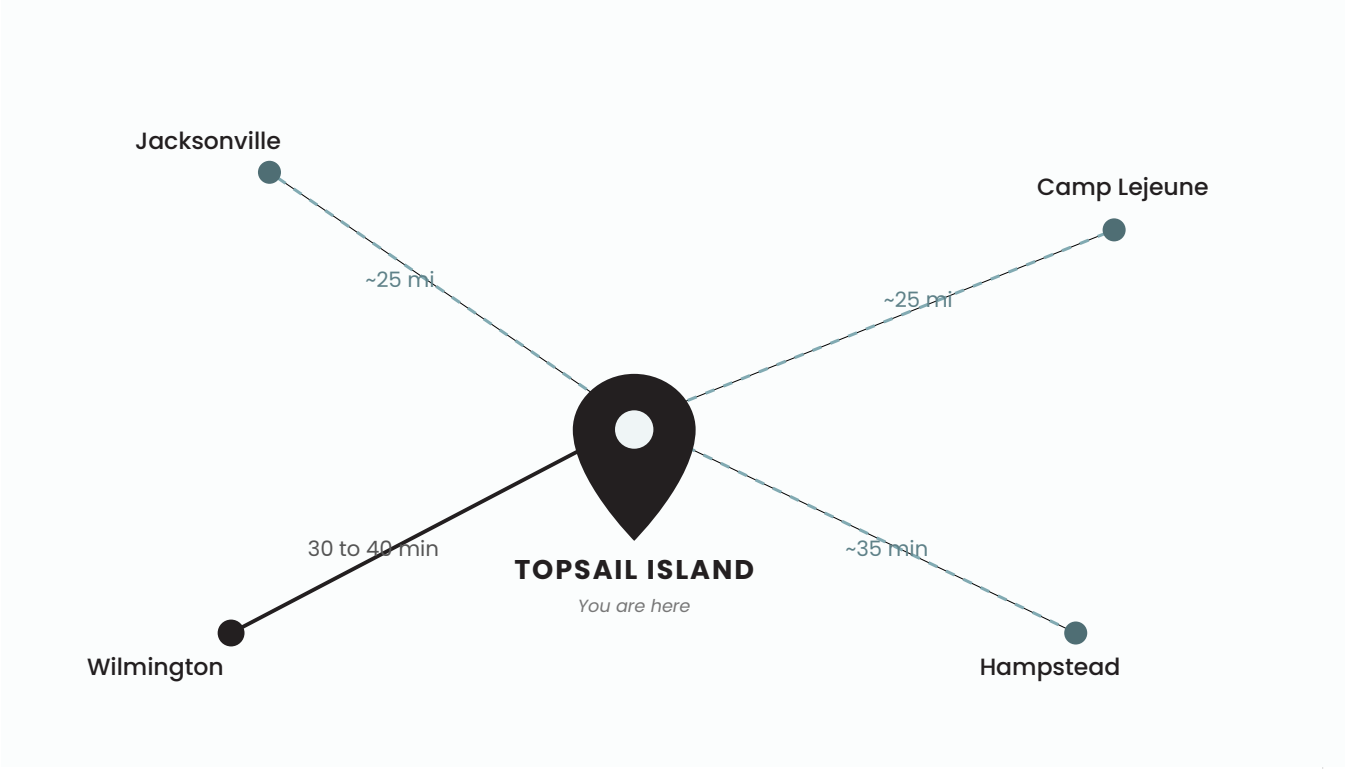
02

Topsail Island at a Glance

CONTINUED

GETTING AROUND

Only two bridges connect Topsail Island to the mainland: a high rise bridge at the north end and a historic swing bridge into Surf City. Here is roughly how far everything else sits from the island.



Approximate drive times and distances from Topsail Island. Not to scale.

WHY PEOPLE ARE MOVING HERE

Buyers come to Topsail for a slower, less crowded alternative to Wrightsville or Carolina Beach, whether that means a full time home, a family beach house passed down for generations, or a property built to earn rental income for most of the year.

03

Today's Market Snapshot

WHERE THINGS STAND RIGHT NOW

Real estate markets move, and Topsail is really three markets in one. What follows is a snapshot as of mid 2026, sourced from Zillow, Redfin, and short term rental market data. Numbers shift month to month, so treat this as a starting point, and ask us for a current update before you write an offer.

METRIC	CURRENT FIGURE
Topsail Beach typical home value	$928,914
Surf City typical home value	$568,826
North Topsail Beach typical home value	$525,219
Median days to pending, island-wide	60 to 80 days
Short-term rental occupancy (Surf City)	54%
Average nightly rental rate (Surf City)	$253
Average annual host income (Surf City)	~$49,000

03

Today's Market Snapshot

CONTINUED

WHAT THIS MEANS FOR BUYERS

These are three genuinely different micro markets sharing one island. Topsail Beach carries the highest values, driven in part by its no high rise policy and limited inventory. Surf City sits in the middle, with the most day to day activity and the broadest mix of housing. North Topsail Beach remains the most affordable entry point, though it has also seen values ease slightly as it works through recovery from past storm damage.

Rental performance matters as much as price here. A well positioned home in Surf City renting at an average of 253 dollars a night with 54 percent occupancy can generate real income, but that income depends heavily on location, condition, and how the property is marketed and managed.

GOOD TO KNOW

Surf City's historic swing bridge periodically opens for boat traffic, which can add a short wait during peak boating season. It is a quirk of island life, not a daily commute problem.

04

A Guide to the Island's Towns & Neighborhoods

FIND YOUR FIT

Topsail Island is not one town, it is three, plus a range of distinct pockets within each. The right fit depends on how you plan to use the home, not just your budget. Here are six areas that represent the range of what the island offers.

Surf City

THE ISLAND'S HUB

The largest and most developed of the three towns, with the most restaurants, shops, and a genuine surf culture. Best suited to buyers who want energy, walkability, and strong rental demand.

Topsail Beach

QUIET & EXCLUSIVE

The southern tip of the island, where high rise development is not allowed and generations of the same families return year after year. Best suited to buyers who want a quiet, low key beach town feel.

North Topsail Beach

REMOTE & UNCROWDED

Surrounded by water on three sides at the island's northern end, bordering Camp Lejeune. Best suited to buyers who want space, four wheel drive beach access, and the most attainable entry price on the island.

04

A Guide to the Island's Towns & Neighborhoods

CONTINUED

Soundside & Canal Homes

BOAT ACCESS · MORE AFFORDABLE

Properties on the sound side of the island, often with boat access to the Intracoastal Waterway, at a meaningfully lower price point than oceanfront. Best suited to boaters and value focused buyers.

Oceanfront Row

CLASSIC RENTAL PRODUCT

First row oceanfront homes and condos across all three towns, the property type most in demand for vacation rental income. Best suited to buyers prioritizing rental performance and resale demand.

Serenity Point

TOPSAIL BEACH'S QUIET TIP

The southernmost stretch of Topsail Beach, near the old Topsail Inlet, known for being the quietest corner of an already quiet town. Best suited to buyers who want maximum privacy.

BEYOND THIS LIST

This covers six pockets of a 26 mile island made up of three separate towns. We regularly build custom shortlists based on a buyer's budget, rental goals, and lifestyle.

04

Shopping & Dining

CONTINUED

Life on Topsail Island runs at an easy pace, and the shopping and dining scene follows suit. Here's how residents and renters shop and eat, right on the island.

1	29	6 mi
LOCAL BREWERY	FREE PUBLIC BEACH ACCESSES, SURF CITY	SURF CITY OCEANFRONT

SHOPPING

Mia's Marketplace & Local Boutiques

Small, independent shops like Mia's Marketplace, Quarter Moon Books & Gifts, and Salt Marsh Market anchor Surf City's walkable center.

Herring's Outdoor Sports

A local outfitter for fishing, boating, and beach gear, the kind of shop that outfits both full time residents and weekly renters.

Surf City IGA & Everyday Essentials

The local grocery store and everyday retail cluster along the main corridor keep both residents and vacationing families stocked up.

04

Shopping & Dining

CONTINUED

DINING

Salty Turtle Beer Company

The island's only brewery, a Surf City gathering spot for locals and visitors alike.

Local Favorites

Daddy Mac's Beach Grille, Shaka Taco, Topsail Steamer, and Sears Landing are island institutions that keep both renters and residents coming back.

The Daily Grind

Surf City's local coffee shop, a morning routine for year round residents and a quick stop for vacationing families.

GOOD TO KNOW

Dining options thin out considerably in North Topsail Beach and the quieter stretches of Topsail Beach. Most residents drive into Surf City, or further into Wilmington, for a wider selection.

04

Entertainment & Outdoors

CONTINUED

Topsail Island's biggest attractions are its beaches, its wildlife, and a genuinely unique piece of Cold War history.

26 mi	1997	10 mi
BEACH TO EXPLORE	KAREN BEASLEY TURTLE HOSPITAL FOUNDED	SURF CITY TO SOUTH END BIKE PATH

ON THE ISLAND

Karen Beasley Sea Turtle Rescue & Rehabilitation Center

A nationally known nonprofit turtle hospital in Surf City that rescues and rehabilitates injured sea turtles, open to the public for tours.

Missiles and More Museum

Housed in a former Operation Bumblebee assembly building in Topsail Beach, telling the story of the island's role in Cold War missile testing.

Four Wheel Drive Beach Access

North Topsail Beach offers ORV beach access in designated areas, a draw for anglers and off road beach enthusiasts.

04

Entertainment & Outdoors

CONTINUED

PARKS, FISHING & GETTING ACTIVE

Fishing Piers & Charters

Surf City's fishing pier and several local charter operators give both residents and renters easy access to inshore and offshore fishing.

Soundside Park & Kenneth D. Batts Family Park

Surf City's community parks offer playgrounds, picnic areas, and sound access away from the beach crowds.

The Bike Path

A well maintained bicycle path runs from Surf City to the southern end of the island, popular with both residents and vacationing families.

GOOD TO KNOW

Loggerhead sea turtles nest along Topsail's beaches every summer. Nest sites are marked and protected, so expect to see roped off areas on the sand during nesting season.

05

Cost, Rentals & Second Homes

BEYOND THE PURCHASE PRICE

The purchase price is only one piece of what it costs to buy on Topsail Island. With three separate towns and two counties, property taxes vary more here than almost anywhere else on the Cape Fear coast.

$0.48	$0.475	$0.43
TOPSAIL BEACH TOWN RATE PER $100	SURF CITY TOWN RATE PER $100	N. TOPSAIL BEACH TOWN RATE PER $100

PROPERTY TAXES

Each town's rate combines with its county rate: Pender County at 73.75 cents and Onslow County at 65.5 cents per 100 dollars of assessed value, both for the 2026 to 2027 budget year. That puts combined effective rates at roughly 1.09 to 1.22 percent of assessed value across the island, higher than Wilmington or Wrightsville Beach, reflecting the cost of maintaining infrastructure on a barrier island. Surf City itself spans both counties, so two homes on the same street can carry slightly different tax bills.

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Cost, Rentals & Second Homes

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.

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Buying as a Rental or Second Home

CONTINUED

A large share of Topsail Island purchases are second homes or vacation rentals rather than primary residences. Here is what makes that different.

OCCUPANCY & SALES TAX

Short term rentals booked for under 90 days are subject to North Carolina's combined state and local sales tax, plus a local room occupancy tax that varies by town. Together, these can add ten percent or more to a guest's total booking cost. Ask us and your accountant to confirm current rates before you model rental income.

PROPERTY MANAGEMENT

Most owners who rent their Topsail property use a local management company, with fees typically running 10 to 30 percent of rental revenue depending on the level of service. Full service management usually includes marketing, guest communication, cleaning coordination, and maintenance.

INSURANCE

Barrier island properties typically require both a homeowners policy and separate flood and windstorm coverage. Premiums vary significantly based on a home's elevation, construction, and distance from the water, and should be quoted before you make an offer, not after.

GOOD TO KNOW

Rental restrictions vary by town and by HOA. Some communities embrace weekly rentals as the norm, while others limit or prohibit short term rentals entirely. Confirm the specific rules for any property before assuming it can be rented the way you expect.

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. If you're financing a second home or investment property, ask early about how that changes your loan terms and down payment.

3 **Define Your Goals**

We talk through your must haves, your nice to haves, and your true deal breakers, whether that is rental income potential, boat access, or simply a quiet family retreat.

4 **Search & Tour Homes With Purpose**

We build a curated list based on your criteria across all three towns, using tools that show every available home that fits, 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.

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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, including confirming flood zone status and any rental restrictions that apply.

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 Topsail Island, Surf City, 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, including how to think through a purchase built around rental income.

Behind every transaction is a full team, including dedicated agents across the Topsail 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 all three Topsail Island towns and beyond

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Let's Talk

Buying a home on Topsail Island starts with one conversation. Whenever you're ready, we're here to walk through your goals, your budget, and whether a full time home, a second home, or a rental investment makes the most sense for you.

ADVISOR	Pinpoint Properties · Your Topsail Island Real Estate Advisor
TEAM	Pinpoint Properties, Brokered by Real
MARKET	Topsail Island, Pender and Onslow Counties

YOUR INFORMATION

CLIENT NAME _____

PHONE _____

EMAIL _____

Market data referenced in this guide is sourced from Zillow, Redfin, and short term rental market data as of mid 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.