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

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01

Welcome to Wilmington

AN INTRODUCTION

A historic port city with a modern pulse, right on the Cape Fear River.

Wilmington has spent the last decade becoming one of the most talked about mid sized cities on the East Coast. In 2020, United Van Lines ranked it the number one destination in the country for inbound moves, and the momentum has not slowed since. Downtown's 230 block historic district sits along a riverfront that has been thoughtfully redeveloped, while a thriving film and television industry, a growing university, and a major regional hospital anchor an economy that goes well beyond tourism.

What makes Wilmington work as a place to live, not just visit, is the range packed into a compact area. Cobblestone streets and pre Civil War architecture downtown. A world class beach ten to fifteen minutes away. Golf communities, new construction neighborhoods, and walkable shopping districts all within the same short drive of each other.

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

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Wilmington at a Glance

THE FAST FACTS

Wilmington is the seat of New Hanover County and the largest city on North Carolina's southeastern coast, sitting where the Cape Fear River meets the Atlantic. Here is the short version of what that means for you as a buyer.

125,300 CITY POPULATION, 2024	**243,300** NEW HANOVER COUNTY POPULATION
10 to 15 min DRIVE TO WRIGHTSVILLE BEACH	**315,000** PROJECTED COUNTY POPULATION BY 2038
2.6% METRO POPULATION GROWTH, 2024–25	**New Hanover** COUNTY

GOOD TO KNOW

The Wilmington metro area, which includes New Hanover, Brunswick, and Pender counties, ranked seventh nationally for population growth in 2024 to 2025 among metro areas of its size. This region isn't slowing down anytime soon.

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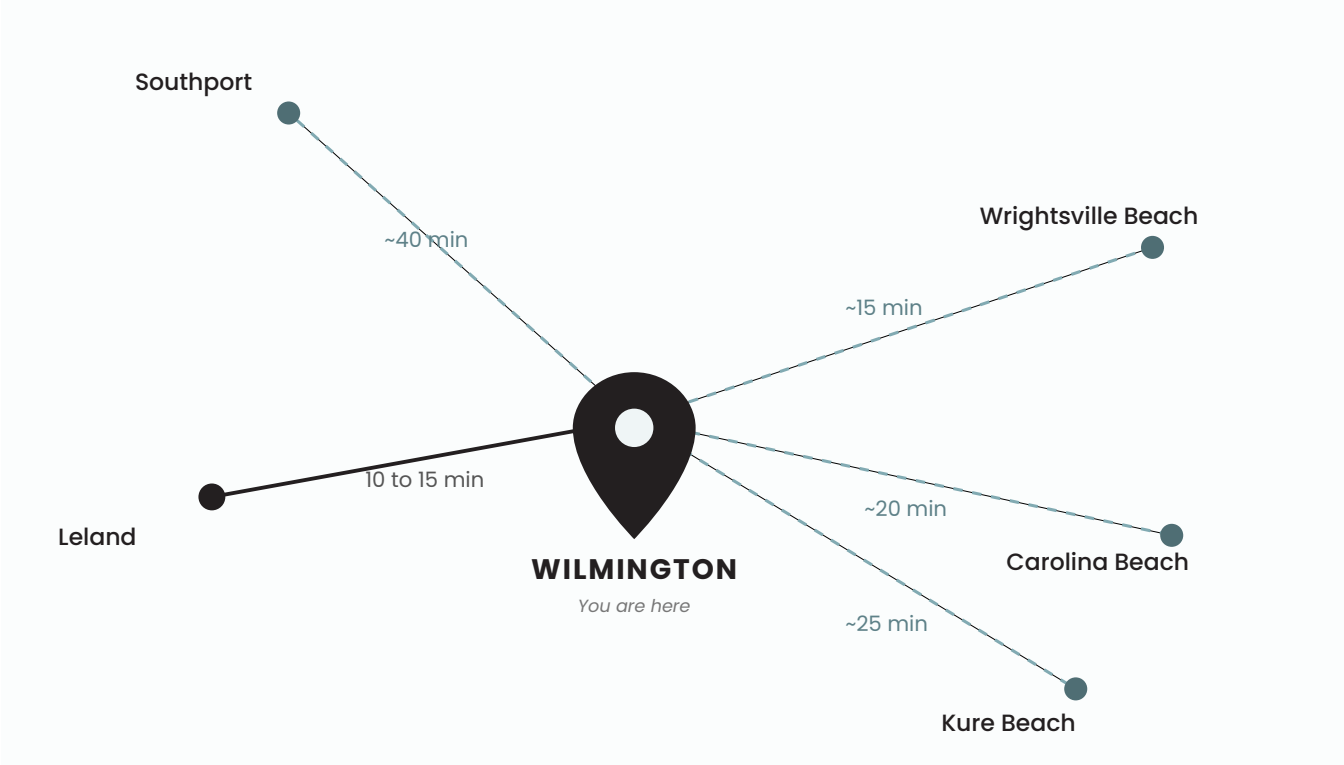
Wilmington at a Glance

CONTINUED

GETTING AROUND

Wilmington's location is a big part of its appeal. The beach is close, the river runs right through downtown, and Leland and the rest of Brunswick County are just across the bridge. Here is roughly how far everything sits from the city center.



Approximate drive times from downtown Wilmington. Not to scale.

WHY PEOPLE ARE MOVING HERE

Wilmington draws a genuine mix of retirees, professionals, and families, pulled in by the film and healthcare industries, UNCW, and a cost of living that still trails Charleston or Savannah.

03

Today's Market Snapshot

WHERE THINGS STAND RIGHT NOW

Real estate markets move. What follows is a snapshot of Wilmington's housing market as of mid 2026, sourced from Zillow's Home Value Index 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
Typical home value (Zillow Home Value Index)	$422,872
Median sale price	$425,917
Median list price	$446,333
Homes currently for sale	~1,070
Median days to pending	18 days
Median sale to list price ratio	98.6%
Share of homes selling over asking price	17.7%
Share of homes selling under asking price	63.9%
Average monthly rent	~$1,694

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Today's Market Snapshot

CONTINUED

WHAT THIS MEANS FOR BUYERS

Wilmington's typical home value has actually eased slightly over the past year, down less than one percent, even as homes continue to move fast, typically reaching pending status in just 18 days. That combination is good news for buyers: home values have leveled off after years of sharp appreciation, but well priced homes in sought after neighborhoods are still moving quickly.

Nearly 18 percent of homes are still selling above asking price, which tells you the most desirable listings, whether that's proximity to the beach, the river, or downtown, are still competitive. The practical takeaway: a strong pre approval and a clear read on true value matter just as much here as speed, especially in a market with over a thousand homes to choose from at any given time.

GOOD TO KNOW

With inventory sitting above a thousand homes and values holding steady, this is a market where buyers finally have room to be selective, without needing to rush a decision on the right home.

04

A Guide to Wilmington's Neighborhoods

FIND YOUR FIT

Wilmington is not one neighborhood, it is dozens, and each one has a genuinely different personality. Some are historic and walkable, others are built around golf or the water. The right one depends entirely on how you want to live, not just on your budget. Here are six communities that represent the range of what Wilmington offers.

Historic Downtown & Riverfront

WALKABLE · HISTORIC

A 230 block National Register Historic District along the Cape Fear River, home to the Riverwalk, cobblestone streets, and a mix of restored historic homes and new riverfront condos. Best suited to buyers who want a walkable, culture rich lifestyle.

Landfall

GATED · GOLF & WATERFRONT

A gated, master planned community built around two golf courses and miles of waterfront on Bradley Creek and the Intracoastal Waterway. Best suited to buyers prioritizing prestige, privacy, and resort style amenities close to Wrightsville Beach.

Mayfaire & Autumn Hall

WALKABLE · NEW URBANISM

Mayfaire Town Center anchors this area with upscale shopping, dining, and a movie theater, while neighboring Autumn Hall offers tree lined streets and front porches within walking distance of it all. Best suited to buyers who want everything nearby.

04

A Guide to Wilmington's Neighborhoods

CONTINUED

Wrightsville Beach

BARRIER ISLAND · BEACH TOWN

A classic Carolina beach town just fifteen minutes from downtown, known for surfing, cottage style homes, and Lumina Avenue's seafood restaurants. Best suited to buyers who want true beach living within reach of the city.

Porters Neck

ESTABLISHED · GOLF

An established community in north Wilmington built around its own country club and golf course, close to Figure Eight Island and the area's newest shopping. Best suited to buyers who want space, mature landscaping, and a quieter setting.

Riverlights

NEW CONSTRUCTION · RIVERFRONT

One of the coast's most well designed master planned communities, built along the Cape Fear River south of downtown with a lake, dock, and miles of trails. Best suited to first time buyers and young families wanting new construction.

BEYOND THIS LIST

This covers six of dozens of neighborhoods across Wilmington, from Forest Hills to Carolina Place to Ogden. We regularly build custom shortlists based on a buyer's budget, commute, and lifestyle.

04

Shopping & Dining

CONTINUED

Choosing a neighborhood is only part of the picture. Here's how Wilmington residents shop and eat, right in town or a short drive away.

17+	12+	40+
LOCAL BREWERIES	LOCAL COFFEE SHOPS	RESTAURANTS IN THE RIVER DISTRICT

SHOPPING

Mayfaire Town Center

An upscale, open air shopping and dining destination with a movie theater and gym, anchoring the Mayfaire and Autumn Hall area.

The Cotton Exchange

A historic downtown shopping center built inside restored 19th and early 20th century buildings, steps from the Riverwalk.

Lumina Station & Independence Mall

Lumina Station's boutique shops sit near Wrightsville Beach, while Independence Mall and The Pointe at Barclay cover everyday retail closer to Midtown.

04

Shopping & Dining

CONTINUED

DINING & BREWERIES

A Genuine Craft Beer City

Wilmington is home to 17 or more breweries, from Front Street Brewery, open since 1995, to Flytrap Brewing in the Brooklyn Arts District and waterfront Waterline Brewing Co.

Front Street & Downtown Dining

Downtown's restaurant scene ranges from riverfront seafood to James Beard nominated kitchens, all within walking distance of the Riverwalk.

Lumina Avenue, Wrightsville Beach

A strip of seafood restaurants, cafes, and live music right on the island, popular for sunset dinners after a day at the beach.

GOOD TO KNOW

Wilmington's craft beer scene took off around 2014 and has grown to nearly two dozen breweries across the region since, earning it a reputation as one of the best beer cities on the East Coast.

04

Entertainment & Outdoors

CONTINUED

Wilmington's entertainment scene runs from historic theaters to a genuine World War II battleship, with the beach never far away.

1.75 mi	No. 7	50+
RIVERWALK BOARDWALK	USA TODAY'S BEST RIVERFRONTS, 2026	LOCAL ATTRACTIONS

DOWNTOWN & THE RIVERFRONT

The Riverwalk

A mile plus boardwalk along the Cape Fear River lined with shops, restaurants, and some of the best sunset views in the city.

USS North Carolina Battleship

A World War II battleship turned memorial and museum, docked across the river with nine levels open for self guided tours.

Thalian Hall

A performing arts venue dating to 1858, hosting theater, music, and film across three stages in the heart of downtown.

04

Entertainment & Outdoors

CONTINUED

CULTURE, GARDENS & THE BEACH

Airlie Gardens

A historic 67 acre garden with a tram tour, walking trails, and one of the oldest live oak trees on the coast.

Film, Golf & Wilson Center

EUE Screen Gems Studios anchors a genuine film and TV industry, while the Wilson Center at Cape Fear Community College hosts touring performances downtown.

Wrightsville, Carolina & Kure Beach

Three distinct beach towns, each ten to twenty five minutes away, offering everything from surfing to a quieter, family friendly shoreline.

GOOD TO KNOW

Wilmington's beaches are close enough to visit for an afternoon and still make it home for dinner, a rare combination for a city this size.

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.

~0.64%	~$2,850/yr	2–5%
COMBINED EFFECTIVE TAX RATE	EST. TAX ON A $445K HOME	TYPICAL CLOSING COSTS

PROPERTY TAXES

Wilmington property taxes combine a City of Wilmington rate with the New Hanover County rate. For the 2026 to 2027 budget year, the City raised its rate by 4.9 cents to 33.15 cents per 100 dollars of assessed value, while the County held its rate steady at 30.6 cents. Combined, that puts most Wilmington homeowners at an effective rate of roughly 0.64 percent of their home's assessed value.

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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

Rates and fees are set annually and vary by neighborhood, especially in HOA communities like Landfall or Porters Neck. Always confirm current figures with the New Hanover County Tax Office or your closing attorney before finalizing your budget.

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 a school district, a commute time, water access, or room to grow.

4 **Search & Tour Homes With Purpose**

We build a curated list based on your criteria and Wilmington'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.

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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. 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 right here in Wilmington and brokered by Real, working across both residential and commercial real estate throughout the Cape Fear region, including Wilmington, Leland, 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 Wilmington and Leland 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 dozens of Wilmington and Leland neighborhoods

08

Let's Talk

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

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

YOUR INFORMATION

CLIENT NAME _____

PHONE _____

EMAIL _____

Market data referenced in this guide is sourced from Zillow's Home Value Index and public listing 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.