The Wrightsville 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 on Wrightsville 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 Wrightsville Beach, Wilmington, and the surrounding Cape Fear region.

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01

Welcome to Wrightsville Beach

AN INTRODUCTION

Four miles of sand, the most accessible barrier island on the North Carolina coast, and a reputation that precedes it.

Wrightsville Beach has been a Cape Fear coast destination since the 1800s, and it has long carried a certain mystique, once memorably profiled by the Wall Street Journal as a weekend retreat for the wealthy. National Geographic named it one of the World's 20 Best Surf Towns, and it has doubled as a filming location for Dawson's Creek and The Summer I Turned Pretty. None of that is an accident. The island is genuinely that good looking, and just ten to fifteen minutes from downtown Wilmington.

What makes Wrightsville Beach work as a place to live, not just visit, is how small and self contained it is. A 2.45 mile fitness loop circles the inner island, a historic fishing pier anchors the middle of town, and an undeveloped barrier island reserve sits just a short paddle to the south. It is a village more than a resort, and the people who live here year round tend to stay for decades.

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

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Wrightsville Beach at a Glance

THE FAST FACTS

Wrightsville Beach is a town in New Hanover County, just east of Wilmington. Here is the short version of what that means for you as a buyer.

~2,700 YEAR-ROUND POPULATION	**4 mi** BEACH LENGTH
10 to 15 min TO DOWNTOWN WILMINGTON	**5.31¢** TOWN TAX RATE, LOWEST IN NC
$172,500 MEDIAN HOUSEHOLD INCOME	**New Hanover** COUNTY

GOOD TO KNOW

Wrightsville Beach has the lowest property tax rate in North Carolina, made possible in part by nearly three million dollars a year in parking revenue from visitors. Homeowners benefit every time someone else pays to park.

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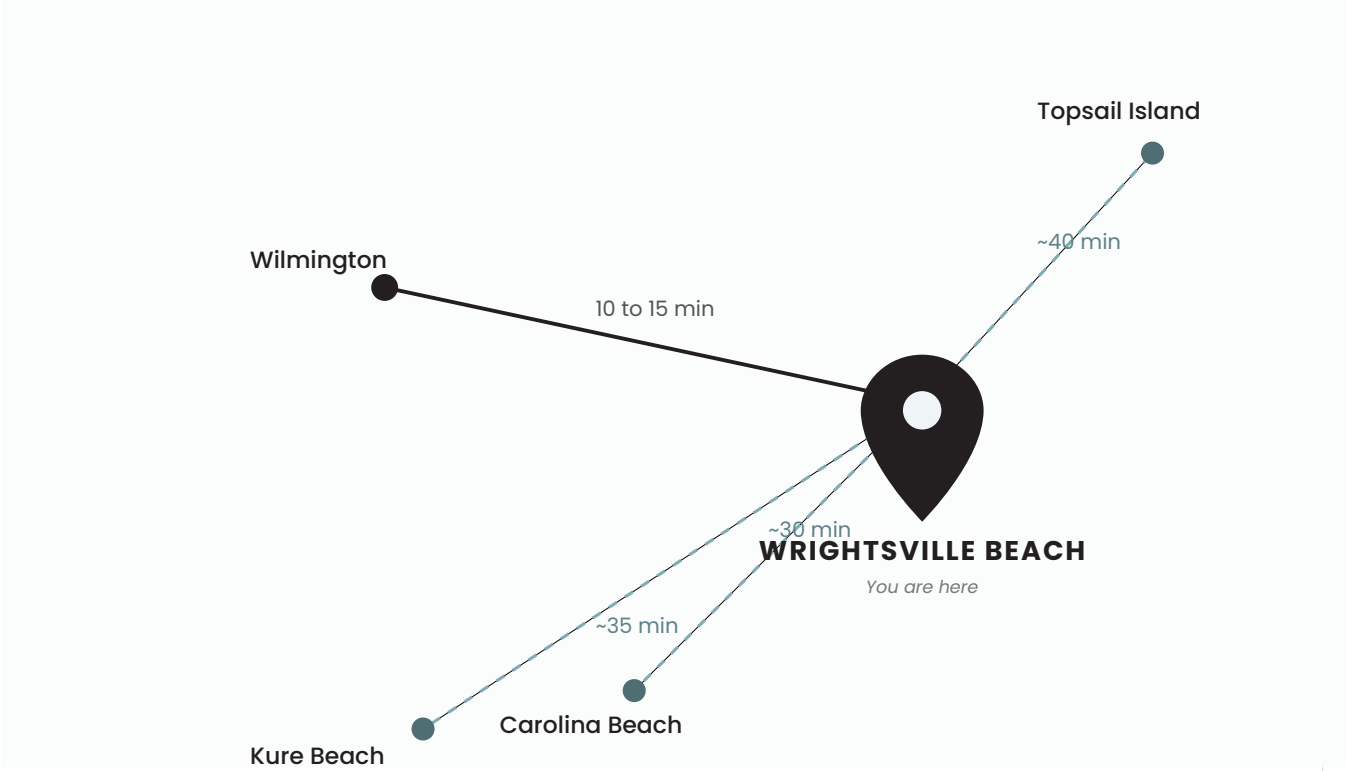
Wrightsville Beach at a Glance

CONTINUED

GETTING AROUND

Wrightsville Beach connects to Wilmington by a short causeway, making it the most accessible beach town on the Cape Fear coast. Here is roughly how far everything else sits from the island.



Approximate drive times from Wrightsville Beach. Not to scale.

WHY PEOPLE ARE MOVING HERE

Wrightsville Beach draws retirees, second home buyers, and a smaller group of year round residents who simply do not want to trade the island lifestyle, even at a premium price, for anything else on the coast.

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Today's Market Snapshot

WHERE THINGS STAND RIGHT NOW

Real estate markets move. What follows is a snapshot of Wrightsville Beach's housing market as of mid 2026, sourced from Zillow's Home Value Index and Redfin 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)	$1,746,886
Median sale price	$1,652,500
Median list price	$1,828,333
Homes currently for sale	~85
Median days on market	31 days
Days on market, year ago	122 days
Median sale to list price ratio	94.8%
Year over year price change	+12.6%

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Today's Market Snapshot

CONTINUED

WHAT THIS MEANS FOR BUYERS

Wrightsville Beach flipped from a patient market to a fast one in a single year. Homes that sat for a median of 122 days are now going under contract in just 31, while prices climbed nearly 13 percent. With only around 85 homes on the market at any given time, across houses, condos, and land combined, genuine scarcity is the defining feature of this market, not just high prices.

That combination rewards buyers who are fully prepared. A strong pre approval or proof of funds, a clear sense of your must haves, and the ability to move quickly all matter more here than in a typical market, simply because there is so little inventory to work with.

GOOD TO KNOW

Three homes closed above five million dollars between November 2025 and mid February 2026 alone, including two oceanfront sales over six million. The very top of this market remains active even as everyday inventory stays tight.

04

A Guide to Wrightsville Beach's Neighborhoods

FIND YOUR FIT

Wrightsville Beach is barely a mile and a half of land, but it is not one neighborhood. Each pocket of the island has its own personality. Here are six that represent the range of what the island offers.

Harbor Island

CANAL FRONT · BOAT ACCESS

The interior island between the mainland and the beach, lined with canal front homes and direct boat access to the Intracoastal Waterway. Best suited to boaters who want water access at a more attainable price than oceanfront.

Shell Island

OCEANFRONT · NORTH END

The far north end of the island near Mason Inlet, home to luxury oceanfront condos and homes with some of the quietest stretches of beach in town. Best suited to buyers who want oceanfront living away from the crowds.

South Harbor Island

OCEAN & ICW ACCESS · UPSCALE

A tight knit, family friendly community on the south end with direct access to both the Atlantic and the Intracoastal Waterway. Best suited to buyers who want a quieter, more exclusive setting still close to everything.

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A Guide to Wrightsville Beach's Neighborhoods

CONTINUED

South End

CLASSIC · SURF CULTURE

Home to Crystal Pier, Masonboro Inlet, and the island's best surf breaks, lined with classic beach cottages and the historic Carolina Yacht Club. Best suited to buyers who want authentic beach town character.

Downtown & The Loop

WALKABLE · ICONIC

The walkable heart of the island, home to the Station One high rises, Johnnie Mercer's Pier, and the 2.45 mile Loop fitness trail. Best suited to buyers who want restaurants, shops, and the beach all within a short walk.

Parmele Isle

QUIET · SOUND FRONT

A quiet community tucked off the main road on the sound side of the island. Best suited to buyers who want a tucked away setting without giving up walkability to the beach.

BEYOND THIS LIST

This covers six pockets of an island with dozens of small, distinct communities. We regularly build custom shortlists based on a buyer's budget, boat needs, and lifestyle.

04

Shopping & Dining

CONTINUED

Wrightsville Beach is a village more than a shopping destination, and that is exactly the point. Here's how residents shop and eat, right on the island.

3	10 mi	$17/day
FULL-SERVICE MARINAS	BIKE PATH TO WILMINGTON	PEAK SEASON PUBLIC PARKING

SHOPPING

Beachside Boutiques & Surf Shops

Small shops and surf outfitters cluster along Lumina Avenue and near the bridge, easy to reach on foot or by golf cart.

The Bridge District

Some of the coast's best known seafood restaurants and nightspots cluster right where the causeway meets the island.

River To Sea Bikeway

A ten mile paved route connects Johnnie Mercer's Pier straight to Wilmington's River District, linking the island to the city's shopping and dining.

04

Shopping & Dining

CONTINUED

DINING

Oceanfront Dining On Crystal Pier

The newly renovated Oceanic Restaurant serves seafood with a view from Crystal Pier, one of the island's most iconic settings.

Sound Side Sunsets

Bluewater Waterfront Grill, Dockside, and The Bridge Tender serve up water views and have hosted their share of film and TV productions over the years.

Local Institutions

South Beach Grill, Tower 7, King Neptune, and Causeway Cafe are the kind of places regulars have been going to for years.

GOOD TO KNOW

Public parking is limited and metered nearly island wide, especially in season. Factor that into your daily routine, even if your own home has a driveway.

04

Entertainment & Outdoors

CONTINUED

Life on Wrightsville Beach runs on the water, the Loop, and a surf culture that goes back generations.

2.45 mi	1,200 ft	8.5 mi
THE LOOP FITNESS TRAIL	JOHNNIE MERCER'S PIER	MASONBORO ISLAND RESERVE

ON THE ISLAND

The Loop

A 2.45 mile paved fitness trail circling the inner island past the Intracoastal Waterway, Banks Channel, and salt marshes, one of the most used amenities in town.

Johnnie Mercer's Fishing Pier

The first concrete pier built in North Carolina, extending more than 1,200 feet into the Atlantic, with a tackle shop and an annual Dogfish Classic tournament.

Masonboro Island Reserve

The longest undisturbed barrier island ecosystem in southern North Carolina, reachable only by boat, kayak, or paddleboard just south of the island.

04

Entertainment & Outdoors

CONTINUED

TRADITIONS & A WORLD CLASS SURF TOWN

The Holiday Flotilla

For more than 35 years, over 50,000 people have gathered every Thanksgiving weekend to watch as many as 30 decorated boats parade down the Intracoastal Waterway.

A World Class Surf Town

National Geographic named Wrightsville Beach one of the World's 20 Best Surf Towns, and it is also home to the PPD Ironman North Carolina triathlon.

Carolina Yacht Club

Founded on the south end of the island, it is the third oldest yacht club in the United States, part of a boating culture that runs through the whole town.

GOOD TO KNOW

Masonboro Island has no facilities, docks, or fresh water. Bring everything you need for a day trip, and plan to take all of it back with you.

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.

$0.0531	~0.36%	~$6,280/yr
TOWN RATE PER $100 VALUE	COMBINED EFFECTIVE TAX RATE	EST. TAX ON A $1.75M HOME

PROPERTY TAXES

Wrightsville Beach genuinely has the lowest municipal tax rate in North Carolina, and it has barely moved in over a decade. For the 2026 to 2027 budget year, the town held its rate at 5.31 cents per 100 dollars of assessed value, while the New Hanover County rate stayed at 30.6 cents. Combined, that puts most Wrightsville Beach homeowners at an effective rate of roughly 0.36 percent of their home's assessed value, well below Wilmington, Carolina Beach, or Leland, even though home values here run far higher.

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Understanding the Cost of Buying

CONTINUED

FLOOD INSURANCE

Wrightsville Beach carries an extreme flood risk rating, with the large majority of properties exposed to some degree of flood risk over the life of a mortgage. Flood insurance is a real, ongoing cost here, separate from a standard homeowners policy, and premiums vary significantly based on a home's elevation and construction. Always get a flood insurance quote before you fall in love with a specific property.

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.

GOOD TO KNOW

The due diligence fee and earnest money deposit that are standard on every North Carolina contract matter even more here, since properties can move quickly once they hit the market. Ask us to walk you through both before you tour your first home.

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 oceanfront versus sound side, boat access, or year round versus a second home.

4 **Search & Tour Homes With Purpose**

We build a curated list based on your criteria and the island'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 Wrightsville 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 Wrightsville 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 Wrightsville Beach and the surrounding barrier islands

08

Let's Talk

Buying a home on Wrightsville 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 Wrightsville Beach Real Estate Advisor
TEAM	Pinpoint Properties, Brokered by Real
MARKET	Wrightsville Beach 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 Redfin 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.