

A HOMEOWNER'S ROADMAP

The Triangle *Seller's Guide*

Costs, timelines, and 15 questions to ask before you sign.



Selling in the Triangle *in 2026*

The Triangle is still one of the most desirable places to live in the country — but the market has changed. The days of listing on Friday and fielding twelve offers by Sunday are behind us. Today's market rewards sellers who price accurately, prepare well, and negotiate strategically. Here's what the numbers look like right now.

~\$425K MEDIAN SALE PRICE, CITY OF RALEIGH	~\$450K MEDIAN SALE PRICE, WAKE COUNTY	38–46 TYPICAL DAYS ON MARKET ACROSS THE TRIANGLE	3–4.6 MONTHS OF SUPPLY (NEAR BALANCED)
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WHAT THIS MEANS FOR YOU AS A SELLER

Inventory is up sharply	Buyers in most Triangle submarkets have 15–25% more homes to choose from than a year ago. Your home isn't competing against three listings — it may be competing against thirty.
Homes take longer to sell	Days on market have stretched from roughly 30 days to closer to 40+ region-wide, and average list-to-contract time in Wake County is running near eight weeks for resale homes. Well-priced, well-presented homes still move much faster — especially under \$350K and in hot western Wake suburbs.
Concessions are back	Nearly half of Triangle resale closings now include some form of seller concession — closing cost help, rate buydowns, or repair credits. Fewer than one in ten resale homes sells above original list price. Budgeting for this up front prevents surprises at the negotiating table.
Pricing right is everything	Roughly one in seven listings is taking a price reduction. Homes that debut overpriced sit, go stale, and often net less than if they'd been priced correctly on day one. Your first two weeks on market are your most valuable — don't waste them testing the market.

"It's not a bad market — it's an honest one. Sellers who treat pricing and preparation as strategy, not guesswork, are still doing very well in the Triangle." — EMILY MURPHY

What it really costs to sell *in North Carolina*

Most sellers plan for the commission and forget everything else. In North Carolina, total selling costs typically land between 7% and 10% of the sale price once you include taxes, attorney fees, concessions, and prep. Here's the full picture.

COST	TYPICAL RANGE	NOTES
Real estate commissions	5–6% total (negotiable)	Covers listing agent and, if offered, buyer-agent compensation. All commissions are negotiable and set in your listing agreement.
NC excise (transfer) tax	\$1 per \$500 of price (0.2%)	A state tax paid by the seller at closing — \$850 on a \$425,000 sale. One of the lowest transfer taxes in the country.
Closing attorney	\$500–\$1,500	North Carolina is an attorney-closing state. A licensed NC attorney must handle the closing, deed prep, and disbursement.
Prorated property taxes	Varies	NC property taxes are paid in arrears — you'll owe your share of the year up to the closing date.
HOA fees	\$100–\$750	Transfer fees, statement of account, and any capital contributions if your neighborhood has an HOA.
Buyer concessions	0–3% of price	Closing cost help, repair credits, or rate buydowns. Nearly half of Triangle closings now include a concession — plan for it.
Pre-sale prep	\$500–\$5,000+	Repairs, paint, landscaping, deep cleaning, and staging. The highest-ROI dollars you'll spend in this market.

Sample net sheet — \$425,000 sale

Sale price	\$425,000
Commissions (5.5% illustrative)	– \$23,375
NC excise tax (0.2%)	– \$850
Closing attorney & deed prep	– \$1,000
Prorated taxes & HOA (illustrative)	– \$2,000
Buyer concessions (1.5% illustrative)	– \$6,375
Estimated seller costs	≈ \$33,600 (7.9%)
Estimated gross proceeds (before mortgage payoff)	≈ \$391,400

Figures are illustrative planning estimates only — not a quote, CMA, or guarantee of proceeds. Your actual numbers depend on your price point, negotiation, and property. Ask for a personalized net sheet before you list.

Your selling timeline, *start to finish*

From your first conversation with an agent to handing over the keys, most Triangle sellers should plan for roughly 2.5 to 4 months. Here's how it breaks down.

1	Strategy & Pricing 1 WEEK	Walk-through, comparative market analysis, pricing strategy, and a personalized net sheet. This is also when you'll review and sign the listing agreement — see the 15 questions on the next pages first.
2	Prep & Staging 1–3 WEEKS	Repairs, paint, decluttering, deep clean, landscaping, and staging. In a higher-inventory market, presentation is what separates 'sold in two weeks' from 'sat for two months.'
3	Launch & Marketing DAYS 1–14 ON MARKET	Professional photography, MLS launch, syndication, social promotion, and showings. Your first two weekends generate the most traffic you'll ever have — everything should be perfect before you go live.
4	Offers & Negotiation TYPICALLY 4–8 WEEKS ON MARKET	Region-wide, homes are averaging 38–46 days to contract. In NC, offers include a due diligence fee (paid directly to you, non-refundable) and earnest money — the balance between the two is a key negotiating lever your agent should explain in detail.
5	Due Diligence Period 2–4 WEEKS UNDER CONTRACT	The buyer inspects, appraises, and finalizes financing. They can walk away for any reason during this window — but they forfeit the due diligence fee. Expect repair requests and be ready to negotiate credits vs. repairs.
6	Closing ABOUT 1 WEEK AFTER DUE DILIGENCE ENDS	Your NC closing attorney prepares the deed and settlement statement. You'll sign, the deed records with the county, funds disburse — and you're done. Total time under contract is usually 30–45 days.

15 questions to ask *before you sign*

A listing agreement is a binding contract — usually for several months. The right agent will welcome every one of these questions. If an agent dodges them, that's your answer.

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- 1 **How many homes have you sold in my area in the last 12 months?**
Triangle neighborhoods behave very differently — Five Points is not Fuquay-Varina. You want someone with recent, hyperlocal closings, not just a big county-wide number.

 - 2 **How did you arrive at your recommended list price?**
Ask to see the actual comps. Be wary of the agent who names the highest price — 'buying the listing' with a flattering number is the oldest trick in the book, and it usually ends in price cuts.

 - 3 **What's your average days on market compared to the MLS average?**
The Triangle average is running 38–46 days. An agent who consistently beats that is pricing and marketing well.

 - 4 **What's your list-to-sale price ratio?**
This tells you how accurately they price. Triangle-wide the ratio is around 95–99%. Significantly lower may signal chronic overpricing.

 - 5 **What is your commission, and exactly what does it include?**
Commissions are fully negotiable in North Carolina and must be spelled out in writing. Ask what's covered: photography, video, staging consult, floor plans, advertising spend?

Marketing & *negotiation*

6 How will buyer-agent compensation be handled?

Since the 2024 industry rule changes, offering compensation to the buyer's agent is your decision, made case by case. Ask how they'll advise you — and how it affects which buyers see your home.

7 What's your specific marketing plan for my home?

'I'll put it on the MLS' is not a plan. Look for professional photography, video, listing syndication, social campaigns, agent networking, and open house strategy — in writing.

8 What should I fix before listing — and what should I skip?

A great agent saves you money here. Not every project pays back. You want a prioritized punch list based on what today's Triangle buyers actually flag in due diligence.

9 How do you recommend we handle the due diligence fee and earnest money?

This is North Carolina's most important — and most misunderstood — negotiating lever. Your agent should be able to explain their strategy for balancing the two in under a minute.

10 What concessions should I expect, and how will you negotiate them?

With nearly half of Triangle closings including concessions, you need an agent with a plan for repair requests, closing cost asks, and rate-buydown requests — not one who's surprised by them.

The working *relationship*

11 How long is the listing term, and what happens if I want to cancel?

Six months is common; terms are negotiable. Ask about early termination, any cancellation fees, and 'protection period' clauses that may owe commission after the listing ends.

12 How will you handle showings and feedback?

Ask about showing platforms, notice requirements, and — critically — whether you'll get actual feedback from buyer agents after each showing.

13 How often will I hear from you, and through what channel?

Weekly updates should be the floor: traffic stats, online views, showing feedback, and market shifts. Agree on call vs. text vs. email before you sign.

14 Can I see a seller net sheet before we list?

You should know your estimated walk-away number — commissions, excise tax, attorney fees, payoff, concessions — before the sign goes in the yard, not at the closing table.

15 Why should I hire you instead of the last two agents I interviewed?

A confident professional has a clear, specific answer about their results, their process, and their local expertise. Vague answers here tell you everything.

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Ready to talk about *your home*?

Every home — and every seller — is different. If you're thinking about making a move in the next 3–12 months, let's start with a no-pressure conversation: what your home is worth today, what it could be worth with the right preparation, and what your net proceeds would actually look like.

You'll leave with a personalized market analysis, a prioritized prep list, and a seller net sheet — whether or not we ever work together.

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