

Wilmington Homeowners Finding Practical Solutions as Foreclosures Rise — We Cash Close Steps In to Help Homeowners

A Wilmington real estate firm highlights practical options for homeowners facing foreclosure, inherited properties, and rising ownership costs.

WILMINGTON, NC, UNITED STATES, January 15, 2026 /EINPresswire.com/ -- With foreclosure activity rising across the United States and economic pressures continuing to affect homeowners, residents in southeastern North Carolina are increasingly looking for alternatives to foreclosure, prolonged property ownership costs, and distressed sales. Local real estate investment firm [We Cash Close](#) is working with homeowners in Wilmington and surrounding counties to help them better understand their options before financial challenges escalate.

According to national housing data, foreclosure activity increased year over year during the first half of 2025, reflecting a shift from the historically low levels seen in recent years. Foreclosure starts rose approximately 7 percent nationally compared with the previous year, signaling growing strain for certain segments of homeowners (ATTOM Data Solutions, as reported by PR Newswire, 2025).

"Foreclosure is rarely a sudden event — it's usually the result of a series of difficult circumstances," a representative with We Cash Close said. "By the time homeowners reach that stage, they're often dealing with mounting costs, stress, and limited time. Our goal is to help people understand their alternatives before they reach a point of no return."



We buy houses for cash



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Many homeowners facing financial hardship are not only contending with mortgage payments, but also rising insurance premiums, deferred maintenance, property taxes, and vacancy costs. These pressures can be especially pronounced for owners of inherited homes, rental properties requiring major repairs, or homes left vacant due to relocation or family transitions.

Zillow and Realtor.com market data indicate that while overall home values in coastal North Carolina have remained relatively stable, properties in poor condition or with title and maintenance challenges can sit on the market significantly longer than move-in-ready homes — increasing carrying costs for sellers (Zillow Housing Market Data, 2024–2025).

“Inherited properties are a common situation we see,” the We Cash Close representative said. “People often don’t realize how quickly taxes, insurance, utilities, and upkeep can add up, especially when the home isn’t being lived in.”

While listing a home on the open market remains a strong option for many sellers, it may not be practical for those facing foreclosure timelines, major repair needs, or financial constraints that prevent them from waiting months for a traditional sale to close.

[Cash buyers](#) can offer an alternative path by eliminating financing contingencies, inspection delays, and agent commissions, allowing some homeowners to resolve their situation more quickly. According to Realtor.com research, homes sold with cash transactions often close significantly faster than financed transactions, particularly in distressed or as-is conditions (Realtor.com Research, 2024).

“We always encourage homeowners to explore all of their options,” the We Cash Close representative said. “A cash sale isn’t right for everyone, but in certain situations it can help someone preserve equity, avoid foreclosure, and move forward with clarity.”

We Cash Close operates as a family-owned, Wilmington-based real estate investment company serving New Hanover, Pender, Brunswick, Duplin, and Onslow counties. The company works directly with homeowners to assess each situation individually, providing information and potential solutions rather than one-size-fits-all offers.

Properties purchased by We Cash Close may be renovated and resold to local buyers or maintained as rental housing, depending on the property and neighborhood needs. This approach supports housing availability while preventing prolonged vacancy and neighborhood decline.

“When a home sits vacant or goes through foreclosure, it impacts more than just one household,” the representative said. “Stabilizing properties helps stabilize communities.”

About We Cash Close

We Cash Close is a locally owned real estate investment company based in Wilmington, North Carolina. The firm specializes in helping homeowners navigate difficult property situations including inherited homes, foreclosure risk, major repairs, and unwanted properties. By offering cash purchase options and flexible closing timelines, We Cash Close provides an alternative for homeowners seeking clarity and relief during complex real estate decisions.

For more information, visit their [official website](#).

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