

117 S 7th St, Wilmington, NC 28401



Property Type: Multi-Family

Lot Size: 0.07 acres

Year Built: 1903

## Report Summary

A complete snapshot of the property — including its benefits, possible risks, smart questions to ask the seller, and helpful guidance for your buying journey

### ★ Strengths and Risks



#### Strengths

- ✓ Radon exposure risk low
- ✓ Property not in FEMA flood zone with low river flooding risk
- ✓ Excellent emergency response access with nearby fire, medical, and police services



#### Risks

- ✗ Mold growth risk elevated
- ✗ Pre-1978 construction may contain lead paint
- ✗ Pre-1980 construction may contain asbestos materials
- ✗ Property is 123 years old - major systems may need updates
- ✗ Foundation over 40 years old - structural inspection recommended
- ✗ Home layout may involve many stairs or a steep lot
- ✗ Home has had several owners over the past 10–15 years
- ✗ 1 permit(s) not finalized
- ✗ Property taxes have increased consistently over recent years
- ✗ High hurricane risk can cause severe wind and flood damage
- ✗ High lightning risk threatens property with fire and electrical damage
- ✗ Wood-frame construction in a high-wind area makes roof and connections especially important to inspect
- ✗ Overall crime rate elevated
- ✗ Contaminated site detected in vicinity

## ? Key Things to Check & Ask Seller

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### What to Check On-Site

- Inspect basement/crawlspace for moisture, water stains, or musty odors
- Inspect for peeling, chipping, or damaged paint (lead hazard)
- Inspect attic and basement insulation for asbestos
- Test all electrical outlets and check main panel condition
- Inspect roof condition and attic for water damage

### Questions for Seller

- Has the property experienced water damage or mold issues?
- Has lead paint testing or abatement been performed?
- Has asbestos inspection been conducted?
- What major systems have been updated recently (HVAC, roof, plumbing, electrical)?
- What is the status of the open permits? Will they be closed before sale?

*This summary focuses on critical items. See **Complete Check & Ask Guide** at the end of the report for comprehensive details.*

# Recent Listing Snapshot

Most recent property listing information available for this property, including key features, pricing, and recorded property details.

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Property Valuation

For Sale Status	\$539,900 Listing Price (Jan 15, 2026)	\$487,000 Last Sale Price (Nov 09, 2023)	\$528,149 Estimated Market Value
\$370K - \$687K Market Value Range	\$452,600 Assessed Value	\$357,800 Assessed Structure Value	\$94,800 Assessed Land Value

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Listing Property Details

Location & Community	Property Basics
Municipality:Wilmington	Property Type:Multi-Family
County:New Hanover	Year Built:1903
State:NC	Stories / Levels:2
Locale:Urban	Square Footage:2,240 sq ft
School District:New Hanover County School District	Lot Size:0.07 acres

Interior Features	Exterior & Amenities
Bedrooms:4	Garage:No
Bathrooms:2 Full	Parking Spaces:—
Basement:No	Pool:No
Fireplaces:—	Perimeter Fence:Yes
Appliances:Dryer, Washer	Waterfront:Not available

# Listing Details vs. Public Records

A side-by-side look at how the property is presented for sale compared to what's officially recorded with the county.

## Data Comparison

Property Attribute	Listing Details	Public Records	Difference	Buyer Interpretation
Bedrooms	4	4	—	✓ <b>Match</b> — Bedroom count matches between listing and county records
Bathrooms	2	2	—	✓ <b>Match</b> — Bathroom count matches between listing and county records
Living Area	2,240 sq ft	2,276 sq ft	-36 sq ft	✓ <b>Match</b> — Living area measurements are consistent between listing and county records
Stories / Levels	2	2	—	✓ <b>Match</b> — Story count matches between listing and county records
Year Built	1903	1903	—	✓ <b>Match</b> — Year built is consistent (minor discrepancy acceptable)
Lot Size	3,049 sq ft	2,178 sq ft	+871 sq ft	💡 <b>Awareness</b> — Lot size variance noted; confirm with survey if relevant for expansion or setback compliance
Valuation Context	\$539,900	\$368,297	+47%	💡 <b>Awareness</b> — Listing price vs assessed value; not an apples-to-apples comparison but highlights potential post-sale tax reassessment

**Note:** Discrepancies may indicate unrecorded renovations, data-entry errors, outdated assessor records, or differences in measurement standards. High-risk items should be verified with county records and inspections before purchase.

# Building Construction & Systems Information

**Public-record building data** covering roof materials, construction type, heating and cooling systems, basement information, and the home's reported condition.

Roof		HVAC Systems	
Type:	Metal	Heating:	Heat Pump
Cover:	Steel	Cooling:	Central

Building Structure		Overall Condition	
Construction:	Wood Siding	<div>Good</div>	
Basement:	No Basement		

These property characteristics come from county public records and are recorded at the building/parcel level. They may not reflect unit-specific features for multi-unit properties.

## Renovation & Permit History

Provides a complete history of all renovation and permit activities on the property, helping you understand the property's renovation history and potential future projects.

Date	Type of work	Project type	Project ID/Name	Status
Dec 11, 2024	Other	<ul style="list-style-type: none"><li>Electrical work</li><li>Residential</li></ul>	—	Final
Mar 4, 2022	Other	<ul style="list-style-type: none"><li>Electrical work</li><li>Hvac</li><li>Plumbing</li></ul>	—	Final
Mar 4, 2022	Other	<ul style="list-style-type: none"><li>Hvac</li><li>Plumbing</li><li>Residential</li></ul>	—	Final
Jan 16, 2002	Other	<ul style="list-style-type: none"><li>Electrical work</li><li>Residential</li></ul>	—	Other

# Ownership

Ownership Info and Transaction History

↕ Property Transfer Records

Date	Event	Price	Price/Sqft	Source
Jan 15, 2026	Listed	\$539,900	—	HiveMLS
Dec 4, 2025	Listing Removed	\$0	—	HiveMLS
Dec 3, 2025	Relisted	\$547,000	—	HiveMLS
Nov 26, 2025	Listing Removed	\$0	—	HiveMLS
Nov 10, 2025	Listing Removed	\$0	—	HiveMLS
Nov 4, 2025	Relisted	\$562,000	—	HiveMLS
Nov 3, 2025	Listing Removed	\$0	—	HiveMLS
Oct 15, 2025	Price Changed	\$562,000	—	HiveMLS
Sep 23, 2025	Price Changed	\$574,000	—	HiveMLS
Sep 2, 2025	Price Changed	\$588,000	—	HiveMLS
Jul 5, 2025	Listed	\$599,500	—	HiveMLS
Nov 9, 2023	Sold	\$487,000 +91.0%	—	HiveMLS
Sep 30, 2019	Sold	\$255,000 -17.7%	—	HiveMLS
Aug 6, 2019	Price Changed	\$259,900	—	NCRCApeFear
Jun 5, 2019	Listed	\$279,900	—	NCRCApeFear

Date	Event	Price	Price/Sqft	Source
Sep 29, 2018	Listing Removed	\$0	—	NCRCApeFear
Sep 28, 2018	Listing Removed	\$279,900	—	NCRCApeFear
Jun 20, 2018	Listed	\$279,900	—	NCRCApeFear
Jan 18, 2018	Sold	\$310,000 0%	—	NCRCApeFear
Oct 27, 2017	Listing Removed	\$279,900	—	NCRCApeFear
Oct 19, 2017	Price Changed	\$279,900	—	NCRCApeFear
Jun 16, 2017	Price Changed	\$269,900	—	NCRCApeFear
Sep 29, 2016	Listed	\$259,900	—	NCRCApeFear
Nov 9, 2006	Sold	\$310,000 +59.0%	—	Public Record
Nov 9, 2006	Listed	\$325,000	—	NCRCApeFear
Feb 1, 2005	Sold	\$195,000	—	Public Record

# Property Value and Tax History

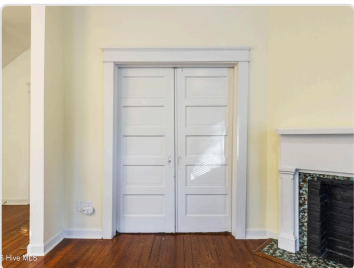
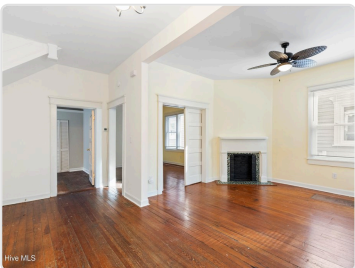
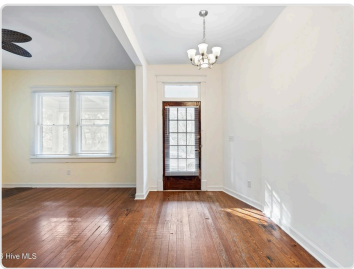
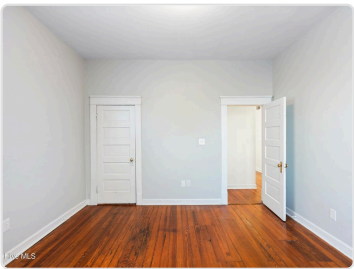
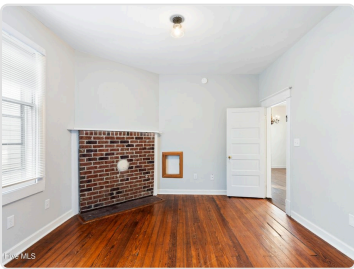
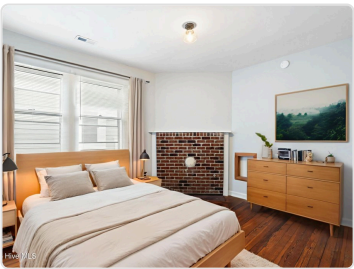
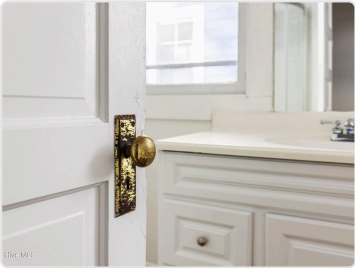
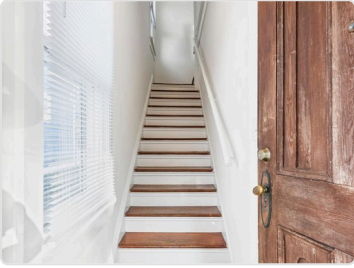
A year-by-year snapshot of the property tax history and assessed value

## Property Assessments

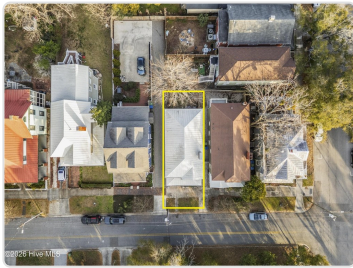
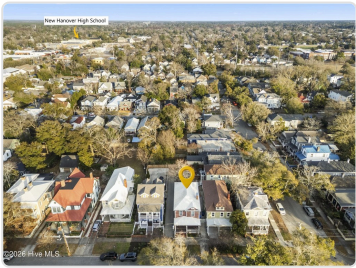
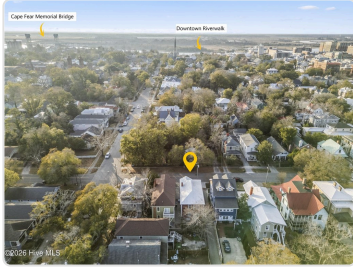
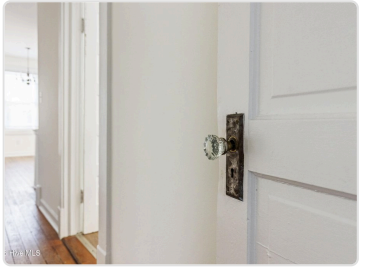
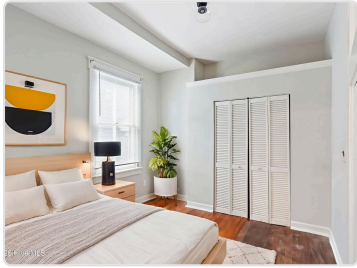
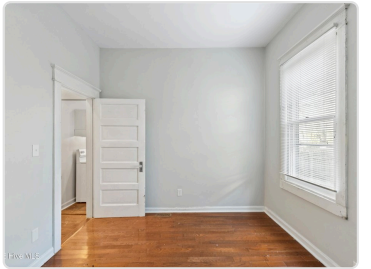
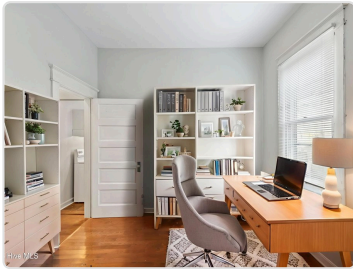
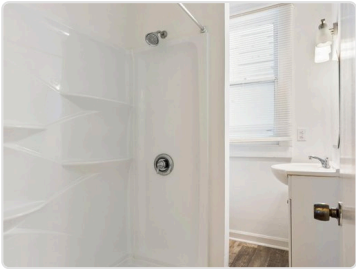
Year	Land Value	Improvement Value	Total Property Value	Property Taxes
2025	\$94,800	\$357,800	\$452,600 0%	\$2,286 -22.2%
2024	\$94,800	\$357,800	\$452,600 +34.1%	\$2,937 +3.0%
2023	\$72,000	\$265,600	\$337,600 0%	\$2,852 -1.3%
2021	\$72,000	\$265,600	\$337,600 +21.6%	\$2,889 -1.2%
2019	\$67,600	\$210,000	\$277,600 0%	\$2,924 0%
2018	\$67,600	\$210,000	\$277,600 0%	\$2,924 0%
2017	\$67,600	\$210,000	\$277,600 +28.6%	\$2,924 +22.2%
2016	\$76,600	\$139,300	\$215,900 0%	\$2,392 +4.6%
2015	\$76,600	\$139,300	\$215,900 0%	\$2,286 +4.4%
2014	\$76,600	\$139,300	\$215,900 0%	\$2,189 +1.0%
2013	\$76,600	\$139,300	\$215,900 0%	\$2,167 0%
2012	\$76,600	\$139,300	\$215,900 +163.6%	\$2,167 +10.9%
2011	—	\$81,890	\$81,890 -65.0%	\$1,954 0%
2010	\$66,150	\$167,832	\$233,982 -8.6%	\$1,954 +16.0%
2007	\$88,201	\$167,832	\$256,033	\$1,684



# Property Photos







# Toxic Hazard Review

Evaluates potential toxic sources in the area that could affect indoor air quality, water safety, or building materials, helping safeguard your family's health and long-term living environment.

## ⚠ Contamination Risk Summary

Type	Risk Level		Description
(PFAS) Drinking Water Pollution Risk	C	Moderate	There are a moderate number of facilities in your vicinity that could be potential sources of PFAS in drinking water. The risk of contamination is moderate.
Radon Risk	B	Low	Estimated indoor radon levels are <b>low</b> for this area, based on regional EPA radon zone data.
Mold Risk	D	High	Considering local temperature and humidity patterns, mold growth likelihood is <b>High</b> .

## ☢ Contaminated Sites Nearby

Site Name	Type	Address
Invista Tank Explosion	Superfund	4600 Highway 421 North, Wilmington, NC, 28401
Love Grove Landfill	Brownfield	Unknown, Wilmington, NC, 28401
Sturdy Corp	Toxic Release Facility	—
Wilmington Coca-Cola Bottling Wk	Underground Storage Tank	918 Princess Street, Wilmington, NC, 28401

# Crime

Helps you understand how safe a neighborhood is, giving you confidence in your family's security and everyday comfort.

Crime Risk Summary		
Type	Risk Level	Description
Murder	<div>B</div> <div>Low</div>	Based on demographic crime statistics, this area has a low risk of murder compared to the national average.
Rape	<div>A</div> <div>Very Low</div>	Based on demographic crime statistics, this area has a very low risk of rape compared to the national average.
Robbery	<div>A</div> <div>Very Low</div>	Based on demographic crime statistics, this area has a very low risk of robbery compared to the national average.
Aggravated Assault	<div>C</div> <div>Moderate</div>	Based on demographic crime statistics, this area has a moderate risk of aggravated assault compared to the national average.
Burglary	<div>C</div> <div>Moderate</div>	Based on demographic crime statistics, this area has a moderate risk of burglary compared to the national average.
Larceny	<div>D</div> <div>High</div>	Based on demographic crime statistics, this area has a high risk of larceny compared to the national average.
Motor Vehicle Theft	<div>B</div> <div>Low</div>	Based on demographic crime statistics, this area has a low risk of motor vehicle theft compared to the national average.



# Flood Risk

Clear view of FEMA flood zones, insurance requirements, and river flood exposure.

Flood Insurance Required

No

This property is not in a mapped FEMA SFHA zone, so federal rules do not require flood insurance, but some lenders may still choose to require it.

Flood Insurance Recommended

No

Available FEMA and flood model data suggest relatively low flood risk; insurance is optional but can still provide protection.

FEMA Flood Status (General)

Low

B

Overall FEMA flood status for this area (A = very low, F = very high). No detailed FEMA Digital Flood Insurance Rate Map (DFIRM) is available at this address.

River Flooding Risk (Overall)

Low

B

Relative riverine exposure

FEMA zones cover coastal and river flooding. SFHA (Special Flood Hazard Area, "100-year")  $\approx$  1% annual chance; "500-year"  $\approx$  0.2%.

# Natural Threats

Evaluates the natural dangers and severe weather that could affect this property.

Natural Threat Levels		
Type	Risk Level	Description
Wildfire	A Very Low	This location has a very low risk of experiencing wildfire compared to the rest of the United States. More than 1 mile from historic wildfire perimeter
Hurricane	F Very High	<b>Distance to Coast:</b> 7.99 miles This location has a very high risk of experiencing hurricane damage compared to the rest of the United States.
Tornado	C Moderate	This location has a moderate risk of experiencing tornado compared to the rest of the United States.
Earthquake	B Low	This location has a low risk of experiencing earthquake damage compared to the rest of the United States.
Hail	A Very Low	This location has a very low risk of experiencing damaging hail compared to the rest of the United States.
Wind	B Low	This location has a low risk of experiencing high wind events compared to the rest of the United States.
Lightning	D High	This location has a high risk of experiencing significant lightning events compared to the rest of the United States.
Convection Storm	C Moderate	This location has a moderate risk of experiencing convection storms compared to the rest of the United States.
Snow Load	A Very Low	This location has a very low risk of experiencing snow load impacts to roof compared to the rest of the United States.
Ice Dam	A Very Low	This location has a very low risk of experiencing ice dam formation compared to the rest of the United States.
Frozen Pipe	A Very Low	This location has a very low risk of experiencing frozen pipes compared to the rest of the United States.
Tsunami	A Very Low	<b>Distance to Coast:</b> 7.99 miles This location has a very low risk of experiencing tsunami compared to the rest of the United States.
Lava Flow	A Very Low	This location has a very low risk of experiencing lava flow compared to the rest of the United States.

# Health & Safety

Reviews nearby emergency services and average response times, giving you confidence that help is close when you need it most.

+ Emergency Response		
Type	Response Time	Distance to Health & Safety Services
Fire Protection	<div>A</div> <div>Excellent</div>	<b>Wilmington Fire Department Headquarters:</b> 0.17 miles
Medical Response	<div>B</div> <div>Good</div>	<b>Hospital:</b> New Hanover Regional Medical Center: 1.92 miles 2131 South 17th Street  <b>Urgent Care:</b> The Downtown Medcenter: 0.49 miles 119 Chestnut Street
Law Enforcement	<div>B</div> <div>Good</div>	<b>Wilmington Police Department:</b> 1.09 miles

# What Lies Beneath

Reveals hidden ground risks—like sinkholes, landslides, and unstable soil—that could threaten your home's safety and value.

⬮ Ground & Foundation Risk Factors		
Type	Risk Level	Description
Mine Subsidence	<div>A</div> <div>Very Low</div>	Underground mining can cause the ground above to sink or collapse over time, potentially damaging your home's foundation, walls, and plumbing. Even old, abandoned mines can pose risks decades later, making this an important consideration for long-term property safety and value. Based on geological data, this property shows very low risk for this hazard.
Sinkhole	<div>B</div> <div>Low</div>	Sinkholes form when underground water dissolves rock (like limestone), creating cavities that can suddenly collapse. This can damage foundations, swallow portions of property, and significantly reduce home value. Areas with known sinkhole activity may face higher insurance costs. This property shows low risk based on local geological conditions.
Landslide	<div>A</div> <div>Very Low</div>	Unstable slopes can shift or collapse, especially after heavy rain or earthquakes, potentially undermining foundations or burying structures. This risk is especially concerning on hillsides or near steep terrain, and can affect not just your property but also neighboring areas. Based on geological data, this property shows very low risk for this hazard.

# Noise Pollution Dangers

A breakdown of the noise pollution sources that could seriously disrupt comfort, sleep, and peace inside the home. Scores highlight the severity of potential disturbances.

🔊 Noise Danger Index		
Type	Risk Level	Description
Airport Noise	<div><div>B</div><div>Low</div></div>	Noise generated by aircraft taking off, landing, or flying overhead. Reflects how often and how loudly air traffic may be heard from the property.
Road & Traffic Noise	<div>Data Unavailable</div>	Noise from nearby roads, highways, and vehicle movement, including cars, trucks, and buses. Indicates how much roadway activity may affect daily comfort.
Neighborhood Activity Noise	<div>Data Unavailable</div>	Everyday noise from the surrounding community, including people, pets, local businesses, schools, parks, and routine outdoor activity. Represents general neighborhood sound levels not tied to major roads or airports.
Overall Noise Level	<div>Data Unavailable</div>	A combined score summarizing all major noise sources near the property. Shows the overall likelihood of noise pollution affecting comfort and quiet living.

## Complete Check & Ask Guide

Below are all the risk signals we found for this property. Each block explains what we saw, why it matters, and what to check or ask.

### Nearby contaminated or industrial site

Environmental data shows at least one contaminated or industrial site near this property. Nearby contaminated sites can affect soil, water, and long-term comfort, and may be important to understand before buying.

#### What To Check On-Site

- ☐ Walk the property perimeter and look for unusual odors, stained soil, or drainage from nearby sites

#### Questions For Seller

- ? Are you aware of any environmental concerns or cleanup efforts from nearby contaminated sites?
- ? Have there been any notices or communications about nearby environmental issues?



## Mold and moisture risk

Local humidity and building data suggest a higher risk for mold growth at this property. Mold can affect indoor air quality and may cause health symptoms or costly repairs if moisture problems are not found and fixed.

### What To Check On-Site

- ☐ Inspect the basement or crawlspace for moisture, water stains, or musty odors
- ☐ Check bathrooms, kitchens, and around windows for visible mold or condensation

### Questions For Seller

- ? Has the property experienced water damage, leaks, or mold issues?
- ? If so, what remediation was done, and do you have reports or receipts?

## Asbestos materials risk

Because this home was built before 1980, some insulation or other materials may contain asbestos. Asbestos fibers can be harmful if materials are damaged or disturbed during repairs or renovations.

### What To Check On-Site

- ☐ Inspect attic and basement insulation for older materials that could contain asbestos
- ☐ Avoid disturbing suspicious materials without professional guidance

### Questions For Seller

- ? Has an asbestos inspection been conducted?
- ? Were any asbestos-containing materials removed or encapsulated, and do you have documentation?

## Lead paint risk (older home)

Public records indicate this home was built before 1978, when lead-based paint was commonly used. Lead paint can be hazardous, especially to children, if it is peeling or disturbed during renovations.

### What To Check On-Site

- ☐ Inspect windows, doors, trim, and railings for peeling, chipping, or damaged paint

### Questions For Seller

- ? Has lead paint testing or abatement been performed?
- ? Are there any reports from previous inspections you can share?

## Older foundation (40+ years)

The home's foundation is over 40 years old based on the year built. Older foundations can develop cracks or settling over time, and structural issues can be costly to repair.

### What To Check On-Site

- ☐ Inspect the foundation for cracks, bowing, or uneven settling
- ☐ Look for doors or windows that stick, which can be a sign of movement

### Questions For Seller

- ? Have you noticed any foundation movement or cracks?
- ? Has a structural engineer or inspector reviewed the foundation recently?

## Older major systems

This home is about 123 years old, so some original systems may be near the end of their typical lifespan. Older electrical, plumbing, heating, and cooling systems can be less reliable and may require repairs or replacement sooner.

### What To Check On-Site

- ☐ Test as many electrical outlets and lights as possible and look at the main electrical panel condition
- ☐ Check visible plumbing (under sinks, in the basement) for leaks or very old pipes

### Questions For Seller

- ? What major systems have been updated recently (HVAC, roof, plumbing, electrical)?
- ? Do you have permits or receipts for any system upgrades?

## Open or unfinished permits

There are 1 permit(s) listed as open or not finalized for this property. Open permits may mean work is incomplete or not fully inspected, which can delay closing or require additional repairs.

### What To Check On-Site

- ☐ Look at areas of recent work (kitchen, baths, structural changes) for signs of unfinished or temporary work

### Questions For Seller

- ? What is the status of the open permits, and will they be closed before sale?
- ? Can you share inspection reports or final sign-offs when they are available?

## Renovation documentation

This property shows past permitted work, and it is important to understand what was done. Clear documentation and permits help confirm that major renovations were inspected and completed to standard.

### What To Check On-Site

- ☐ Review visible renovation areas (kitchen, baths, additions) and compare them to permit history if available

### Questions For Seller

- ? Can you provide documentation, inspection reports, and warranties for the renovation work?

## High hurricane and tropical storm risk

Hazard data indicates a high risk of hurricane or strong tropical storm impacts in this area. Hurricanes bring strong winds and heavy rain that can damage roofs, windows, and siding and may lead to water intrusion. Homes with simpler, lower-profile roofs and strong connections between the roof, walls, and foundation generally handle wind better than very tall or complex roofs with large overhangs.

### What To Check On-Site

- ☐ Look at the age and condition of the roof and whether shingles or tiles appear secure
- ☐ From the street, note whether the roof is a simple, low-profile or hip shape versus tall gables with many intersecting rooflines
- ☐ Check windows and doors for impact-resistant glass, shutters, or other storm protection

### Questions For Seller

- ? Have you experienced storm damage here before, and what repairs or upgrades were done afterward?
- ? Do you have wind mitigation or inspection reports that could affect insurance costs?

## High lightning risk

Hazard data shows a high lightning risk near this property, meaning strikes are more likely in the area. Lightning can damage roofs, trees, and electronics, and may increase the importance of good surge protection and safe tree placement.

### What To Check On-Site

- ☐ Look for tall trees or metal structures very close to the home that could be struck by lightning
- ☐ Check whether there is whole-house surge protection or at least surge strips on important electronics

### Questions For Seller

- ? Have you ever had lightning-related damage to the home, trees, or electronics?
- ? Is there any lightning protection system or surge protection installed?

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*While this report provides valuable insights, it may not reflect every condition of the property. We recommend combining it with an inspection and walkthrough before purchasing.*