CHARLOTTE OR BUST

NOVEMBER 2026 EDITION



A FREE GUIDE FROM CHARLOTTE OR BUST

THE CHARLOTTE & LAKE NORMAN RELOCATION GUIDE

Towns, schools, taxes, commutes and your first 90 days, from the local team at Carolina Real Estate Experts.

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START HERE

MAKE THE BIG DECISIONS IN THE RIGHT ORDER

Whether you've already got the job offer or you're just comparing cities, this guide helps you narrow down where to live around Charlotte and Lake Norman. Start with your commute, then the type of place you want, then schools and budget. Every fact comes from an official or primary source, and we've noted the date.

Choose an area in four steps	2	The numbers, side by side	7
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1 Start with your commute anchor

Pick the place you'll drive to most: an office in Uptown, South End, Ballantyne, University City or the airport area, or a school or a spouse's job. Then look at areas that make that drive tolerable. In the Charlotte region, five miles is not always five minutes.

- **I-77 north:** Huntersville, Cornelius, Davidson and Mooresville. The I-77 Express Lanes run 26 miles between Uptown and Mooresville, with tolls that change with traffic.
- **I-77 south:** South End, then across the state line to Fort Mill, Tega Cay and Rock Hill, SC.
- **I-485 (the outer loop):** connects the suburbs to each other, including Ballantyne, Matthews and Huntersville.
- **US-74 / Independence Blvd:** Matthews, Mint Hill and Union County.
- **LYNX Blue Line light rail:** from I-485/South Blvd through South End and Uptown to UNC Charlotte.

2 Choose your type of place

If you want...	Start with
Walkability, restaurants, apartments or townhomes, a short ride to Uptown	In-town Charlotte: South End, Dilworth, NoDa, Plaza Midwood, Myers Park (page 6)
Lake life, boating, a more relaxed pace north of the city	Lake Norman: Huntersville, Cornelius, Davidson, Mooresville (page 4)
Established suburbs south of the city, near a big job center	Ballantyne & South Charlotte, Matthews (page 5)
South Carolina taxes and a separate school district, still close to Charlotte	Fort Mill & Tega Cay (page 5), then NC vs. SC (page 9)

3 Check schools by address, not by town name

School assignment around Charlotte follows your exact street address. Two homes in the same town, or even the same ZIP code, can feed different schools. In Mooresville, two homes can even be in different school districts. Before you write an offer, look the address up in the district's own tool (page 8).

4 Decide whether to rent first or buy

Renting for six to twelve months lets you learn traffic patterns and test-drive an area. Buying right away can save a second move and lock in your housing costs. There's no single right answer. We help with both.

GETTING AROUND

HOW COMMUTING WORKS HERE

Highways

- **I-77:** the north–south spine, from Lake Norman through Uptown to Fort Mill and Rock Hill, SC. Express Lanes run 26 miles from Uptown to Exit 36 in Mooresville.
- **I-85:** northeast toward Concord and Kannapolis, west toward Gastonia.
- **I-485:** the outer loop connecting Ballantyne, Matthews, Huntersville, the airport side and University City.
- **US-74 / Independence Blvd:** east toward Matthews, Mint Hill and Union County.

Transit & the airport

- **LYNX Blue Line:** from I-485/South Blvd through South End and Uptown to UNC Charlotte, with park-and-ride lots at several stations.
- **CATS buses,** including express routes, connect some suburbs to Uptown. Check current routes on the CATS site.
- **Charlotte Douglas International (CLT)** is a major hub for American Airlines, with many nonstop domestic and international flights.

> **Our commute advice:** drive the route at the time you'd really commute, both ways, before you choose an area. And ask whether your employer offers hybrid schedules.

YOUR BUDGET

How Charlotte's prices compare

The U.S. Bureau of Economic Analysis puts the 2024 Regional Price Parity for the Charlotte-Concord-Gastonia, NC-SC metro at **97.3** (U.S. average = 100): overall prices slightly below the national average. Housing costs vary far more from one neighborhood to the next.

Taxes that hit your monthly budget

- **Income tax:** NC flat 3.99% for 2026. SC graduated, 6% top rate for 2025.
- **Sales tax:** 8.25% in Mecklenburg (since July 1, 2026); 7% Cabarrus; 6.75% Iredell and Union; 7% in York County, SC.
- **Property tax:** rates by town on page 7.

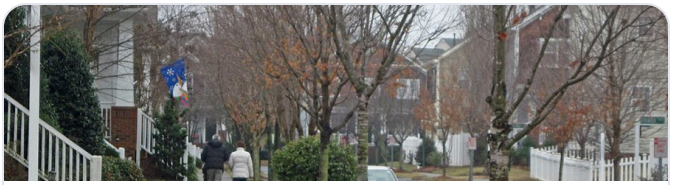
Other costs to get real quotes on

- **HOA dues:** common in newer and amenity communities. Ask for the budget and any planned special assessments.
- **Utilities:** ask the seller for 12 months of bills.
- **Insurance:** homeowners, flood (for some lake lots) and auto.
- **Tolls:** if you'll use the I-77 Express Lanes (dynamic pricing).
- **Moving and closing costs:** your lender's Loan Estimate itemizes closing costs.

NORTH OF CHARLOTTE

THE LAKE NORMAN TOWNS

Lake Norman, created when Cowans Ford Dam was completed in 1963, is North Carolina's largest man-made lake, with roughly 520 miles of shoreline. Most relocating buyers focus on the four towns along I-77.



Huntersville

MECKLENBURG COUNTY · CMS

Largest of the four: suburban neighborhoods, Birkdale Village and lots of parks.

Good fit if you want a yard, CMS schools and a shorter drive into Charlotte than the farther lake towns. **Maybe not if** you want lakefront on a modest budget.

$472,900	27.1 min	72.02¢
home value*	avg. commute*	tax per $100



Cornelius

MECKLENBURG COUNTY · CMS

The most lake-centered town on the Mecklenburg side: marinas, lake parks and golf communities.

Good fit if you want boating or a lake-access neighborhood with Mecklenburg services. **Maybe not if** you need the region's lowest price point.

$559,400	25.4 min	68.58¢
home value*	avg. commute*	tax per $100



Davidson

MECKLENBURG & IREDELL · CMS OR ISS BY ADDRESS

A college town built around Davidson College and a walkable Main Street.

Good fit if you want to walk to coffee, dinner and events and will trade some square footage for location. **Maybe not if** you need lots of homes to choose from.

$687,700	24.2 min	76.87¢
home value*	avg. commute*	tax/$100 (Meck.)



Mooresville

IREDELL COUNTY · MGSD OR ISS BY ADDRESS

"Race City USA," Lowe's headquarters, a long lake shoreline and a downtown.

Good fit if you work in Mooresville or Statesville, or want more shoreline to choose from. **Maybe not if** you'll commute to south Charlotte every day.

$390,900	24.7 min	98.36¢
home value*	avg. commute*	tax/$100 (in town)

Lake access without a lakefront price tag: Ramsey Creek Park (seasonal swim beach) and Jetton Park in Cornelius, Lake Norman State Park in Troutman, and lake-access neighborhoods with community docks or slips. Always ask whether slips are deeded, leased or waitlisted.

*U.S. Census Bureau ACS 2020–2024 5-year estimates. Home value is what owners estimate, not a sale price. Avg. commute is one-way travel time for residents who don't work from home, to wherever they work. Tax = county + municipal rate per $100 of assessed value, FY2026–27 (NCDOR). CMS = Charlotte-Mecklenburg Schools; ISS = Iredell-Statesville Schools; MGSD = Mooresville Graded School District.

SOUTH & SOUTHEAST

SOUTH CHARLOTTE, MATTHEWS & SC

Established suburbs near a major office corridor, a small-town downtown, and the South Carolina side of the state line.



Ballantyne & South Charlotte

CITY OF CHARLOTTE · CMS

Where I-485 meets US-521 (Johnston Road). Established single-family neighborhoods, many with HOAs and amenities, plus townhomes and apartments near the Ballantyne core.

Good fit if you work in Ballantyne or south Charlotte and want Charlotte city services close to the SC line. **Maybe not if** you'll commute to Lake Norman or University City every day.

78.57¢
tax per $100

24.7 min
avg. commute, all of Charlotte*



Matthews

MECKLENBURG COUNTY · CMS

Along US-74 and I-485, southeast of Charlotte. Established neighborhoods with mature trees and a historic downtown on Trade Street.

Good fit if you work in south or east Charlotte or Ballantyne and like a downtown with a farmers market. **Maybe not if** you'll commute north every day or want lake living.

$445,100
home value*

25.2 min
avg. commute*

77.22¢
tax per $100



Fort Mill & Tega Cay, SC

YORK COUNTY, SC · FORT MILL SCHOOLS

Along I-77 just south of Charlotte. Master-planned communities, newer single-family homes and, in Tega Cay, Lake Wylie living.

Good fit if you work in south Charlotte, Ballantyne, South End or Uptown and want to compare SC taxes. **Maybe not if** you'll commute to the north side of Charlotte.

$487,500
Fort Mill home value*

$529,200
Tega Cay home value*

26.3 / 30.6 min
avg. commute*

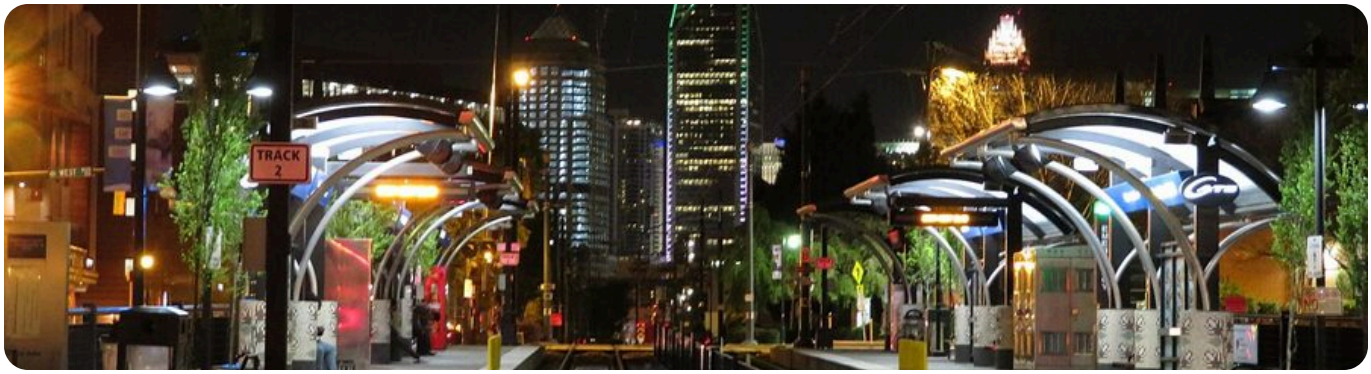
Crossing the state line? SC assesses an owner-occupied primary residence at 4% of value instead of 6%, but **only if you apply**. In York County, file the Legal Residence application with the Assessor before the first penalty date for the tax year. See page 9.

Test-drive the commute: crossing the state line on I-77 at rush hour is the main bottleneck for Fort Mill and Tega Cay. Some York County addresses near Lake Wylie are in Clover School District, so check every address.

*U.S. Census Bureau ACS 2020–2024 5-year estimates (Fort Mill / Tega Cay shown as two figures). Ballantyne isn't a Census "place," so city-wide Charlotte figures are shown. NC tax = county + municipal rate per $100 of assessed value, FY2026–27 (NCDOR).

CITY LIVING

IN-TOWN CHARLOTTE NEIGHBORHOODS



Uptown

Charlotte's downtown: office towers, the NFL and NBA arenas, Truist Field, museums and the Blumenthal theaters, with high-rise condos and apartments. **Fits:** people who want to walk to work and games. **Consider:** HOA dues and parking costs for condos.

South End

Grew up along the LYNX Blue Line and the Rail Trail: dense and newer, with apartments, condos, townhomes, offices, breweries and restaurants. **Fits:** young professionals and anyone who wants light-rail access.

Dilworth

Charlotte's first streetcar suburb (1891): tree-lined streets, bungalows and historic homes next to South End and Freedom Park. **Consider:** historic-district rules can apply to exterior changes.

Myers Park

Developed from 1911 on a plan by John Nolen: boulevards, large trees and stately homes, with Queens University of Charlotte. **Fits:** buyers who want an established in-town address close to Uptown and SouthPark.

Elizabeth

One of Charlotte's oldest neighborhoods, east of Uptown: walkable, with historic homes, Independence Park and restaurants along Elizabeth Avenue and 7th Street.

Plaza Midwood

Eclectic and local, centered on Central Avenue and The Plaza, with independent restaurants and bars, bungalows and a growing number of townhomes.

NoDa (North Davidson)

Charlotte's arts district: galleries, music venues, murals and breweries, with the LYNX Blue Line's northern extension running through the area.

SouthPark

The upscale retail and office hub between Myers Park and south Charlotte, with condos and apartments in the core and established single-family neighborhoods around it.

Schools and taxes in town

All of these neighborhoods are in Charlotte-Mecklenburg Schools, and assignments vary block by block. Property tax: Mecklenburg County 49.27¢ + Charlotte 29.30¢ = **78.57¢ per $100** of assessed value (FY2026–27, NCDOR), about $786 a year per $100,000. Some in-town areas, including Uptown and South End, also pay a municipal service district tax.

BY THE NUMBERS

THE NUMBERS, SIDE BY SIDE

Housing, income and commute

Place	Population	Median home value*	Median rent	Median household income	Avg. commute	Work from home
Charlotte	903,844	$385,700	$1,612	$82,068	24.7 min	28.8%
Huntersville	63,969	$472,900	$1,834	$120,516	27.1 min	28.4%
Cornelius	32,783	$559,400	$1,722	$113,767	25.4 min	28.2%
Davidson	15,660	$687,700	$1,652	$166,556	24.2 min	30.7%
Mooresville	52,381	$390,900	$1,626	$89,647	24.7 min	19.1%
Matthews	30,577	$445,100	$1,764	$108,611	25.2 min	18.0%
Fort Mill, SC	30,775	$487,500	$1,503	$121,823	26.3 min	27.5%
Tega Cay, SC	13,615	$529,200	$1,408	$142,000	30.6 min	32.4%
Mecklenburg County	1,154,681	$406,800	$1,627	$87,005	25.1 min	28.5%
Iredell County	196,544	$321,400	$1,252	$81,419	25.1 min	14.6%
York County, SC	293,673	$361,300	$1,387	$89,095	27.2 min	17.5%
United States	334,922,499	$332,700	$1,413	$80,734	26.4 min	15.1%

*U.S. Census Bureau ACS 2020–2024 5-year estimates, so they lag the current market. Home value is what owners estimate, not a sale price. Avg. commute is one-way travel time for residents who don't work from home, to wherever they work (not a drive time to Uptown). Small-town estimates carry margins of error. For current prices, ask us for a dated MLS report.

NC property tax by town

Location	Combined per $100	Per $100,000
Charlotte	78.57¢	≈ $786
Huntersville	72.02¢	≈ $720
Cornelius	68.58¢	≈ $686
Davidson (Meck. side)	76.87¢	≈ $769
Matthews	77.22¢	≈ $772
Mooresville (in town)	98.36¢	≈ $984
Waxhaw (Union)	72.42¢	≈ $724

County + municipal rates, FY2026–27, per NCDOR. Some addresses also pay fire, municipal-service-district or other special-district taxes. Assessed value comes from the county's last reappraisal (Mecklenburg and Iredell: 2023; Union: 2025) and can differ from today's sale price.

South Carolina works differently

SC tax = taxable value × assessment ratio (**4%** legal residence or **6%** other) × millage ÷ 1,000, minus any credits. York County publishes a worksheet for estimating taxes.

Compare real tax bills, not rates. Because the two states calculate so differently, compare the actual tax bills on the specific homes you're considering. We pull the most recent tax bill for every home our clients are serious about.

SCHOOLS

CHECK THE ADDRESS, THEN CHECK IT AGAIN

School assignment follows your exact street address. Two homes in the same town, or even the same ZIP code, can feed different schools. Start by knowing which district you're in.

Where you're looking	Public school district	Official address lookup
Charlotte, Huntersville, Cornelius, Davidson (Mecklenburg side), Matthews, Mint Hill, Pineville, Ballantyne	**Charlotte-Mecklenburg Schools (CMS)**	cmsk12.org: "Find My School" / map of schools
Mooresville town core	**Mooresville Graded School District (MGSD)**	mgsd.k12.nc.us/zoning
Rest of Iredell County, including many lake-area and newer Mooresville-address neighborhoods, Troutman, Statesville and the Iredell side of Davidson	**Iredell-Statesville Schools (ISS)**	issnc.org/about/school-attendance-zones
Concord, Harrisburg and Kannapolis-area addresses in Cabarrus County (and the small Cabarrus portion of Huntersville)	**Cabarrus County Schools** (Kannapolis also has its own district)	cabarrus.k12.nc.us: enrollment and Find My School
Waxhaw, Weddington, Marvin, Indian Trail, Monroe and the rest of Union County	**Union County Public Schools (UCPS)**	ucpsnc.org: school finder
Fort Mill and most of Tega Cay, SC	**Fort Mill School District**	fortmillschools.org: online school locator
Lake Wylie and Clover area, SC	**Clover School District**	clover.k12.sc.us
Rock Hill, SC	**Rock Hill Schools**	rock-hill.k12.sc.us

Our "confirm it twice" checklist

- ☐ Enter the **exact property address** in the district's lookup tool, not the subdivision name.
- ☐ Save a screenshot with the date.
- ☐ Check whether the district has **announced or proposed boundary changes**. Fast-growing districts redraw lines.
- ☐ For new construction, ask the builder **and** the district. Future phases are sometimes assigned differently.
- ☐ Call the district's student assignment or enrollment office if anything is unclear.

> A seller's listing, a builder brochure or a third-party website is never the final word on school assignment.

Beyond your assigned school

Families also look at CMS magnet and school-choice programs, charter schools, private and independent schools, and homeschooling. For 2027–28, CMS lists a school-choice application window of **Nov. 2 to Dec. 11, 2026**. Students new to CMS must register first.

Enrolling

Each district posts its enrollment documents, usually proof of residence, the child's birth certificate, immunization records and prior school records. The full list of official links is in our Schools guide at charlotteorbust.com/schools.

TWO STATES, ONE METRO

NORTH CAROLINA VS. SOUTH CAROLINA

Charlotte sits on the state line, so many movers compare homes in both states. Here's what changes, from official state sources.

	North Carolina	South Carolina
State income tax	Flat **3.99%** for tax years beginning in 2026 (NCDOR). Future cuts depend on state revenue triggers.	Graduated, **0% to a 6% top rate for tax year 2025** (SCDOR). Check the current year.
General sales tax	4.75% state plus local. Totals: **Mecklenburg 8.25%** (since July 1, 2026), Cabarrus 7%, Iredell 6.75%, Union 6.75%	6% state plus local. **York County municipalities, including Fort Mill, Tega Cay and Rock Hill: 7%**
Groceries	No state sales tax on qualifying food, but a **2% local rate** applies	**0%** on unprepared foods in York County (SCDOR ST-575)
Property tax on your home	County's assessed value (from its last reappraisal) × county plus municipal rates per $100	Owner-occupied legal residence assessed at **4%** of value (vs. **6%**) **if you apply**, × local millage. A qualifying legal residence is also exempt from school-operating millage.
New-resident driver's license	Within **60 days**	Within **45 days**
Vehicle registration	After your NC license: when you take a job in NC or when reciprocity ends (usually 30 days), whichever comes first. Highway Use Tax applies.	Within **45 days**. Pay county vehicle property tax first. SCDMV lists a one-time **$250 Infrastructure Maintenance Fee** per vehicle for new residents, plus title and plate fees.
Public schools near Charlotte	CMS, Union, Cabarrus, Iredell-Statesville, Mooresville Graded	Fort Mill, Clover, Rock Hill and others

Don't miss this step in SC: the 4% rate isn't automatic. File the Legal Residence application with the county Assessor; in York County, before the first penalty date for the tax year. Without it, the home is assessed at 6%.

The cross-border income tax wrinkle

If you live in SC and work in NC (or the reverse), you'll generally file in both states. Your employer withholds for the state where you work, and your home state usually gives a credit for taxes paid to the other. Run your own numbers with a tax professional before you assume one state "wins."

Other things to weigh

- **Commute:** crossing the state line on I-77 at rush hour is a real factor. Test-drive it.
- **Schools:** different districts, calendars and choice programs.
- **Utilities and insurance:** providers and rates vary by state and address. Get quotes on the actual property.
- **Paperwork:** you'll register to vote in your new state, and SC buyers must also file the legal-residence application.

Compare two real homes with us. Send us one NC listing and one SC listing you like, and we'll put the tax bills, HOA dues, school assignments and commute side by side.

CHECKLIST

YOUR FIRST 90 DAYS

The one rule that trips people up: in North Carolina, get your NC driver's license **before** you title and register your car. Deadlines and fees change, so confirm on each agency's site before you go.

BEFORE YOU MOVE

- [ ] Gather documents: IDs, Social Security cards, driver's licenses, vehicle titles (or lender info), registrations, kids' school and immunization records.
- [ ] Confirm school assignment for your new address in the district's own lookup tool.
- [ ] Set up USPS mail forwarding.
- [ ] Line up NC (or SC) auto insurance. NCDMV doesn't accept out-of-state policies for NC registration.

WEEK 1: UTILITIES

- [ ] **Electric:** Duke Energy serves most of the area. EnergyUnited serves some Iredell addresses (parts of Mooresville); York Electric Cooperative serves parts of the Fort Mill area.
- [ ] **Gas:** Piedmont Natural Gas serves much of the region.
- [ ] **Water/sewer:** Charlotte Water (Charlotte and the Mecklenburg towns); Town of Mooresville; Town of Fort Mill; City of Tega Cay. Rural addresses may be on well and septic.
- [ ] **Trash:** check your town, or your HOA.
- [ ] **Internet:** providers vary street by street. Check your exact address.

WEEKS 2–6: SCHOOLS & HEALTH

- [ ] Enroll your kids with the district that serves your address.
- [ ] Watch magnet and choice deadlines (CMS 2027–28 window: Nov. 2 to Dec. 11, 2026).
- [ ] Find doctors, a dentist and a pediatrician. The region's two big health systems are Atrium Health and Novant Health.

WEEKS 2–8: LICENSE, THEN CAR

- [ ] **NC driver's license within 60 days.** Bring your out-of-state license, proof of Social Security number, proof of NC address (two documents for REAL ID), proof of legal presence if not born in the U.S., and proof of NC insurance.
- [ ] **Title and register your car** at a license plate agency (a different office): title, Form MVR-1, Form MVR-180 if the vehicle is under 10 years old, your NC license and NC insurance. You'll pay title and registration fees plus the Highway Use Tax.
- [ ] **Moving to SC instead?** License and vehicle registration within 45 days; pay vehicle property tax with the county first.
- [ ] **Bringing a boat?** Check registration and boater education rules with NC Wildlife Resources (or SC DNR).

BY DAY 90

- [ ] **Register to vote.** NC's regular deadline is 25 days before an election; same-day registration is available during early voting if you've lived in the county at least 30 days.
- [ ] **SC buyers:** apply for the 4% legal-residence assessment with the county Assessor.
- [ ] Update your address with your bank, employer (for income-tax withholding) and any licensing boards.
- [ ] **The 30-day gut check:** drive your commute at rush hour, visit the grocery store on a Saturday and walk the neighborhood at night.

Every official link is in the online checklist at charlotteorbust.com/first-90-days.

CHARLOTTE OR BUST

★★★★★
2,000+ five-star reviews across
Carolina Real Estate Experts

HOW WE HELP

WANT A SHORTLIST INSTEAD OF 40 BROWSER TABS?

Charlotte or Bust is published by Carolina Real Estate Experts (CREE), The Dan Jones Group, a real estate team based in the Charlotte and Lake Norman area that serves both North and South Carolina. Tell us where you'll work, your budget and what matters most. We'll suggest two or three areas that fit. No pressure: if we're not the right fit, we'll say so.

A real shortlist
Two or three areas that fit your commute, budget, school needs and lifestyle, with reasons.

A house-hunting trip that works
Tours planned by area, so one weekend covers the right neighborhoods.

School and tax checks
Official school assignment and the latest tax bill on every home you're serious about.

Selling where you live now
We'll help you sell your current home, or connect you with a trusted agent where you live now.

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Search homes: carolinahomehub.com

Equal Housing Opportunity

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Sources: U.S. Census Bureau American Community Survey 2020–2024 5-year estimates; U.S. Bureau of Economic Analysis Regional Price Parities (2024); NC Department of Revenue; SC Department of Revenue; NCDMV; SCDMV; York County, SC; NC State Board of Elections; and each school district's official website. Full source lists are on each guide at charlotteorbust.com.

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