

FREE GUIDE

Moving to North Carolina Checklist

Your Step-by-Step Relocation Guide

Triad | High Country | Wilkes County

TERESA OVERCASH

Broker/Owner | CRS, ABR, ALHS | 29 Years Experience

REALTY ONE GROUP RESULTS

336-262-3111 | www.homesintriadnc.com

STEP 1: DEFINE YOUR PRIORITIES

- Pick your "must-haves" (work commute, schools, healthcare access, walkability, land/space, mountains vs. city, airport distance)
- Decide your "deal-breakers" (HOA rules, steep driveways, internet limits, flood zones, long commutes)
- Build a short list of 2-3 areas (example: Triad, High Country, Triangle) so you're not comparing 12 places at once

STEP 2: SET YOUR BUDGET & FINANCING

- Confirm your monthly comfort payment (not just the purchase price)
- Get a pre-approval (or proof of funds if paying cash)
- Ask your lender about NC-specific costs (property taxes vary by county/city, insurance varies by location, HOA dues where applicable)

STEP 3: PLAN YOUR TIMELINE

- Choose your ideal move window (month + week)
- Decide: rent first vs. buy right away
- If selling a home in another state, map out: list date → contract date → closing date → NC arrival

STEP 4: TEST THE COMMUTE & LIFESTYLE

- Write down your non-negotiable commute time
- Test-drive commute routes at real-world times (morning + evening)
- If remote: confirm internet provider options for the exact neighborhood (not just the city)
- Drive it at daytime, after dark, and on a weekend
- Check practical stuff: grocery/coffee distance, medical care, gyms, parks, childcare
- Ask about: HOA rules, parking, short-term rental restrictions, noise patterns

STEP 5: KNOW YOUR PROPERTY PREFERENCES

Decide your stance on each of these:

HOA vs. no HOA • City water/sewer vs. well/septic • Acreage vs. neighborhood • New construction vs. resale •
Basement, crawlspace, or slab (common in different areas, each has pros/cons)

- Review any HOA documents early (if applicable)
- Confirm utility providers: electric, water, sewer/septic, internet, trash
- If the home has well/septic: plan for appropriate inspections
- Ask your agent what's common in that county for inspections and negotiations

STEP 6: PRE-MOVE ADMINISTRATION

- Set up mail forwarding
- Update: bank, credit cards, employer/payroll, subscriptions
- Gather documents for buying (ID, pay stubs, tax returns, bank statements — your lender will guide specifics)

STEP 7: SETTLE IN LIKE A LOCAL

- Choose primary care + dentist (waitlists happen)
- Transfer prescriptions
- If you have kids: create a simple school plan (districts, transportation, enrollment steps)
- Decide your first-week essentials (bed setup, basic cookware, cleaning, internet)
- Save a list of local go-to vendors (handyman, HVAC, plumber, pest, cleaners)
- Build your "new town rhythms" (grocery, gym, coffee, parks, church/community)

QUESTIONS TO ASK LOCALS & YOUR AGENT

- What surprises newcomers about this area?
- What's the traffic like during real commute hours?
- Is there an HOA, and what are the top rules that affect daily life?
- Are there internet limitations here?
- What's the flood/terrain situation (especially with basements/creeks)?
- What do locals love most about living here?
- What do locals complain about most?
- Are there future road/commercial projects nearby?
- What's the typical maintenance reality for homes here (yard, slopes, driveways)?
- If you were moving here today, what would you do differently?

Ready to Make Your Move?

Call or Text Teresa: 336-262-3111

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