REALTY **ONE** GROUP RESULTS

2026 EDITION · WATAUGA · AVERY · ASHE COUNTIES

Florida to the *High Country*

A relocation framework for people who want the whole picture — the savings, the winters, the drive to the hospital, and the storm.

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START HERE

What actually changes when you move *here.*

Most Florida-to-mountains pitches lead with the same two things: no more hurricanes, and cheaper insurance. One of those is true. The other one deserves a longer conversation, and we're going to have it on the next page rather than bury it.

Here's the honest version. Moving from coastal Florida to the North Carolina High Country usually does lower your annual cost of ownership, often meaningfully. It also trades one set of risks for a different set — and swaps municipal utilities for systems you personally own and maintain.

Both halves of that sentence matter. The people who thrive up here arrive knowing what they signed up for. The people who leave inside eighteen months almost always arrived knowing only the first half.

> *You are not eliminating risk. You are choosing which risks you'd rather manage — and mountain risk is manageable in ways coastal risk increasingly isn't.*

This framework walks the whole decision: the money, the taxes, the residency paperwork, the private infrastructure, winter access, healthcare distance, the communities, and the timing of the move itself. Read it before you fall in love with a view.

THE SHAPE OF THE DECISION

3.99%	90–120	Nov–Mar	You
NC FLAT INCOME TAX 2026, FALLING	MINUTES TO A LEVEL I TRAUMA CENTER	WINTER SEASON ICE INTO APRIL	ARE THE UTILITY MANAGER NOW

BEFORE ANYTHING ELSE

We have to talk about *Helene.*

You will read relocation pitches that cite Hurricane Helene as a reason to leave the Florida coast for the safety of the mountains. Those pitches are written by people who weren't here.

Helene made landfall in Florida's Big Bend on September 26, 2024. The next day it reached the Southern Appalachians — and **this region took some of the worst damage in the country.** Boone recorded its most devastating flood since 1940. Avery County experienced the most severe flooding in its recorded history. Banner Elk recorded winds above 100 mph. Streets on Beech Mountain washed out. In Watauga County alone, more than a hundred buildings were destroyed, several hundred more were badly damaged, there were over two hundred water rescues, and two people died.

> WHY WE'RE TELLING YOU THIS
>
> Because you'd find out anyway, and you should hear it from your agent first. Anyone who sells you these mountains as storm-proof is either uninformed or hoping you don't look it up. Neither is who you want handling the largest purchase of your retirement.

So what does that mean for your decision?

It means the honest frame isn't risk elimination — it's **risk substitution, and the substitution still usually favors the mountains.** Coastal Florida faces named storms as a recurring, insurable-and-increasingly-uninsurable annual condition. The High Country faces a rare, catastrophic event, and Helene was a once-in-a-century one.

It also means three things become non-negotiable in how you buy here, and they run through the rest of this document:

— **Water is the risk, not wind.** Where does water go on this parcel in a thousand-year rain? Ask about the creek, the culvert, the slope above the house, and the road that gets you out.

— **Flood insurance deserves a real conversation** even when your lender doesn't require it. Much of Helene's damage happened outside mapped flood zones. "Not required" and "not at risk" are different sentences.

— **Access is the whole game.** A single washed-out bridge or a private road with no maintenance agreement is what turns a hard week into an unlivable month.

> *The mountains are still the right answer for a lot of people. They're just not a magic answer, and you deserve an agent who says so out loud.*

What a year actually *costs* in each place.

A comparable $600,000 home, coastal Florida versus the High Country. These are ranges, not quotes — but they show where the money moves and why the trade usually works.

ANNUAL LINE ITEM	FLORIDA COASTAL	NC HIGH COUNTRY	DIFFERENCE
State income tax on $80,000 of income	$0	Roughly $2,200–$2,700 less if Bailey or Social Security applies	Florida wins
Homeowners insurance	$6,000 – $12,000	$1,400 – $2,600	NC saves $4,000+
Flood insurance	$1,800 – $4,500	Often optional — but price it anyway	NC saves most of it
Property tax	$5,400 – $8,400	$2,000 – $4,000	NC saves $2,000+
Electricity	$3,000 – $4,200	$2,400 – $3,600	NC saves ~$600
HOA and assessments	$3,600 – $18,000	$600 – $6,000	NC saves $3,000+
Typical net	Most households land between **$8,000 and $16,000 per year** better off — even after paying North Carolina income tax		

Illustrative ranges for planning, not quotes. Insurance in particular is moving in both states — get a real quote on a specific address before you commit to anything. Property tax varies sharply by whether you're inside town limits: Watauga County's rate has recently run near $0.32 per $100 of assessed value, with Boone or Blowing Rock municipal rates added on top for in-town properties.

The Year-Two surprise: reappraisal

North Carolina counties must revalue real property at least every eight years, and many run faster. **Watauga County is on a four-year cycle. Avery County follows the eight-year schedule and is in a revaluation for the 2026 tax year right now.**

Depending on where in the cycle you buy, your assessed value can jump substantially at the next revaluation. A higher value doesn't automatically mean a proportionally higher bill — the county sets a new rate too — but budget for movement rather than assuming year one repeats.

North Carolina's tax picture is better than you've been *told.*

Most Florida-to-NC comparisons you'll find online are running an outdated number. North Carolina's flat income tax has been falling every year, and it is still falling.

TAX YEAR	NC FLAT RATE	STATUS
2024	4.50%	The rate most articles still quote
2025	4.25%	Prior year
2026	3.99%	Current
2027	3.49%	Scheduled, revenue-trigger dependent
2028	2.99%	Scheduled, revenue-trigger dependent

Three things that shrink the bill further

— **Social Security is fully exempt** from North Carolina income tax. For many retired households this alone removes a large share of what looked taxable.

— **North Carolina has its own standard deduction** — $12,750 single, $25,500 married filing jointly — applied before the flat rate. Your effective rate lands well below the headline number.

— **There is no state estate or inheritance tax**, and no local income tax anywhere in the state.

The Bailey Settlement

If your retirement income comes from federal, military, or North Carolina state or local government service, it may be **entirely exempt** from NC income tax under the Bailey Settlement.

The test is specific, and it is not simply "I'm a government retiree." You generally need **five or more years of creditable service in a qualifying system as of August 12, 1989.** Miss that threshold and the exemption doesn't apply, no matter how long you served afterward.

Private pensions, IRAs, and standard 401(k) withdrawals do not qualify.

Two households with identical gross income can owe very different North Carolina tax depending on Social Security, Bailey eligibility, and filing status. Have a CPA run yours rather than trusting any generic table — including this one.

RESIDENCY

Making the break *clean.*

North Carolina residency turns on domicile — where your true, fixed, permanent home is and where you intend to return. It is not a simple day count. Counting days matters as evidence, but intent is what's actually being established.

1

Driver's license and vehicle registration

New residents must obtain a North Carolina license and register vehicles within 60 days of establishing residency. You'll need proof of identity, Social Security, and two proofs of NC address.

2

Register to vote in your NC county

Watauga, Avery, or Ashe, depending on where you land. Simple, and it's strong evidence of intent.

3

Move the paper trail

Banking, physicians, attorney, CPA, estate documents, mailing address, club and church memberships. Domicile is proven by the accumulation of ordinary life, not by one filing.

4

Spend the time here

More than half the year in North Carolina supports the claim. If you'll keep property in both states, keep a genuine record of where you actually were.

The Florida homestead consequence — read this twice

If you keep your Florida property as a second home, establishing residency here means you **lose the Florida homestead exemption and the Save Our Homes assessment cap.**

That cap may have been suppressing your Florida assessed value for years. Once it's gone, the property can be reassessed toward full market value, and the tax bill on the home you kept can rise sharply — sometimes by more than you're saving on the home you bought. **Model this before you decide to keep the Florida house.** It is the single most expensive thing people get wrong in this move.

Florida has no state income tax, so leaving doesn't create a Florida income-tax problem. The exposure is on the property side — and on North Carolina's side, being clear about when your residency actually began.

Up here, you are the *utility company.*

This is the biggest practical shock for Florida arrivals. Municipal water, municipal sewer, and a call center that handles problems get replaced by systems you own, on land you own, that nobody else is responsible for.

Water and septic

Order comprehensive water quality testing — expect roughly **$500 to $1,200** for a full panel. If the septic system is more than about 25 years old, get a full inspection, not a visual. Replacement commonly runs **$5,000 to $15,000**, and it belongs in the negotiation before closing rather than in your second-year budget.

Moisture, not salt

Coastal buyers arrive trained to look for heat and salt damage. Up here the enemy is sub-surface moisture: crawlspaces, condensation, and the slow rot and mold that follow. Evaluate crawlspace encapsulation and dehumidification on any home you're serious about. This is the single most commonly missed item by buyers relocating from the coast.

Roads — and who pays for them

Ask whether the road is state-maintained or private. If private, get the maintenance agreement in writing and read the HOA financials for the **road reserve** line item. Gravel and snowplow contracts are real annual money, and an underfunded reserve becomes a special assessment the first hard winter.

> ### What Helene added to this list
>
> Ask where the water goes. Walk the parcel and look uphill. Find the culverts and ask who clears them. Find out whether your access crosses a bridge or a creek, and who owns it. On a mountain, drainage is structural.

All of this belongs inside your due diligence window — see the final page.

Altitude decides almost *everything.*

Two homes fifteen minutes apart can have completely different winters. Elevation and road maintenance tier matter more than the town name on the listing.

What winter is here

— January lows in Boone average around **22°F**. Higher elevations — Beech, Sugar, the ridge communities — run meaningfully colder.

— Annual snowfall generally runs **33 to 55 inches**, varying sharply with elevation.

— The season runs **November through March**, with ice risk extending into April. Ice, not snow, is what actually keeps people home.

The vehicle question, answered plainly

In-town Boone, Blowing Rock village, and other NCDOT-plowed corridors: all-wheel drive is optional if you're willing to stay home during ice events.

Beech Mountain, Sugar Mountain, gated and ridge communities, or any private road: treat AWD or 4WD as required equipment, purchased before the first frost — not after the first storm teaches you why.

Connectivity — verify, don't assume

Fiber availability changes cove by cove. Two neighbors on the same road can have different answers. Confirm service **at the specific street address** with SkyBest, Spectrum, or ATMC before you write an offer — not at the neighborhood level, and not from the listing.

For remote parcels, satellite service is the practical backup. Price current hardware and monthly cost at the time you buy; both have changed repeatedly.

If you work remotely, this is a contingency, not a detail

Verify connectivity during due diligence, in writing, from the provider. A beautiful house you can't work from is a very expensive mistake, and it's an entirely preventable one.

HEALTHCARE

The drive is the *real* question.

Underweighting healthcare access is the leading cause of regret in this move. Florida retirees are used to specialists in every strip center. The High Country runs a hub-and-spoke model, and it works — as long as you plan for it honestly.

LEVEL	WHERE	WHAT IT HANDLES	TRAVEL
Regional	Watauga Medical Center (Boone); Cannon Memorial (Linville)	Emergency care, general surgery, orthopedics, cardiology	Local
Tertiary	Atrium Health Wake Forest Baptist (Winston-Salem); Atrium Health (Charlotte)	Level I trauma, oncology, neurosurgery, transplant	90–120 min

The winter version of that drive

Ninety minutes in June is a pleasant drive through the mountains. The same route in January ice is a different proposition entirely — and if your condition requires frequent specialist visits, **that drive, in that weather, is the actual test of whether this location works for you.** Not the view. Not the house.

Do this within 30 days of closing

- **Establish primary care locally** in Boone or Linville immediately. Practices take time to accept new patients, and you do not want to be doing this during your first illness.
- **Transfer records and prescriptions** before you need them.
- **Drive the specialist route in winter**, on purpose, before you're doing it under pressure. If it feels unmanageable in January, that is real information — and it's better learned in year one than year five.

> ### The question worth asking out loud
>
> If you or your spouse developed a condition requiring monthly specialist care, would this location still work? Households that answer honestly before buying tend to stay. The ones that don't are the eighteen-month departures.

WHERE TO LAND

Community *profiles.*

Selection here is a function of altitude and access — which drive snowfall, isolation, road maintenance, and how far you are from a hospital.

COMMUNITY	TYPICAL RANGE	CHARACTER AND INFRASTRUCTURE	TO HOSPITAL
Blowing Rock village	$850K – $1.4M	NCDOT-plowed public roads, high walkability, established village life	8–12 miles
Banner Elk village	$650K – $1.2M	Small-town center; consistently the highest post-move satisfaction we see	3 miles
Boone, in town	$525K – $900K	Most budget-accessible; university energy; best winter services	3–6 miles
Elk River / Linville Ridge	$1.6M – $5M+	Gated luxury, private roads, high elevation — verify road maintenance funding	6–8 miles
Hound Ears Club	$1.1M – $3.5M	Gated; golf and equestrian focus	6 miles
Ashe County	Under $500K	Best value in the region; genuinely rural; West Jefferson as the anchor town	20+ miles

Ranges reflect 2026 activity and move with the market. Ask us for current comparables on any community here.

The pattern we see repeat

Buyers who prioritize the view and the elevation tend to leave. Buyers who prioritize **access — to a plowed road, a grocery store, a doctor, and other people** — tend to stay. Every winter, elevation costs you something. Every winter, access gives something back.

When you move matters more than you'd *think.*

The runway to winter

- **April through June — recommended.** Maximum runway to learn the property, meet people, and build a life before the first frost. This is the window that produces the fewest regrets.
- **September and October — workable.** Peak leaf season is a gentle introduction, but you get a short runway before winter arrives.
- **December through January — we advise against it** for anyone new to the region. Arriving into isolation, before you know a soul, is how the eighteen-month departure starts.

Community is participatory here

Three things in month one: join something with a standing schedule, volunteer for something local, and say yes to invitations you'd normally decline. Mountain towns are welcoming, but they do not come to you. The people who integrate fastest are the ones who showed up before they felt ready.

One North Carolina contract term you must understand

Florida runs on earnest money. North Carolina adds something Florida buyers have never encountered: the **Due Diligence Fee.**

It's a negotiated payment made **directly to the seller**, due on the contract's Effective Date. It buys you the right to walk away for any reason at all during your due diligence window — but if you do walk, the seller keeps it. Your earnest money comes back; the fee doesn't.

Practically: have that money liquid before you write an offer, and negotiate a window long enough to do everything in this document — water testing, septic inspection, connectivity verification, insurance quotes, road agreements, and a general inspection. On rural mountain property, a standard short window is not enough time.

> ### Ask us for the full due diligence guide
>
> We publish a detailed plain-English guide to the North Carolina due diligence period and fee — how the clock runs, what the fee buys, the narrow situations where it comes back, and how to terminate properly. If you're buying here from out of state, read it before you write anything.

REALTY **ONE** GROUP RESULTS

Come see it in *January.*

That's not a sales line. If you can spend a winter week here — drive the roads, make the hospital run, sit in a house at 4,000 feet while it ices — and still want it, you'll never second-guess the decision. We'll help you set that trip up before we ever show you a listing.

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