Ryan G. Smith
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The Ultimate Retirement & Relocation Guide to Wilmington & Coastal North Carolina

Ryan G. Smith | LPT Realty



Welcome

If you're considering a move to Coastal North Carolina, you're not alone.
Every year, people from Pennsylvania, New York, New Jersey, Maryland, Virginia, Ohio, Massachusetts, and beyond choose Wilmington and the surrounding coastal communities for their next chapter.

Some are planning for retirement. Others are looking for a second home, a better climate, or simply a different pace of life.

As a Wilmington local, I've helped many individuals and families successfully relocate to our area. This guide was created to help you better understand what life is really like here and provide the information you need to determine whether Coastal North Carolina is the right fit for you.

Let's get started,

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CPE
CERTIFIED PROBATE EXPERT
empathy = generosity

CERTIFIED LUXURY HOME MARKETING SPECIALIST
CLHMS



Why People Are Moving to Coastal North Carolina

People relocate to Wilmington and the surrounding area for many different reasons, including:

- Mild year-round climate
- Easy access to beaches and waterways
- Outdoor recreation opportunities
- Golf, boating, fishing, and walking trails
- Growing healthcare options
- Vibrant dining and entertainment scene
- A more relaxed lifestyle
- Lower property taxes compared to many Northeast states

Whether you're looking for a primary residence, retirement destination, or second home, Coastal North Carolina offers a variety of lifestyle options.



Wilmington Area Communities Overview

One of the biggest mistakes relocation buyers make is assuming every coastal community is the same.

Each area offers a unique lifestyle, housing inventory, and atmosphere.

Wilmington

Wilmington is the region's largest city and offers:

- Historic downtown district
- Riverwalk and waterfront attractions
- Restaurants and entertainment
- Shopping and services
- Major healthcare facilities
- Easy access to area beaches

Many buyers choose Wilmington because they want convenient access to amenities while still being close to the coast.



Hampstead

Located north of Wilmington, Hampstead offers:

- Easy access to Topsail Island
- Newer residential communities
- Larger homesites
- A quieter suburban feel
- Growing shopping and dining options

Hampstead is popular among buyers looking for a balance between coastal access and everyday convenience.

Topsail Area

The Topsail area includes communities such as Surf City and Topsail Beach.

Highlights include:

- Beautiful beaches
- Coastal charm
- Waterfront living opportunities
- Vacation and second-home options
- Relaxed coastal atmosphere

Many buyers are drawn to the Topsail area for its beach lifestyle and slower pace of life.



Leland

Located west of Wilmington, Leland is one of the area's fastest-growing communities.

Highlights include:

- New construction opportunities
- Golf communities
- Active adult neighborhoods
- Convenient access to downtown Wilmington
- Shopping and healthcare nearby

Many retirees appreciate Leland's community-focused neighborhoods and accessibility.

WILMINGTON RELOCATION GUIDE

Find Your Perfect Fit



Explore some of the area's most popular master-planned communities and the lifestyle amenities they offer. Whether you're looking for resort-style living, water access, golf, or just a friendly neighborhood to call home—there's something here for you.

WE'RE LOCAL EXPERTS IN ALL OF THESE COMMUNITIES—AND MANY MORE!
If you don't see your ideal community listed, give us a call.
We'd love to help you explore every option that fits your lifestyle and goals.

COMMUNITY	ON-SITE RESTAURANT	CLUBHOUSE	POOL	TENNIS COURTS	PICKLEBALL COURTS	GOLF COURSE	GOLF CARTS ALLOWED THROUGHOUT COMMUNITY	WALKING PATHS	WATER ACCESS*	DISTANCE TO WILMINGTON INTERNATIONAL AIRPORT (ILM)
Compass Pointe	✓	✓	✓	✓	✓	✓	✓	✓		16 miles
Brunswick Forest	✓	✓	✓	✓	✓	✓	✓	✓		18 miles
RiverLights	✓	✓	✓	✓				✓	✓	10 miles
The Bluffs on the Cape Fear	✓	✓	✓					✓	✓	17 miles
Landfall	✓	✓	✓	✓	✓	✓	✓	✓	✓	11 miles
St. James Plantation	✓	✓	✓	✓	✓	✓	✓	✓	✓	16 miles
Windsor Park	✓	✓	✓					✓		10 miles
Magnolia Greens		✓	✓	✓	✓	✓	✓	✓		12 miles
Porters Neck Plantation		✓	✓	✓		✓	✓	✓	✓	13 miles
Preserve at Hampstead		✓	✓				✓	✓		22 miles
Terrapin		✓	✓	✓	✓	✓	✓	✓	✓	20 miles

**Water access includes community access to rivers, lakes, estuaries, or the ocean.*

THERE'S NO ONE-SIZE-FITS-ALL WHEN IT COMES TO HOME.
Let's find the community that fits your lifestyle, priorities, and future.

Reach out anytime—I'm here to help!

Understanding Property Taxes in North Carolina

One of the most common questions relocation buyers ask is:

"What are property taxes like in North Carolina?"
Property taxes are determined at the local level and vary by county and municipality.

Compared to many Northeast states, North Carolina property taxes are often viewed as favorable by relocating homeowners.

Property tax amounts depend on:
- Property value
- County tax rates
- Municipal tax rates (if applicable)
- Special district assessments

Because every property is different, it's important to review tax information for any specific home you're considering.

We also recommend consulting with a qualified tax professional regarding your individual tax situation.

Understanding Coastal Home Insurance

Another common question relocation buyers ask is: "Is insurance different when buying a home near the coast?"

Insurance needs can vary depending on a home's location, age, elevation, and proximity to the water.

Coverage may include:
- Homeowners insurance
- Wind & hail coverage
- Flood insurance (if required or recommended)
- Additional endorsements based on the property
-

Because every home is unique, it's important to review insurance options early in the buying process so there are no surprises before closing.

We also recommend consulting with a qualified local insurance professional to determine the coverage that best fits your specific property and needs.



Healthcare Resources

Access to healthcare is an important consideration for many relocation buyers.

The Wilmington area is served by a variety of healthcare providers, specialty practices, urgent care facilities, and regional medical centers.

Many residents appreciate having access to healthcare services without needing to travel to larger metropolitan areas.

When evaluating communities, we recommend considering:

- Distance to healthcare providers
- Access to specialists
- Hospital proximity
- Insurance network compatibility



What Life is Really Like Here

One of the best things about living in Coastal North Carolina is the lifestyle.

Beaches
Easy access to miles of coastline, public beach access points, and waterfront recreation.

Outdoor Activities

- Boating
- Fishing
- Kayaking
- Paddleboarding
- Golf
- Walking and biking trails

Dining
From fresh seafood restaurants to local breweries and waterfront dining, there is no shortage of options.

Climate
Many relocation buyers appreciate the mild winters and extended outdoor season.

Frequently Asked Questions

How far is Wilmington from the beach?
Depending on where you live, beach access can range from minutes to approximately 30-45 minutes.

What are winters like?
Winters are generally mild compared to many northern states.

Is Wilmington growing?
Yes. Wilmington and the surrounding communities continue to experience growth and development.

Is Coastal North Carolina a good place to retire?
Many retirees choose the area because of the climate, lifestyle, recreation opportunities, and access to healthcare.

Should I buy before I move?
Every situation is different. Many buyers choose to visit the area first to explore communities and determine which locations best fit their goals.

Who do I call for questions regarding taxes and insurance?
We will happily provide you a list of recommended vendors to help with any questions you may have.

Client Testimonials

Ryan Smith is an excellent realtor. In the overwhelming process of selling our family home he more than exceeded my high expectations. His work ethic, dedication, going above and beyond, and regular communication is what everyone working with a realtor should experience. Hisqualities are a rare find in today's times.

Terry P.

I would highly recommend Ryan Smith to anyone interested in buying or selling real estate in the Wilmington/Cape Fear region. My husband and I purchased our home (sight unseen) with Ryan as our realtor. He was able to help us navigate the ins and outs of NC real estate and find the perfect home for us to retire to. Although our real estate transaction was not the largest he was likely to make this year, Ryan made us feel like we had purchased a million-dollar property,before, during, and after the purchase was completed.

Mary P.

Having Ryan as our realtor was such a pleasure. We really leaned on Ryan alot through the entire process. He is attentive, accommodating and really knows his stuff. Ryan went above and beyond for us and that is something we wont forget. He is very knowledgeable of the real estate industry and you can trust him. We feel that a relationship that started as a business transaction has turned into friendship. You won't be disappointed if you hire Ryan. He reallyworks hard for his clients and the best part he truly is a wonderful person.

Josephine L.

Thank you Ryan for your unwavering and professionalism throughout this process. Looking for a knowledge, patience and hard working realtor, Ryan Smith is the one. He can and willdeliver as promised.

Donna D.

Ryan Smith of RE/MAX Essential was with us every step of the way helping us negotiate the purchase of our new home. We were so pleased with his knowledge and helpfulness, we also used him to sell our previous house. He was able to get us top dollar and the sale of the house went smoothly. We would definitely recommend Ryan Smith as a realtor!

Evelyn N.

Ryan Smith contacted us as soon as we decided to move, and I am glad he did. Polished and professional, he is also sharp as a tack about real estate. We had some unexpected issues come up, and Ryan navigated us through to closing. Never pushy, always understanding and helpful. Good man.

Timothy T.