



*The Ultimate Retirement & Relocation Guide to
Wilmington & Coastal North Carolina*

Ryan G. Smith | Your Home Sold Guaranteed 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,

Ryan Smith



Ryan G. Smith

real estate

Ryan G. Smith

Broker/REALTOR®

910.239.7758

Ryan@ryangsmithrealestate.com

Ryangsmithrealestate.com





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.

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.



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.

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. His qualities 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 a lot 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 won't 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 really works 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 knowledgeable, patient and hard working realtor, Ryan Smith is the one. He can and will deliver 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.



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