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A STARTING POINT, NOT THE WHOLE STORY

Your Guide to Relocating to the Carolinas

From someone who packed the truck herself.

Kaitlyn Overbeek

Licensed REALTOR®
North & South Carolina
KORE Homes Group

616-581-2508

kaitlynoverbeek@gmail.com



BEFORE YOU MOVE

A Simple Relocation Timeline

Every move looks a little different, but most out of state relocations follow a similar rhythm. Here's the general shape of it.

90 Days Out

Get the Lay of the Land

Start narrowing down which side of Charlotte makes sense for you, South Carolina or North Carolina, and get a general sense of commute times, price ranges, and school zones. This is also the right time for a first conversation, even if you don't have a moving date yet.

60 Days Out

Get Pre-Approved

Talk to a lender before you fall in love with a listing. In a market where homes can move quickly, knowing your real number changes how you search.

30 Days Out

Narrow Your Shortlist

By now you should have a short list of towns and a rough budget. This is when a scouting trip, in person or virtual, starts to pay off.

Moving Day

Close, Move, Settle In

Closing timelines in the Carolinas typically run 30 to 45 days from an accepted offer. From there, it's just logistics, and I stay in your corner through every step of it.

> **Every timeline is different.** Military PCS orders, job start dates, and school calendars all change this. The version above is a starting point, your actual plan should be built around your situation specifically.

CHOOSING YOUR AREA

York County, SC & Gaston County, NC

A brief overview of the towns I work in most. Prices are general 2026 ranges and shift regularly, so treat these as a starting orientation, not a quote.

Rock Hill, SC

TYPICAL RANGE: LOW $300,000S

The most established, most affordable option close to Charlotte, with a mix of older neighborhoods and newer development. A strong fit if you want value without sacrificing commute time.

Fort Mill, SC

TYPICAL RANGE: HIGH $400,000S AND UP

New construction, top rated schools, and the shortest commute into Charlotte. It comes at a premium, and it's often worth it for the right family.

Clover & Lake Wylie, SC

TYPICAL RANGE: VARIES WIDELY BY NEIGHBORHOOD

Where I live and work. Small town pace with lake access, a growing family population, and still a reasonable drive to the city. This area has more nuance than a single price range can capture.

Belmont & Mount Holly, NC

TYPICAL RANGE: HIGH $300,000S TO $400,000S

The higher end of the Gaston County market. Belmont in particular has seen significant growth and a revitalized downtown in recent years, and Mount Holly offers a similar small town, river adjacent feel just across the state line.

Gastonia, NC

TYPICAL RANGE: $150,000S TO $400,000S+

The largest city in Gaston County, and priced accordingly, it varies block to block. Not one market so much as a collection of very different pockets, some of the most affordable homes on this list live here, alongside newer, pricier development.

> Choosing between these towns comes down to budget, commute tolerance, and what your day to day should feel like, exactly the kind of thing worth a real conversation instead of a guess.

WHAT SURPRISES MOST RELOCATING BUYERS

Taxes, Costs & VA Benefits

01

South Carolina's Property Tax Break

If South Carolina becomes your primary residence, you can apply for the state's 4% legal residence assessment rate, which is significantly lower than the rate investors and second home owners pay. It isn't automatic, you have to file for it with the county assessor after closing. This one step alone can meaningfully change your annual tax bill.

02

Cost of Living, Broadly

Many buyers relocating from the Midwest or Northeast find day to day costs and property taxes noticeably lower here, though home prices in the fastest growing pockets near Charlotte have climbed. The honest answer is that it depends heavily on which specific town you land in.

03

VA Benefits, If They Apply to You

As an Army National Guard veteran myself, this one is personal. VA loans can mean no down payment and no private mortgage insurance, but funding fees, entitlement, and occupancy timelines all affect the details. If you're VA eligible, this is worth a direct conversation before you assume how it applies to your specific situation.

WHAT I SEE MOST OFTEN

3 Mistakes Relocating Buyers Make

01

Judging a Commute Off Google Maps

The drive time an app gives you and the drive time at 7:45am on a Tuesday are two very different numbers. If a commute matters to your decision, it deserves a real test, not an estimate.

02

Assuming Your Old Market's Rules Still Apply

Contract timelines, inspection norms, and even what "move in ready" means can vary meaningfully from state to state. What was normal where you're moving from may not be normal here.

03

Waiting Too Long to Talk to Someone Local

The buyers who feel calmest during their move are almost always the ones who started the conversation early, even months before they were ready to write an offer.

> This guide is meant to orient you, not replace a real conversation. The next step that actually moves you forward is talking through your specific situation, your timeline, your must haves, and your budget, with someone who knows this market from the inside.



LET'S BUILD YOUR PLAN

This is the starting point. Your plan is next.

Every relocation is different, and the details in this guide can only take you so far. If you're ready to talk through your specific timeline, budget, and goals, I'd love to help you build an actual plan instead of a guess.

Call or Text 616-581-2508

Email kaitlynoverbeek@gmail.com

Serving York County, SC & Gaston County, NC

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