

ALEXANDER
REAL ESTATE ADVISORS

RELOCATION GUIDE

CHARLOTTE, NORTH CAROLINA · 2026 EDITION

Moving to Charlotte? Start Here.

A straight answer to the question every relocating buyer asks first — plus what actually changes when you move here, which neighborhoods fit your life, and the right order of operations.

MATTHEW ALEXANDER · ELISE ALLEN

PREMIER SOTHEBY'S INTERNATIONAL REALTY

2026 EDITION

WELCOME

You work directly with Matthew and Elise.

This guide is a straight answer to the question every relocating buyer asks first — *"How do I know I'm not overpaying in a market I don't know at all?"* — plus what actually changes when you move to Charlotte, which neighborhoods fit your life, and the right order of operations.

It is written for anyone relocating to Charlotte, North Carolina — and it is the same read we give clients before they ever board a plane. Every number in it carries its source and its as-of date, and where the honest answer is "it depends on the block," we say so.

When you are ready to talk, you talk to us — never a rotating cast of assistants. Guiding people through a relocation from day one is a normal part of what we do, and this process works just as well from out of town as it does from across the street.



MATTHEW ALEXANDER & ELISE ALLEN · PARTNERS

MATTHEW ALEXANDER · NC #228823
ELISE ALLEN · NC #339679

WHO YOU WORK WITH

Both partners, personally

WHAT YOU SEE

Off-market opportunities

HOW IT WORKS

From out of town, day one

CONTENTS

What's inside

Read it front to back the first time, then keep the checklist near the end — that's the page clients tend to print.

01 Moving Here Is The Highest-Stakes Purchase You'll Make

02 Where You're Coming From: What Changes

03 What Changes On Your Tax Return

04 Where To Live: The Neighborhoods That Fit

05 Schools: Assignment, And The Big Three

06 Clubs: Sponsorship First, House Second

07 Commutes, And The Airport That Sold The City

08 What Everyone Gets Wrong About Charlotte

09 The Mistakes Relocating Buyers Make

10 What To Do, And When

11 What Good Looks Like

Keep The Relocation Checklist

Next How Alexander Real Estate Advisors Helps Next

01

WHY THIS GUIDE EXISTS

Moving Here Is The Highest-Stakes Purchase You'll Make

Buying in a city you've never lived in is different from buying in your own backyard — you can't lean on years of knowing which block feels different from the next one over, or which asking price is real and which is wishful thinking.

Charlotte is a real market with real data behind it, not guesswork. That's the difference between feeling lost and feeling in control before you ever make an offer.

THE QUESTION WE HEAR EVERY SINGLE TIME

"How do I know I'm not overpaying in a market I don't know at all?"

It's the right question — and it's exactly what this guide is built to answer.

Where You're Coming From: What Changes

From Florida

STATE INCOME TAX · NONE → NC LEVIES ONE

You're used to no state income tax — North Carolina does levy one, worth building into your overall picture rather than a surprise later. You're also trading Florida's flat coastal terrain and hurricane season for Charlotte's rolling Piedmont landscape and a genuine four-season climate, with real (but mild) winters.

From Texas

45 MINUTES OUT → MINUTES FROM UPTOWN

Same story on income tax — Texas has none, North Carolina does. Where many Texas metros mean long, spread-out commutes with few close-in options, Charlotte's close-in neighborhoods put you minutes from Uptown rather than 45 minutes out.

From New York

TRANSIT CORE → CLOSE-IN, CAR-FRIENDLY

You're used to some of the highest per-square-foot housing costs and among the heaviest income-tax burdens in the country (especially inside New York City, with its added local tax) — North Carolina's tax picture is considerably lighter, and your money goes noticeably further on space and land here. You're also trading a dense, transit-dependent urban core for Charlotte's more spread-out, car-friendly (but still close-in) neighborhoods.

From California

EARTHQUAKE EXPOSURE → PIEDMONT STABILITY

A similar story on taxes — California carries one of the highest state income-tax burdens in the country, while North Carolina's is comparatively modest. Whether you're coming from the Bay Area or LA, that same home budget simply buys more square footage and more land here, and you're trading earthquake exposure for the Piedmont's geological stability.

What doesn't change, regardless of where you're from

Your money still buys real square footage and real land here. In Charlotte's luxury tier, that generally runs:

$1M–$3M	$3M–$10M	$10M+
MOVE-UP LUXURY	TRUE HIGH END	MOST SIGNIFICANT
Move-up luxury and legacy homes.	True high-end, architecturally significant estates.	The city's most significant properties.

THE CURRENT BACKDROP · CHARLOTTE REGION

+9%	3.8 mo	+1%
INVENTORY, YEAR OVER YEAR	MONTHS OF SUPPLY	MEDIAN PRICE, YOY AS OF JULY

Translation: the market is normalizing — more room to negotiate than a few years ago, but the best homes in the best pockets, shown well and priced right, still move fast with multiple offers.

OUR OWN READ AS OF AUGUST 2026 · SOURCE: CANOPY MLS

What Changes On Your Tax Return

Nearly every buyer coming from Florida, Texas, New York or California asks about taxes before houses. Here is the whole picture — and none of it is tax advice, so treat it as the frame for a conversation with your CPA.

3.99%	$0.7668	None
FLAT STATE INCOME TAX · 2026	PROPERTY TAX PER $100 · CITY + COUNTY	ESTATE OR INHERITANCE TAX

INCOME TAX

A flat 3.99% on taxable income for tax year 2026, down from 4.25% in 2025 — and no city or county in the state adds an income tax of its own. The standard deduction is $12,750 single, $25,500 married filing jointly. Source: NC Department of Revenue, 2026.

PROPERTY TAX

Inside Charlotte, Mecklenburg County's 49.27¢ plus the City's 27.41¢ per $100 of assessed value — a combined $0.7668, roughly $7,700 a year on a $1,000,000 assessment. Outside city limits you pay the county rate plus your town's. Source: adopted FY2026 rates.

THE 2027 REVALUATION

The county assesses at 100% of market value and reappraises every four years; the next is scheduled for 2027 on 2026 conditions. Buy this year and you should budget for a reset assessment shortly after — the line most relocating buyers miss. Source: Mecklenburg County Assessor.

SALES & ESTATE TAX

Sales tax in Mecklenburg runs 7.25%, and North Carolina levies neither an estate nor an inheritance tax — for several families we work with, that last line matters more than the rate. Source: Tax Foundation, 2026.

So what this really means: the number that decides your budget is the property-tax line, not the income-tax rate — and Elise's mortgage finance background means we start that math before you tour.

Where To Live: The Neighborhoods That Fit

Myers Park

$1M–$3M AND UP

Charlotte's classic close-in luxury address. Elegant single-family homes on tree-lined streets, minutes from Uptown, walkable in pockets.

The honest trade-off: it's one of the most sought-after addresses in the city, so inventory is limited and the right listings move quickly.

Eastover

SINGLE-FAMILY & THE REGENT

Single-family luxury homes alongside The Regent at Eastover, Charlotte's premier luxury condominium address — which Matthew personally directed from concept through complete sellout. Close-in, minutes from both Uptown and SouthPark.

The trade-off: a small, tightly-held neighborhood — when something good comes up, it doesn't sit long.

SouthPark

HOMES & UPSCALE CONDOMINIUMS

A mix of luxury single-family homes and upscale condominiums built around Charlotte's premier retail and dining corridor, close to the Uptown business core.

The trade-off: more traffic and day-to-day activity than the quieter enclaves, since it doubles as Charlotte's retail hub.

Foxcroft

ESTATE HOMES, LARGER LOTS

An established close-in enclave between Myers Park and SouthPark, with single-family estate homes on larger lots than you'll typically find closer to Uptown.

The trade-off: quieter and more private, which also means fewer walkable amenities right outside your door.

Public Schools: The Address Decides, Not The Neighborhood

Charlotte-Mecklenburg Schools assigns by street address, and the attendance lines run through neighborhoods rather than around them — two houses on the same street can be assigned to different schools, and the district revisits boundaries as it manages growth. Every address has a guaranteed home school, with a School Choice lottery layered on top for magnet and specialized programs.

NC RANK	HIGH SCHOOL	WHERE IT SITS
No. 13	Ardrey Kell High	Ballantyne · 3,036 students
No. 14	Providence High	Providence Road corridor · 2,167 students
No. 17	Charlotte Engineering Early College	Magnet · UNC Charlotte campus
No. 53	Myers Park High	Closest to Uptown · deepest IB tradition in the district

SOURCE: U.S. NEWS & WORLD REPORT, BEST HIGH SCHOOLS 2026–27 · ENROLLMENT 2024–25

JUST OVER THE COUNTY LINE

Marvin Ridge and Weddington, in Union County, rank near the top of the state — which is why some families end up in Waxhaw or Weddington rather than inside Mecklenburg, and why the school question sometimes moves the house search a county over.

WHAT WE DO ABOUT IT

Never take school assignment from a listing description — including ours. We verify assignment at the exact street address with the district, and ask whether a boundary study currently affects that block, before you write an offer.

Private Schools: The Big Three, And The Calendar

Charlotte's three secular independent schools all sit in south Charlotte — one quiet reason the neighborhoods in this guide hold their value. From Myers Park or Eastover you're a 10–15 minute drive from all three; from SouthPark or Foxcroft, closer still.

Providence Day School

Sardis Road · PK–12 · founded 1970

$22,510–$36,325

TK THROUGH UPPER SCHOOL

Charlotte Latin School

Providence Road · PK–12 · rolling admissions for mid-year moves

$27,600–$36,500

LOWER THROUGH UPPER SCHOOL

Charlotte Country Day School

Carmel Road · JK–12 · two campuses

$24,515–$34,075

JK THROUGH HIGH SCHOOL

PUBLISHED 2026–27 TUITION, REPORTED AUGUST 2026 · BUDGET ANOTHER 10–15% FOR FEES, BOOKS, UNIFORMS AND ATHLETICS

WHAT IT COSTS RELATIVE TO HOME

$25,400

MEDIAN CHARLOTTE-AREA PRIVATE TUITION

The New York metro median is $46,714 — roughly 84% higher. Tuition is one of the lines that gets easier here.

SOURCE: NAIS, 2024–25

THE CALENDAR IS THE CONSTRAINT

Applications go in during October and November for the following fall, with decisions in late winter — so start 12–18 months out, and treat the school decision and the house decision as one decision.

Families we work with also look at Charlotte Christian, Covenant Day, Trinity Episcopal, Cannon School in Concord, and Davidson Day near Lake Norman.

Clubs: Sponsorship First, House Second

The top-tier clubs here are private in the real sense: you need an active member to sponsor you, initiation is tiered and confidential, and at the two hardest doors the wait runs years rather than months. Which club fits comes down to how you spend a Saturday.

Charlotte Country Club	Minutes from Eastover: a Donald Ross course, a USGA championship host, and effectively invitation-only.
Quail Hollow Club	South Charlotte. Host of the PGA Tour's Truist Championship and the 2017 PGA Championship — small, golf-led, by invitation.
Myers Park Country Club	In the heart of Myers Park since 1921 — a Donald Ross course, 13 tennis courts, pool pavilion and fitness.
Carmel Country Club	The only Charlotte club with two championship courses, plus deep racquets, pickleball and a summer swim team.
Providence Country Club	The practical pick for the 28277 corridor — Ballantyne, Waverly, Rea Farms — and typically the shortest wait.
The Peninsula Club	Cornelius, on Lake Norman — golf and water together, for weekends spent on a boat.

> **WHY THERE ARE NO INITIATION FIGURES ON THIS PAGE**
>
> Clubs tier initiation by category and revise it quietly, so the figures published online are estimates rather than quotes. Ask us and we'll tell you what we're hearing this quarter — and which doors are actually open right now.

Commutes, And The Airport That Sold The City

The biggest surprise for people moving from bigger metros is how short these drives are. The times below are our own read, driven at weekday peak — not a published statistic.

NEIGHBORHOOD	TO UPTOWN	DRIVE AT PEAK	TO CLT
Eastover	2.5 miles	8–12 min	20 min
Myers Park	3–4 miles	10–15 min	20–25 min
Foxcroft	6 miles	15–20 min	25 min
SouthPark	7 miles	15–25 min	25–30 min
Ballantyne	14 miles	25–35 min	30–40 min
Lake Norman · Cornelius	22 miles	35–50 min	35–45 min

OUR OWN READ, DRIVEN AT WEEKDAY PEAK · AUGUST 2026 · I-77 NORTH IS THE VARIABLE ONE

CHARLOTTE DOUGLAS · CLT

7 miles
WEST OF UPTOWN

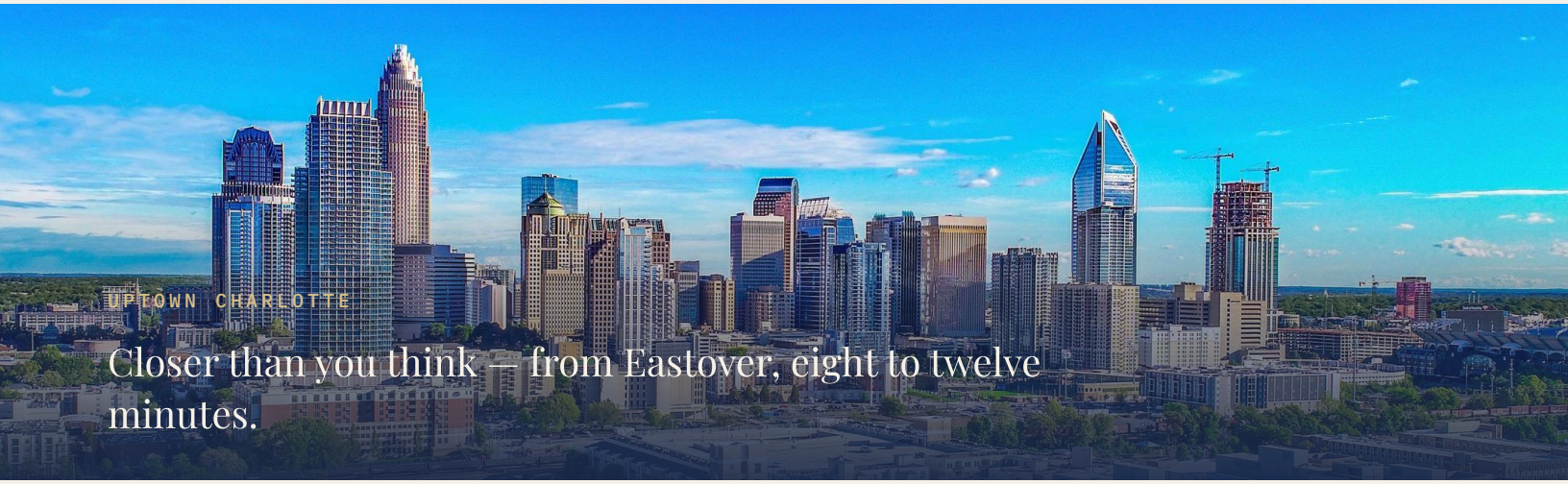
180+
NONSTOP DESTINATIONS

CLT is American Airlines' second-largest hub and one of the busiest airports in North America, with nonstop service to more than 180 destinations including London, Frankfurt and Paris. For the executives we work with, it is the most repeated reason Charlotte made the shortlist at all.

ON TRANSIT, HONESTLY

The LYNX Blue Line runs from Uptown through South End to the county's southern edge, and the Gold Line streetcar covers Uptown itself. Neither reaches SouthPark, Foxcroft or Ballantyne — in the neighborhoods this guide covers, Charlotte is a car city.

What Everyone Gets Wrong About Charlotte



UPTOWN CHARLOTTE

Closer than you think — from Eastover, eight to twelve minutes.

THE BIGGEST SURPRISE	For people moving in from bigger, more spread-out metros: how close-in the suburbs really are to actual Uptown Charlotte. People expect a long haul into downtown and are surprised how quickly the right neighborhood puts them minutes away.
THE ONE NOBODY MENTIONS	How clean the city is. It doesn't carry the wear and tear you'd expect from a metro this size.
THE REAL ADJUSTMENT	For anyone coming from a year-round warm climate like Florida, Texas, or California: Charlotte's genuine four seasons (including real, if mild, winters) are a bigger day-to-day adjustment than most people expect before they've lived through one.

The Mistakes Relocating Buyers Make

01 Buying off listing photos alone — a photo can't tell you how a street actually feels at 6pm on a Tuesday.

02 Committing to one neighborhood before comparing at least two or three side by side.

03 Underestimating how competitive the best-priced homes in the best pockets still are, even in a normalizing market — multiple-offer situations still happen on the right listings.

04 Waiting too long to have a real financing conversation with someone who understands cross-state moves, instead of nailing down an honest budget early.

05 Taking school assignment from a listing description instead of verifying it at the exact address — and assuming the club membership will sort itself out after closing.

06 Trusting a generic, one-size-fits-all relocation guide over someone who actually knows these specific streets.

What To Do, And When

6–12 MONTHS OUT	Shortlist two or three of the communities above, start a conversation with a lender about financing across state lines, and visit in person if you can. If schools or a club matter, this is when both conversations start — private applications land in October and November, and sponsorships take longer than paperwork.
3–6 MONTHS OUT	Get pre-approved and set a real, honest budget. If you're selling a home back home, start lining that up in parallel so the two moves stay in sync.
1–3 MONTHS OUT	Tour (virtually or in person), make the offer, and move through inspection with someone who knows what's normal for this market and what's actually a red flag.
MOVING MONTH	Possession, utilities, and the unglamorous first-week list — the practical details that make the first week feel manageable instead of chaotic.

"My wife and I were newcomers to Charlotte when we were looking to buy a new home. We met Matt during our search and we were immediately impressed with his scope and knowledge of the Charlotte market and surrounding communities... Whether buying or selling you can have complete confidence that Matt will always have your best interest in mind."

JIM GILLIGAN · GOOGLE REVIEW · ON WORKING WITH MATTHEW

"I've had the pleasure of working with Elise on multiple investments now, and can't recommend her enough. She's always professional, knowledgeable, and goes above and beyond for her clients. If you're looking for someone who combines local expertise with genuine care for the people they work with, Elise is the one to call."

MARINA YARDITO · CLIENT REVIEW · ON WORKING WITH ELISE

This is what it looks like when someone who's never lived in Charlotte has an experienced local by their side, instead of navigating a new city alone.

KEEP THIS PAGE

PRINT · PIN · TICK

The Relocation Checklist

6–12 MONTHS OUT

- [ ] Shortlist two or three of the communities in this guide.
- [ ] Compare them side by side rather than committing to one in isolation.
- [ ] Model the full tax picture — the 3.99% flat state income tax and $0.7668 per $100 on property.
- [ ] Verify public school assignment at the exact street address — never from a listing.
- [ ] Start private-school applications — they land in October and November for the following fall.
- [ ] Open the club sponsorship conversation now, not after closing.

3–6 MONTHS OUT

- [ ] Start a lender conversation about financing across state lines.
- [ ] Get pre-approved and set a real, honest budget.
- [ ] Line up the sale of your current home in parallel so the two moves stay in sync.
- [ ] Match your budget to the tier you're shopping: $1M–$3M, $3M–$10M, or $10M+.
- [ ] Drive your shortlist to Uptown at weekday peak — and to the airport.

1–3 MONTHS OUT, AND MOVING MONTH

- [ ] Tour virtually or in person before you commit — never off listing photos alone.
- [ ] Make the offer with someone who knows these specific streets.
- [ ] Move through inspection knowing what's normal here and what's a red flag.
- [ ] Budget for the 2027 county reappraisal resetting your assessment after you move in.
- [ ] Sort possession, utilities, and the unglamorous first-week list.

MATTHEW ALEXANDER 704.560.2527 · ELISE ALLEN 781.652.1670
ALEXANDERREALESTATEADVISORS.COM

ALEXANDER
REAL ESTATE ADVISORS

NEXT

How Alexander Real Estate Advisors Helps Next

Working with us means having Matthew and Elise personally involved from your very first conversation — never a rotating cast of assistants. We narrow the field to properties that truly fit, including off-market opportunities most buyers never see, and move quickly the moment the right one appears.

Having evaluated hundreds of properties between us, we help you spot potential problems before they become expensive surprises, and we handle any repair or price negotiations directly and firmly on your behalf.

Because Elise brings a mortgage finance and investment background to every deal, we're not just evaluating whether a home fits your life — we're making sure it fits your broader financial picture too. And this process works just as well from out of town as it does from across the street; guiding people through a relocation from day one is a normal part of what we do.



MATTHEW ALEXANDER & ELISE ALLEN · PARTNERS

CALL OR EMAIL US DIRECTLY, ANY TIME

Matthew Alexander

704.560.2527
Matthew.Alexander@PremierSIR.com

Elise Allen

781.652.1670
Elise.Allen@PremierSIR.com

ALEXANDER

REAL ESTATE ADVISORS

Matthew Alexander · 704.560.2527 · Matthew.Alexander@PremierSIR.com

Elise Allen · 781.652.1670 · Elise.Allen@PremierSIR.com

alexanderrealestateadvisors.com

PREMIER SOTHEBY'S INTERNATIONAL REALTY · CHARLOTTE, NORTH CAROLINA

ELISE ALLEN — NC LICENSE #339679 · MATTHEW ALEXANDER — NC LICENSE #228823

Sotheby's International Realty® and the Sotheby's International Realty logo are registered service marks used with permission. Each office is independently owned and operated. Equal Housing Opportunity. Sources: Canopy MLS; NC Department of Revenue; Mecklenburg County and City of Charlotte adopted FY2026 tax rates; U.S. News & World Report Best High Schools 2026–27; National Association of Independent Schools. Market and tax figures are as of August 2026 and are not tax or legal advice.