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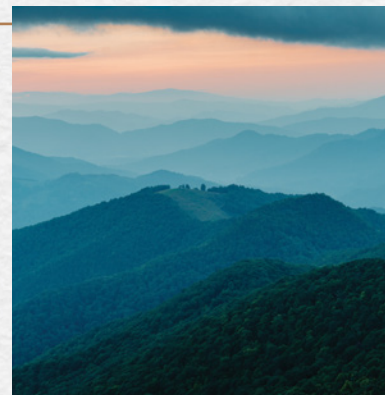


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WELCOME!

Thank you for your interest in a collection of unique North Carolina communities that all share the important attribute of being Certified Retirement Communities ready for your exploration.

I'm pleased and privileged to extend to you a warm welcome to a collection of unique North Carolina communities/towns all with one thing in common: their state-certified, open-armed invitation to be your retirement destination.

And what makes these 16 communities—across the Mountain, Piedmont and Coastal regions—different from others across our state and the nation?

It starts with a commitment to prospective and new retirees on the part of each community. Each has established a formal committee to welcome retirees along with efforts to include churches, clubs, medical facilities, businesses, colleges and universities and other community pillars in their community outreach and welcome to retirees.

These communities/towns have also made a financial investment to retirement, under state legislation approved in 2010 and updated in 2018. As such, they are uniquely equipped and committed to your successful retirement—to your opportunity to have it all in North Carolina!

Please use this guide to

explore these 16 communities' welcomes, assets and offerings. And please do not hesitate to contact me if I may provide further details or specifics on any aspect.

With a warm North Carolina welcome,

André Nabors

Partner Relations Manager

andre.nabors@visitnc.com

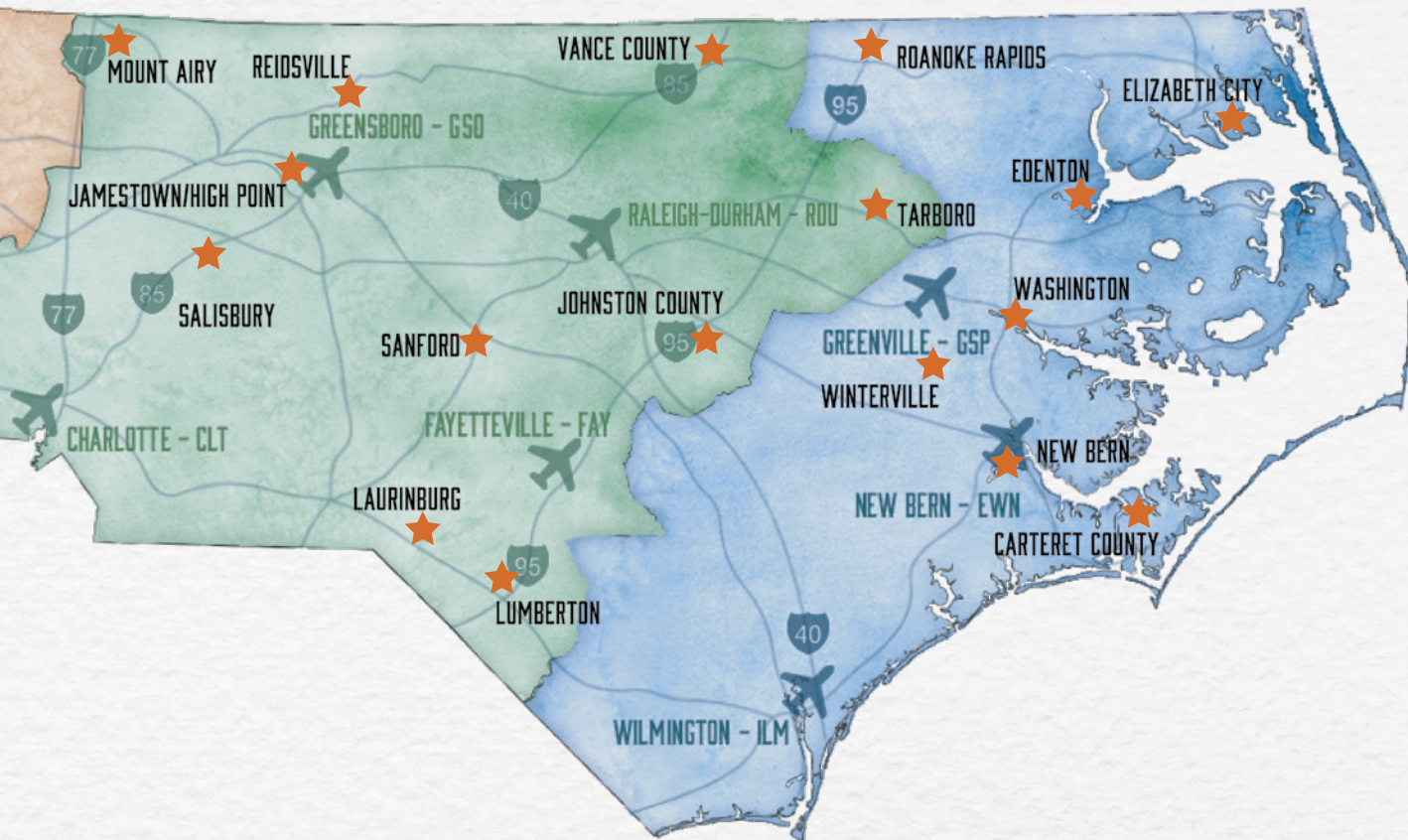


ANDRÉ NABORS

JUST WHAT IS A NORTH CAROLINA CERTIFIED RETIREMENT COMMUNITY?

Countless North Carolina destinations are well-suited for active retirees, but a special handful took extra steps to become a Certified Retirement Community. This designation means the town, city or county has the necessary health-care, infrastructure and social network to serve aging residents. To be considered, each Certified Retirement Community detailed how they currently support retirees and will augment such plans in the coming years. Above all else, they committed to making mature adults feel welcome and secure in their new homes.

Ready to learn more?
Visit retirenc.com



WHY NORTH CAROLINA?

Start with Affordability, Beauty and Great Weather

The things that make life enjoyable don't really change all that much in our retirement years. A comfortable, affordable lifestyle with fulfilling things to do in a comfortable and welcoming place to live are key at any age.

Welcome to North Carolina!

Where there is no tax on Social Security and the cost of living averages just 90% of national figures.

Where four seasons offer distinct senses of each with very few extremes.

Where the second-largest state highway system in the nation along with four international airports and six regional air-

ports complement a great Interstate system, daily Amtrak service and picturesque coastal ferries.

Where natural beauty abounds at every turn, from 322 miles of refreshing coastal shoreline, across a gentle piedmont to the rise of mountains reaching 6,000 feet.

And North Carolina has an official welcome mat for retirees in the form of legislative policies and a set of Certified Retirement Communities, each of which is profiled in this publication.

And there is so much more in the bounty of a full North Carolina welcome: Did we mention our 10 national park sites and

42 state parks? Included are such national treasures as the Blue Ridge Parkway and Great Smoky Mountains National Park in the mountains and the Pea Island National Wildlife Refuge between the Atlantic Ocean and Pamlico Sound.

North Carolina is among the nation's premier states when it comes to golf courses both public and private, with the latter highlighted by stunning Pinehurst.

And our state is a treasure when it comes to lifetime learning, as adults over 65 are welcome to audit any course in the state completely free.

Welcome to a new life in North Carolina!



David and Susan Dorsey have found that New Bern offers them all they had hoped for in retirement, including access to health care, volunteering, hobbies and socializing.

'BETTER THAN THE BOAT'

David and Susan Dorsey had no plan at all to retire in North Carolina until a fortuitous visit to New Bern opened up a whole new and inviting world.

A serendipitous visit to New Bern, North Carolina, led to a dream-worthy retirement locale for David and Susan Dorsey. They traveled there because they were boat shopping. They didn't find the boat, but they found something better: a condo at SkySail in the middle of town with a view of the water.

"We are in an end unit and from every window we're looking at water," says Susan. David adds, "This particular condo gives me about 80 to 90% of what I wanted in a boat."

They had been considering retiring to a place in Virginia, where they had lived for decades, and so New Bern wasn't really on their list.

"We drove into New Bern and thought 'what a charming town,'" says Susan. "We just fell in love and went with our gut."

Susan spent her career in the brokerage industry and David worked in wholesale/retail and made museum quality picture frames. "I worked in D.C., so I had that commute," says David. "I commuted in my past also," says Susan.

They are enjoying having a life now that affords great walkability and leisure. They can walk to restaurants, shops, a marina and historic places like Tryon Palace and the Birthplace of Pepsi. There's also an Amtrak bus stop in town.

"There's no traffic here," says David. "We reduced to one car about four years ago and we only use that car once a week

to go shopping unless we take a trip. We can just relax and walk."

They bought their condo two and a half years ago and then moved there permanently in June 2023. While they fell in love with the town, they entered without a network of family and friends close by. Their three children are grown and, along with the couple's grandchildren, live elsewhere.

"We ended up in New Bern not knowing anyone," says David. "We did not consider moving to be with a grandchild because the son with the children moves every year or two."

"We were looking for a place for us," says Susan. "It was really brave of us to just up and move to a place four and a half hours away from where we spent decades, but this really does feel like home."

The Dorseys say they quickly found their neighbors and community members to be warm and inviting. This helped them settle into a new lifestyle. They also have a secret ingredient for making friends—their 10-year-old dog, Gretchen. Conversations naturally arise when they are out on their morning and afternoon dog walks. "Having a dog, you meet more people," says David.

Those casual conversations, whether it was impromptu discussions in the lobby and pool or walking on the street, have led to the formation of many bonds.

"We have never felt the 'You're not from around here' pushback," says David. "There are people who have lived here forever, but



they don't cut you off from their friendship."

They've had neighbors, like one in their building, steer them in the right direction when they faced all the necessary changes such a move brings—finding new doctors, new dentists, new insurance agents, new veterinarian, etc.

They also tested out the hospital system when Susan had to go to the emergency room for a broken arm. As unfortunate as that was, it also gave them reassurance that they were in a place with excellent medical care.

"As people age, healthcare is important," says Susan. "We're extremely happy with our doctors and dentists and the Eastern Carolina hospital system. We also know if something major comes up, Duke and Raleigh are just a couple hours away."

It's an interesting parallel they describe of a town that affords luxurious leisure and carefree days in the midst of a lot of activity. They both enjoy volunteering. David is on the board of SkySail and Susan spends time tutoring for the Craven County Literacy Council as well as playing bridge and spending time with her book club.


David was especially excited to learn about a woodworking business in town that allows customers to use the tools by



the hour, week or month. "It allowed me to pass my tools to a friend," says David.

"He can still be creative and build," says Susan. "He's going to build me a chest, or so he says."

"When my parents retired, they had a house overlooking a river. They had peace and quiet and beautiful sunrises, but they didn't have activity," explains David. "They had to drive 30 minutes to get into town. Here we have activity at all times."

"We like to hear the clock chime at noon," adds Susan. "We can hear all three—the Episcopal Church, City Hall and the Baptist Church. We have a cool theatre downtown—the New Bern Civic Theatre. One of the first times we came here we drove into town and the streets were blocked off. Restaurants put tables on the street. There were games and a concert at Union Point Park. We walked down and I said to David, 'I love this place.'" 





COASTAL!

North Carolina has 322 miles of beautiful coastline with a bounty of beachy communities to call home. You may have vacationed here and dreamt of the day you could live the lifestyle 24/7. Now's your chance.



The coastal region offers quality of life without pinching your pocketbook as much as many other places. Property taxes here are below the state average and there's zero tax on your Social Security.

EXPLORE THE COAST'S CERTIFIED RETIREMENT COMMUNITIES

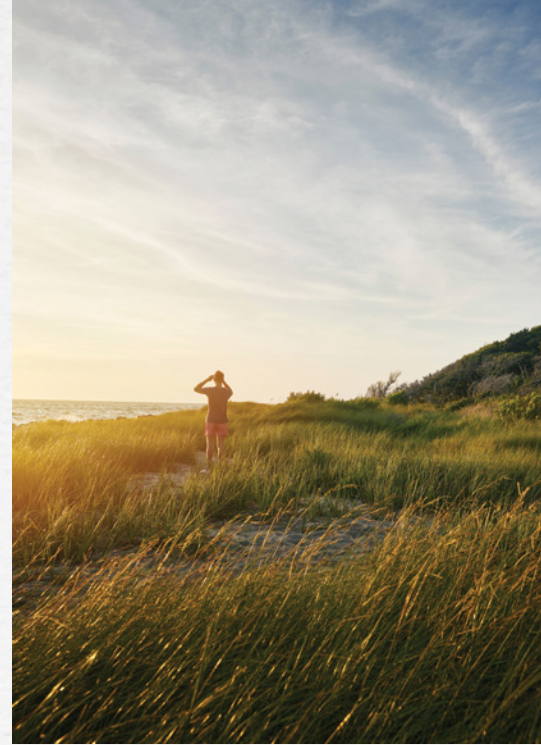
There are seven areas in Coastal North Carolina that have achieved the designation of Certified Retirement Communities. Each offers its own unique brand of opportunities to provide satisfying community engagement for retirees.

Morehead City & Carteret County. This area is known as the Crystal Coast, and it lives up to its enchanting name with warm, high visibility waters. Ferry to the undeveloped barrier islands within the Cape Lookout National Seashore for bird watching, swimming and other outdoor activities. Morehead City is the largest town in the area and provides retirees with the right blend of healthcare, foodie delights and shopping.

Edenton. There are water-based excursions a-plenty here in this small town located at the intersection of Albemarle Sound, the Chowan River and Queen Anne Creek. Whether paddling, exploring lighthouses, walking, playing golf or admiring nature, retirees have many options for staying active. History is on full display here with a large assortment of 18th and 19th century homes, many of which are open for public tour.

Elizabeth City. One of the things that makes Elizabeth City unique is that it's an official Coast Guard City and its base is the largest on the East Coast. It also has a rich history with sites designated as part of the National Underground Railroad Network to Freedom. Retirees enjoy learning about all of the connections of this coastal town as well as discovering new secrets on their own.

New Bern. Named one of the "Top 10 Coastal Towns Where You Can Afford to Re-



tire." New Bern offers an exhilarating blend of history, modern conveniences and natural treasures. It was North Carolina's first state capital, birthplace of Pepsi Cola and home to Tryon Palace. Housing options here cater to any budget and lifestyle.

Roanoke Rapids. Roanoke Rapids offers homespun friendliness. Activities here include walking, jogging or biking along the Roanoke Canal Museum and Trail, listed on the National Register of Historic Places. Lake Gaston beckons for swimming, boating and fishing. Indoor classes, such as tai chi, yoga and workouts, are offered at T.J. Davis Recreation Center, The Aquatic Center and Jo Story Senior Center.

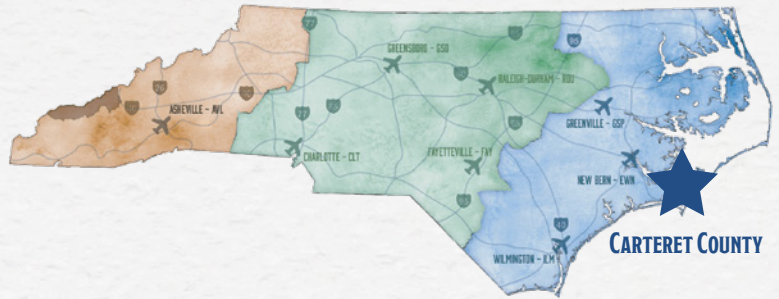
Washington & Beaufort County. If you want to retire in a place where you can easily dine on fresh seafood, then Washington should be high on your list. Located on the Pamlico Sound, it's always been a "seafood-to-table" kind of town. The Washington Seafood Trail points the way. Food is just one part of a coastal lifestyle for retirees—there's plenty more to explore from arts and crafts to outdoor excursions.

Winterville. Fewer than 10,000 people reside here, making it an easy choice for retirees who want a slower pace and a feeling of connectedness in the community. Yet it's close enough to get to the big city or the ocean quickly. This town is just an hour and a half east of Raleigh and an hour from the water. The area features golf courses, parks, malls, movie theaters and museums, and it's just seven miles away from East Carolina University.

There are seven areas in Coastal North Carolina that have achieved the designation of Certified Retirement Communities. Each offers its own unique brand of opportunities to provide satisfying community engagement for retirees.

Carteret County, North Carolina's Southern Outer Banks, is a water-lover's paradise. Unlock the potential of an active, outdoor lifestyle, world-class amenities and a new lease on life.

Carteret County is one of the fastest growing retirement hotspots in America. And for good reason. The county's spectacular natural beauty is evident everywhere one goes in the county. From the beachfront towns of Atlantic Beach, Emerald Isle, Indian Beach and Pine Knoll Shores to historic Beaufort and the fishing mecca of Morehead City, the county offers something for every lifestyle.



HEALTH CARE AND EDUCATION

The county boasts exceptional health care and educational assets. Carteret Health Care is one of the top-ranked community hospitals in America, and the only North Carolina hospital affiliated with the Mayo Clinic Care Network. Carteret Community College was recently ranked as the 4th best community college in the nation, and the county is home to the Duke, UNC and NC State University marine science laboratories. Cape Lookout National Seashore and the Croatan National Forest ensure that much of the county will stay in its natural state in perpetuity.

HOUSING

Housing prices are very affordable, and the diversity of housing options is remarkable. From bucolic bungalows and historic homes dating to the 1700s to ocean- and sound-front homes and condos, your dream home is waiting for you on the Crystal Coast.

MEDIAN HOME VALUE

The median home value in many of North Carolina's metropolitan areas is well below the national average.



- LOCATION**
CARTERET COUNTY
- SIZE OF COMMUNITY**
69,000
- AVG. JAN / JULY TEMPS.**
54° F / 86° F



LOCATION

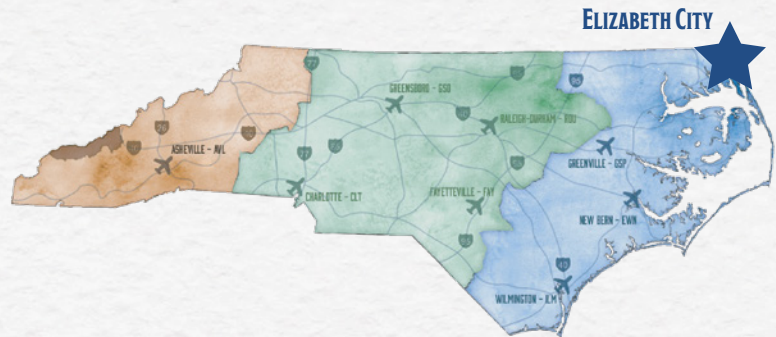
Known as the Harbor of Hospitality, our historic downtown is less than an hour from the Outer Banks and all the urban amenities of Hampton Roads, including the Virginia Beach Aquarium, Chrysler Performing Arts Center and Norfolk International Airport.

QUALITY OF LIFE

Thursday Jazz. Enjoy outdoor music and movies at Mariners Wharf park on summer evenings. Dine at one of our downtown restaurants and delight in our breweries and coffee houses.

HEALTH CARE

Sentara Albemarle Medical Center—a part of Sentara Healthcare, the largest hospital network in nearby Hampton Road—is a 114-bed regional hospital offering a full range of services including orthopedics, cancer and heart and vascular conditions.



Some thoughts from couples who have taken the leap to Elizabeth City.

Pete and Sally Bruderle, from Fairfax, Virginia. A former CFO, Pete now teaches at Elizabeth City's Northeast Academy of Aerospace and Advanced Technology. Pete: "There are things you can see and like in Elizabeth City - the water, golf course, neighborhoods. But for me, the most lovely thing about living here is the fact that it's just a beautiful, friendly small town." Sally: "We have a pier, kayaks, restaurants in town. Our children love it, and our daughter just moved here with us and will start at College of The Albemarle next semester."

instances when we had to pick from three things to do. If people say they can't find something to do in Elizabeth City, they're not looking hard enough."

Jody and Geoff McNamara, also from Fairfax, who enjoy kayaking on the Pasquotank River, biking along the old-fashioned downtown area and day-tripping to nearby coastal towns. Jody: "We wanted to be near the beach, but not on it. We're just an hour away from the Outer Banks, so we miss all the traffic." Geoff: "We sit on the porch, we look at the river, we have a glass of wine—and it's delightful."

Beverly and Buddy Madrin, who left busy but stressful careers in Raleigh. Beverly: "Our friends who visit think we are so lucky to live here. I don't think I recall any time they said that while we lived in bigger cities." Buddy: "We've had



MEDIAN HOME VALUE

The median home value in many of North Carolina's metropolitan areas is well below the national average.



LOCATION
ELIZABETH CITY



SIZE OF COMMUNITY
18,000



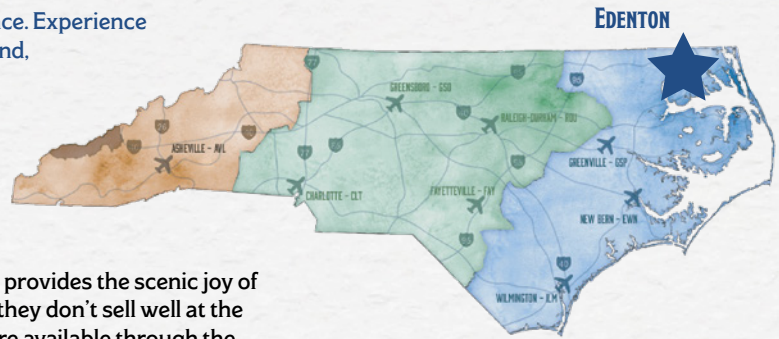
AVG. JAN / JULY TEMPS.
53° F / 88° F




Discover Edenton's 300 years of national historic significance. Experience a lifestyle of friendliness and warmth on the Albemarle Sound, as you enjoy its natural wonders and beauty.

Edenton is not your average small town. It is a vibrant community that embraces people; people become involved and supportive of one another in a way that is astounding.

Edenton's mild climate encourages outdoor enjoyment and provides the scenic joy of four distinct seasons. Please don't move your snow shovel; they don't sell well at the consignment store. Continuing educational opportunities are available through the College of The Albemarle or nearby Elizabeth City State University. Good proximity to beaches and big city life is within an easy drive.

Edenton, which Forbes.com named one of America's Prettiest Towns, provides retirees an opportunity to enhance their lifestyle. Edenton is blessed with natural beauty, gorgeous sunsets, sparkling waters and historic architecture; where people speak to one another, churches are not just symbols or buildings but ring out with goodwill and fellowship. Clubs and activities abound. You won't be bored in Edenton unless you really try.



-  **LOCATION**
EDENTON
-  **SIZE OF COMMUNITY**
5,000
-  **AVG. JAN / JULY TEMPS.**
51° F / 89° F

QUALITY OF LIFE

Playgrounds are close at hand, such as three convenient golf courses, including award-winning Arnold Palmer and Dan Maples courses. The beautiful Albemarle Sound is a sailing, yachting paradise, with rivers, creeks and ponds for fishing, kayaking, canoeing and exploring.



ECO-TOURISM

The natural setting inspires the best in people. One can pursue, unfettered by traffic, noise or crowds, to choose what they wish to enjoy and how they wish to grow. Paddle a millpond to see 1,000-year-old trees, catch fish all day long or stalk bear or deer with your camera or rifle.



HEALTH CARE

Edenton has a thriving medical community including ECU Health Chowan Hospital and many physician practices. From primary care to specialized outpatient services to air transport to Vidant Medical Center's trauma center and heart hospital, Edenton offers access to the medical services you need.



MEDIAN HOME VALUE

The median home value in many of North Carolina's metropolitan areas is well below the national average.





EDENTON, NC

Considering a move to charming, historic Edenton, NC? **CarolinaEast Real Estate** is here to help make your relocation seamless providing expert guidance tailored to your needs. As a trusted locally owned agency, CarolinaEast has deep roots in Chowan County's communities and a wealth of experience in the local real estate market, from historic downtown homes to waterfront properties and modern new builds. Whether you're looking for a cozy bungalow or a spacious property by the water, the team at CarolinaEast offers the insights and resources to find a home that matches your vision. Let CarolinaEast Real Estate be your guide to finding your perfect place in Edenton's warm and welcoming community. We hope to see you soon!



GOLF CART FRIENDLY COMMUNITY • WATER FRONT COMMUNITY • WATER FRONT LIVING • CONDOS AVAILABLE



CAROLINAEAST

REAL ESTATE

LOCALLY OWNED & OPERATED

WWW.CAROLINAEASTREALESTATE.COM

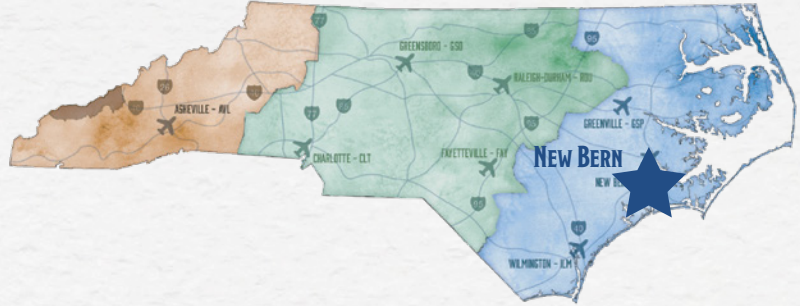
ARTS & CULTURE

New Bern has long been a cultural hub, and its artistic community is now expanding to discover and exhibit artists of all mediums. Downtown has vibrant art galleries and studios, complemented by two active theater companies and exquisite waterfront dining. The city welcomes the North Carolina Symphony for spectacular performances and hosts Chamber Music Festivals. Local and regional musicians of diverse genres also find a welcoming stage in New Bern with performances ranging from classical symphonies to local theater productions and lively music festivals celebrating a variety of genres.

RECREATION

New Bern offers many exhilarating outdoor activities year-round, thanks to its warm Southern summers and mild, cozy winters. Embrace a bicycling adventure along the scenic East Coast Greenway, glide through tranquil waters in kayaks or boats, or cast a fishing line.

Challenge yourself on new pickleball courts, tee off at several outstanding golf courses or showcase your skills on public and private clay and hard tennis courts. In warmer months, dive into the New Bern Aquatics Center for public swimming or enjoy the amenities of two private fitness facilities offering indoor and outdoor pool activities.



MEDIAN HOME VALUE

The median home value in many of North Carolina's metropolitan areas is well below the national average.



New Bern, a city with a rich 300-year-old architectural heritage, is nestled at the confluence of the Neuse and Trent rivers. Its historic districts are meticulously preserved and showcase unique architectural treasures.

In 2024, Travel + Leisure Magazine honored New Bern as America's #1 most picturesque small-town skyline. It's easy to see why.

New Bern offers a stunning blend of meticulously restored historical homes amid majestic old-growth trees, a charming historic downtown and contemporary residences ranging from cozy condos to grand riverfront mansions. The people you meet are as vibrant and welcoming as their surroundings.

Conveniently located just five miles from downtown, Coastal Carolina Regional Airport (EWN) offers seamless access to the world. With American Airlines and Breeze Airways flights, EWN easily connects you to major hubs. The \$29 million terminal expansion ensures a modern, convenient and economical travel experience.

New Bern is ideally located just 35 miles from the Crystal Coast. The Atlantic Ocean is easily accessible by boat, and New Bern's rivers and creeks offer sailing, yachting, kayaking, stand-up paddleboarding and fishing. Enjoy direct access to waterways and beaches without the high costs of beachfront living.

- 

LOCATION
NEW BERN
- 

SIZE OF COMMUNITY
30,000
- 

AVG. JAN / JULY TEMPS.
55° F / 90° F





CHECK ALL THE BOXES IN NORTH CAROLINA

- ✔ Exploring North Carolina is like reading your favorite book. Every chapter is rich with interesting characters, vivid scenery and exciting twists and turns.
- ✔ You don't have to venture far from home or empty your pocketbook to immerse yourself in nature or culture.
- ✔ For these reasons and so many more, North Carolina is the ultimate retirement destination for an affordable yet rich quality of life.
- ✔ Pick the beautiful, inviting, exciting region that is best for you!
- ✔ Learn all you need to know at retirenc.com.



OUR PIEDMONT

From dynamic city energy to lush lakeside tranquility, our Piedmont region is full of possibilities.



retire **nc**

OUR MOUNTAINS

Tranquility, beauty and community—a recipe for exceptional mountain living and Western N.C. has it all.

OUR COAST

Relax, restore and retire on land or sea in one of our historic inner coastal towns or luxurious oceanside communities.



ROANOKE RAPIDS

MEDIAN HOME VALUE

The median home value in many of North Carolina's metropolitan areas is well below the national average.



LOCATION
ROANOKE RAPIDS



SIZE OF COMMUNITY
15,000



AVG. JAN / JULY TEMPS.
49° F / 90° F

RECREATION

Lake Gaston and the Roanoke River offer year-round fishing enjoyment. Our seven-mile-long greenway, the Roanoke Canal Trail, offers hiking and biking opportunities to keep you active and healthy. Our local art and “makers” scene will keep you engaged through the Halifax County Arts Council. With two state-of-the-art theaters, the Weldon Mills Theatre and The Acorn Center, entertainment is always available! Our area offers three golf courses that are open year-round—nothing like playing a round in February in 60-degree weather!

HEALTH CARE

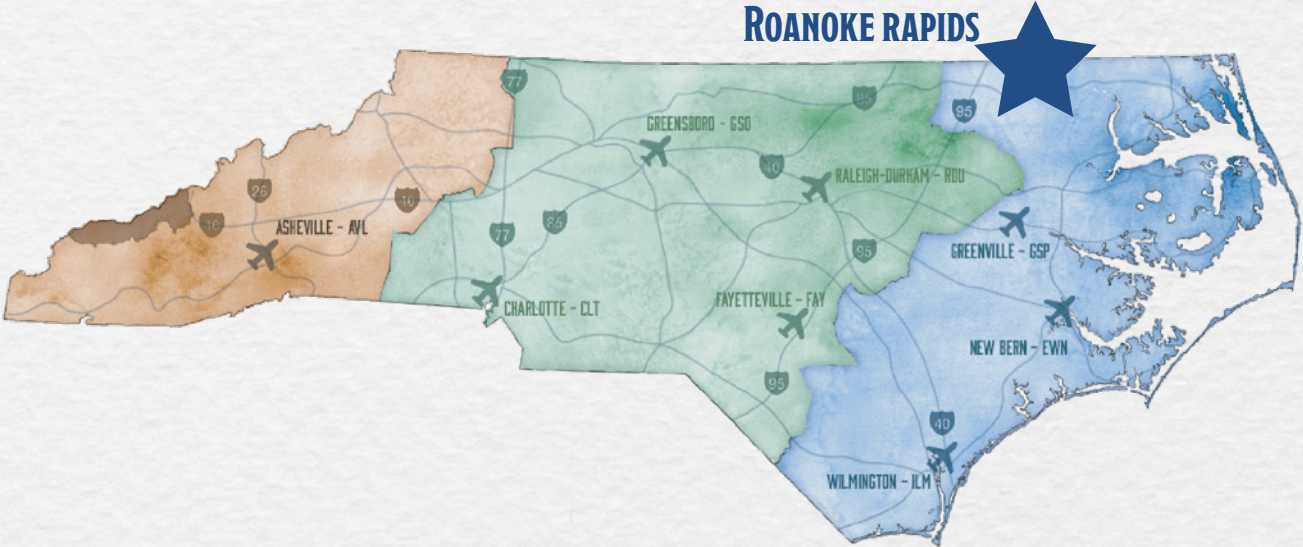
ECU Health North Hospital is fully accredited by the Joint Commission on Accreditation of Healthcare Organizations. It offers an array of medical and surgical services, including 24-hour emergency care, backed by the latest technology. They strive to create a compassionate environment where approximately 800 employees can deliver the best care every hour of every day.




Located adjacent to our country's busiest thoroughfare, Interstate 95, and mid-way between New York and Florida, we offer easy access to the East Coast. Our area serves as the retail hub for Northeastern North Carolina. Additionally, we are within 90 miles of three international airports (RDU, Richmond and Norfolk).

Southern charm, rich history, spectacular natural setting and mouthwatering dining are just a few of the delights that await you in Roanoke Rapids. Nestled on the banks of the mighty Roanoke River, which gave rise to commerce in the area, we like to say that, "rushing river water can take the edges off rocks and people!" We are confident that you will find this true and you will enjoy the quality of life in the area.

The natural landscape of our community provides a wealth of recreational activities. From Lake Gaston, a 34-mile man-made lake, Medoc Mountain State Park, a 2,300-acre natural wildlife preserve and the Roanoke Canal Museum and Trail, where you can step back in time to the end of the 18th century, there is something for everyone in and around Roanoke Rapids.

Attractions abound in Halifax County. Historic Halifax explores Revolutionary War history and is the birthplace of our nation's independence. There is something for everyone to enjoy in Halifax County.



- 
LOCATION
WASHINGTON
- 
SIZE OF COMMUNITY
10,000
- 
AVG. JAN / JULY TEMPS.
54° F / 90° F

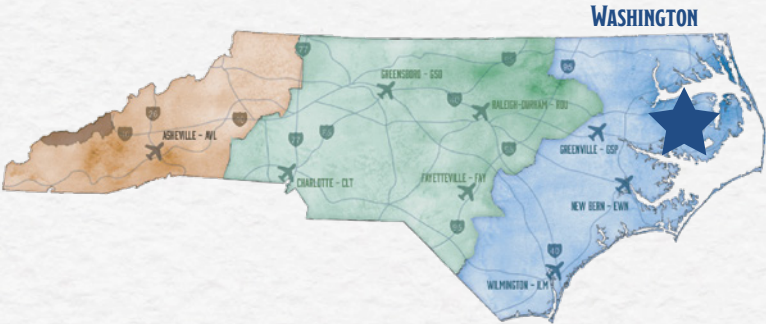


ARTS & CULTURE

The arts and theater are evident in all of the communities, from galleries, to art classes, to performing arts. Fishing, paddling and sailing are among the recreation offerings that river living offers. Water is never far from any community in Beaufort County, and the access is limitless. Retirees can remain as active as they want to be as they fulfill all of the items on their bucket lists here!

HEALTH CARE

ECU Multispecialty Clinic-Belhaven provides world-class health services throughout the region, including the communities of Beaufort County. The new Vidant Multispecialty Clinic - Belhaven combines local doctors, nurses, nurse practitioners and physician assistants who have years of experience caring for the community, with a brand new state-of-the-art medical facility offering integrated, convenient and patient-centered care.



This historical gem is nestled in Eastern North Carolina along the Pamlico and Tar rivers, making Washington known among visitors and residents as a beautiful, scenic destination. The well-known waterfront creates one of the most popular gathering spots in town, taking on a life of its own during annual festivals, local events and holidays.

Washington combines Southern charm and beautiful natural settings to create one of the "coolest small towns in America," as selected by Budget Travel. With a beautiful and historic downtown, Washington is known for the stately homes and lovely gardens that make up its residential district, as well as the ornate brickwork featured on the vintage commercial buildings of Main Street and Market Street.

Washington, the county seat of Beaufort County, is located in North Carolina's Inner

Banks. Regardless of the direction you are traveling, Washington and Beaufort County are convenient stops along the way. Greenville, home of East Carolina University, is a mere 30 minutes to the west; Raleigh is under two hours west. Tidewater areas of Virginia are also under two hours north.

From miles of waterway trails and the country's very first estuary, to local restaurants and art galleries, "Little Washington," as it's fondly called, has a little bit of everything.



MEDIAN HOME VALUE

The median home value in many of North Carolina's metropolitan areas is well below the national average.





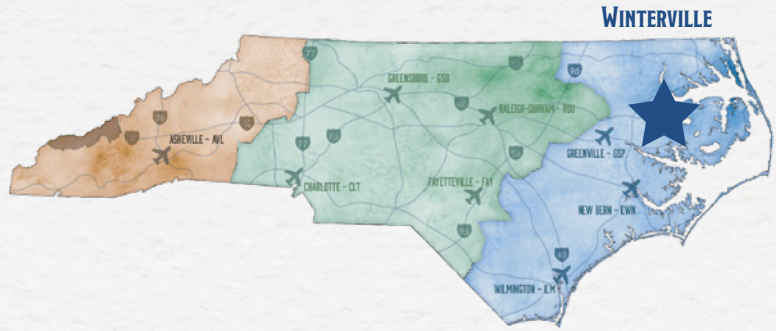
LOCATION
WINTERVILLE



SIZE OF COMMUNITY
10,000



AVG. JAN / JULY TEMPS.
52° F / 90° F



MEDIAN HOME VALUE

The median home value in many of North Carolina's metropolitan areas is well below the national average.



A slice of the good life!

Winterville is truly a great family town in which to retire! You'll feel at ease among friends and neighbors who cherish our small town "Slice of the Good Life!" while enjoying the advantages and amenities of a city. There's year-round outdoor enjoyment in our fresh air and mild climate, a low cost of living and beautiful homes.

Stay healthy and safe! ECU Health Medical Center is nationally ranked as one of the highest performing hospitals for numerous adult specialties including geriatrics. Ranked 8th out of Safewise's list of the 50 safest cities in North Carolina, Winterville has become regionally known for safety and community unity.

In the heart of Eastern North Carolina, Winterville combines welcoming small town serenity with the conveniences of the adjacent Greenville. Winterville is located 85 miles southeast of Raleigh, less than 80 miles inland from the North Carolina beaches and close to many other historic towns and cities.



ARTS & RECREATION

In Winterville, you'll enjoy local festivals, endless restaurant choices, indoor entertainment, as well as local outdoor recreation and nearby access to state parks, beaches and our state capital. We have theaters, recreational facilities, bowling alleys, NCAA Division I sports and an abundance of stores for shopping. Rivers, creeks and open lands, outdoor fun, music and movies in the park, as well as museums and much more make Winterville a delightful place to call home!

EMPOWER YOURSELF

Our neighbors at East Carolina University, with its schools of Art, Theatre and Music, provide the cultural diversity of a major metropolitan area. Musical, theatre and dance groups offer more than 200 free shows annually. And if that's not enough, Pitt Community College offers a variety of cultural events and classes to fill your nights and weekends. It's little wonder why Winterville residents are so happy and good-natured! Retiring in Winterville will keep you smiling!



ACTIVE NC! FITNESS AND MORE

Retiring in North Carolina has many benefits, not the least of which are the countless opportunities to move and have fun at the same time.

You're newly retired or planning retirement and want to be sure to get you into shape or maintain your fitness—and to keep mentally sharp, as well.

Consider just some of the amazing choices across North Carolina:

- Hiking, biking or driving the North Carolina portion of the 469-mile internationally famous Blue Ridge Parkway, built in 1936.
- Biking or walking one of the state's rails to trails like the Thermal Belt, Dunn Erwin or Deep River.
- Hiking and camping along the 96 miles in North Carolina of the renowned Appalachian National Scenic Trail.
- Biking one of hundreds of trails throughout North Carolina from Bald Head

Island to Fire Mountain.

- Wading the Outer Banks or tracing the path of the Wright Brothers' first flight at Kill Devil Hills.
- Skydiving in Charlotte, Greensboro, High Point, Concord or Winston-Salem.
- Navigating the Mile High Swinging Bridge at Grandfather Mountain or Sequoyah National Golf Club at Cherokee...
- Touring the Cherokee or downtown Mount Airy.
- Exploring the Biltmore Estate in Asheville or sitting courtside at the ACC basketball tournament (2025: women's in Greensboro, men's in Charlotte).
- Strolling Wilmington's Riverwalk or Boone's Greenway.
- Waterskiing Lake James or Lake Lure.
- Jogging Beech Mountain or Carolina Beach.
- Whitewater rafting on the French Broad River or within the Nantahala Gorge.
- And, of course, there are all those pickleball tournaments and Hendersonville's national shuffleboard tournament which recently had a champion doubles team of two guys in their 90s.

The Tar Heel State is truly a national power for any kind of vigorous or leisurely activity you have in mind, often folding in a series of events and destinations rarely available in combination elsewhere. Age plays no discriminatory part. It is open to all from grandkid to grandpa.



Whether you're pushing a walker, riding a bike, hanging at the end of a bungee cord, steering a hang glider, piloting a bi-plane, carrying a 50-pound backpack or at the wheel of a yacht, North Carolina is a welcoming landing spot.

Medicare Advantage plans have improved exercise opportunities—and the memberships are free. Among the gyms and pools dotting the Tar Heel landscape are dozens of YMCA branches, featuring a wide array of exercise opportunities. Charlotte alone has 19 Ys. Asheville has three, Raleigh seven.

Among the opportunities featured at the YMCAs and other gyms are swim exercise classes tailored for an aging population, many aerobic classes ranging in difficulty, pickleball courts for all levels of player and considerable socialization. Many of these gyms have become virtual community centers.

There are at least 28 hiking clubs in North Carolina, covering most parts of the state and giving hikers the option of climbing mountains or walking the beach as the tide goes out. If you are interested in riding your bike with a group of similarly-aged people, try the OBX Silver Riders near the Outer Banks. Most sizeable areas of the



state have bike clubs and hiking groups that cater to Boomers.

So you want to dance, the Carolina Dance Collaborative has a wide variety of dance classes that “cater to the needs of residents who struggle with illness, disease or disability. We welcome wheelchairs, walkers and even oxygen tanks ...”

Live theater offers exercise for the body and the mind, and North Carolina has many community theaters. They range from the North Carolina Stage Company in Asheville, Carolina Theatre of Greensboro, The Carolina Theatre of Durham, the Community Theatre of Greensboro, High

Point Community Theatre, North Carolina Theatre Conservatory and the North Raleigh Arts & Creative Theatre. There are several others, and almost all are looking for volunteers.

There is so much bungee jumping in the Western North Carolina mountains that Asheville has a list of its Top 10. Of course, this is not for the faint of heart or fragile of limb, but there are those who like the idea of celebrating a 75th birthday with a nice bungee jump. Is that you? Maybe not. How about a skydive, instead, on one of the state's locations (most of them at the beach)?

If you haven't been exposed to pickleball yet, chances are you will. If you want to succumb to the inevitable, hook up with Pickleheads and find the court nearest you in North Carolina, no matter where home is. More are coming. Retirement communities are supplementing their golf courses and tennis courts with pickleball courts, and people of a certain age are running around them at all times of the day and night.

It's a new world for older people in North Carolina and it is one that is welcoming, offering all types of opportunities to entertain and keep you healthy. 🏡



PIEDMONT!

The biggest cities in North Carolina—Charlotte, Raleigh, Greensboro, Durham, Winston-Salem, Fayetteville and Cary—can all be found in the Piedmont region. Mixed in between the skyscrapers across the state are towns known for their down-home charm and tight-knit communities.



North Carolina is an incredibly diverse state encompassing 54,000 square miles that run from the Blue Ridge Mountains to the Piedmont Region to the Coastal Plain. Whether you prefer living in a big city, a scenic locale or in a small town where the pace is a little bit slower, you can find what you are looking for in the Tar Heel State.

CERTIFIED RETIREMENT COMMUNITIES

Several of these towns are recognized as Certified Retirement Communities in North Carolina. Strict criteria must be met for a town, city or county to achieve this

status. Some of the requirements include having a hospital or emergency services within 30 miles to provide comprehensive healthcare for retirees. There must also be local businesses, cultural centers and religious organizations committed to supporting the interests of older adults.

Locales wanting the distinction are required to apply to become a Certified Retirement Community and detail plans for welcoming retirees into their communities.

Mount Airy, which may be the epitome of an idyllic small town, has achieved the Certified Retirement Community distinction. Mount Airy was the hometown of actor Andy Griffith and the inspiration for the fictional town of Mayberry in “The Andy Griffith Show” and “Mayberry R.F.D.”

There’s a leisurely pace in this nostalgic town of 10,000 residents. Playing golf and fishing in the Ararat River are among activities retirees enjoy here, as well as attending live theater productions, listening to outdoor bluegrass performances and exploring the downtown area with the popular Snappy’s Lunch and Floyd’s Barbershop. Wally’s Filling Station is just a short walk away.

A comprehensive public transportation system connects Mount Airy with Winston-Salem, Greensboro and a selection of hospitals. The cost of living is moderate here as compared with the rest of the state. At the end of 2021, Realtor.com reported the average price of a home just over \$150,000. While prices edged up in subsequent years, they continue to remain lower than other parts of the state.

Other Certified Retirement Communities include Smithfield, Jamestown and the High Point Area, Laurinburg, Lumberton, Reidsville, Salisbury and Tarboro. A unify-

ing theme among these towns is a strong sense of community combined with the commitment to provide retirees with desirable amenities, services and opportunities to lead active, productive lives.


PLENTY TO ENJOY

The offerings in the Piedmont region include professional sports such as the Carolina Panthers and Charlotte Hornets, festivals celebrating everything from African American heritage (Charlotte) to Cheerwine (Salisbury) to the Texas Pete Culinary Arts Festival (Winston-Salem). Plus, Charlotte offers the NASCAR Hall of Fame, the U.S. National Whitewater Center and Billy Graham Library. Additionally, the North Carolina Zoo is in Asheboro; Hickory Furniture Mart in Hickory; and the fabled golf courses in Pinehurst.

Add in the myriad of art galleries, award-winning chef cuisine, spas, history museums, greenways, multicultural celebrations, film festivals, botanical gardens and shopping opportunities. Retiring to North Carolina offers continual ways to spend your time, enjoying life and learning new things.

GETTING AROUND

Several interstates run through the state (left/right, top/bottom), including Interstate 40, which runs the width of the state. Air travelers will find ease of flight connections by booking flights at Charlotte Douglas International Airport (CLT), Raleigh-Durham (RDU) and Piedmont Triad International Airport (GSO).

Rail travelers can connect to a range of destinations through Amtrak, including from the station near downtown Charlotte. It’s an easy way to travel to Raleigh, but it’s also ideal for longer excursions, such as the Charlotte to New York City route. 

ARTS & CULTURE

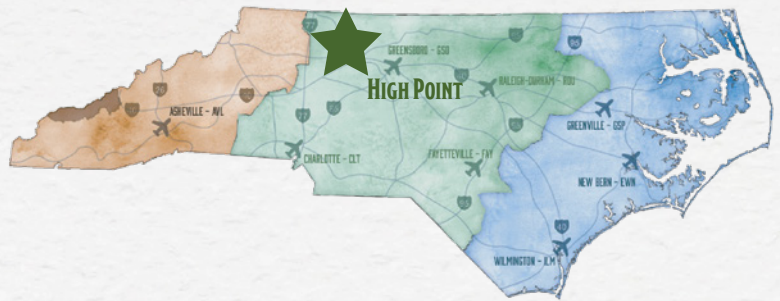
For those interested in the arts, the High Point Area Arts Council offers professional music, theater and dance programs, while The Art Gallery at Congdon Yards features local and regional exhibits, as well as ongoing art education programs and events.

RECREATION

Mild weather lets Jamestown/High Point residents enjoy outdoor activities year-round. Make the most of more than 40 public parks, paved greenways, hiking trails and golf courses. Two recreational lakes are available for boating and fishing, while Oak Hollow Marina offers paddle boarding.

EVENTS


Yearly events include The John Coltrane International Jazz and Blues Festival, North Carolina Rowing Championships, Uncle Sam Jam: An Independence Day Celebration, A Day in the Park, Castle McCulloch's Mardi Gras of the Carolinas, RnB Soul Picnic, Main in Color, Carolina Core FC MLS Next Pro and High Point Rockers Baseball.



MEDIAN HOME VALUE

The median home value in many of North Carolina's metropolitan areas is well below the national average.



-  **LOCATION**
HIGH POINT
-  **SIZE OF COMMUNITY**
117,000
-  **AVG. JAN / JULY TEMPS.**
51° F / 88° F

A community atmosphere paired with metropolitan amenities, the Jamestown/High Point Area is not too big, not too small and the perfect place to make yourself at home.

The Jamestown/High Point area's central location, mild climate, affordable cost of living, abundant opportunities to enjoy outdoor recreation, the arts, shopping and dining all come together to provide an enhanced quality of life for retirees. Lovely neighborhoods and beautiful parks and lakes serve as the backdrop for a vibrant community of 117,000 people.

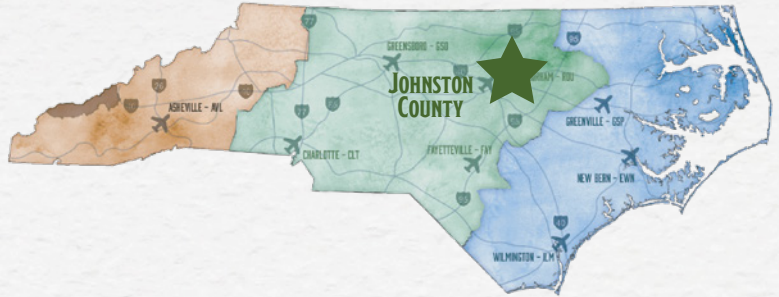
Four major interstates meet in the area, with easy access to everything the state has to offer, including sandy beaches and the scenic Blue Ridge Mountains. Information on the community and the region is always available at the High Point Visitor Center. The Piedmont Triad International Airport (GSO) and the historic Train Depot provide convenient travel to farther destinations.



JOHNSTON COUNTY

Johnston County, known locally and regionally as “JoCo,” is located just 30 minutes east of Raleigh. Offering a taste of small-town living surrounded by an active agriculture community, Johnston County is rich in history, entertainment, dining, lodging and outlet shopping, all served up with true Southern hospitality.

The growing culinary and craft beverage scene, along with revitalized downtowns, ensure you don’t have to travel far for fun and entertainment. From community festivals and outdoor recreation to sporting events, JoCo is a vibrant mix of unique sights, sounds, ideas and experiences, enriched by its rural and small-town history and culture.



LOCATION
JOHNSTON COUNTY



SIZE OF COMMUNITY
234,700



AVG. JAN / JULY TEMPS.
52° F / 90° F



ACTIVITIES

Smithfield, the county seat, is home to the Ava Gardner Museum and Carolina Premium Outlets offering 80 stores like Coach Outlet and Michael Kors. The county has more than 20 annual festivals celebrating history, agriculture and food. Also of interest are five performing art venues and our charming downtowns for shopping, nightlife and local dining. Hiking trails are popular, including the six miles of trails located at Bentonville Battlefield State Historic Site.

HEALTH CARE

UNC Health Johnston has been Johnston County’s primary healthcare system since 1951. Based in Smithfield, with a second location in Clayton, the hospital is an integral part of the county’s growth and development. The Smithfield location shares a campus with the SECU Hospice House and the Johnston Medical Mall, which is anchored by HealthQuest Fitness and Wellness Center.



MEDIAN HOME VALUE

The median home value in many of North Carolina’s metropolitan areas is well below the national average.

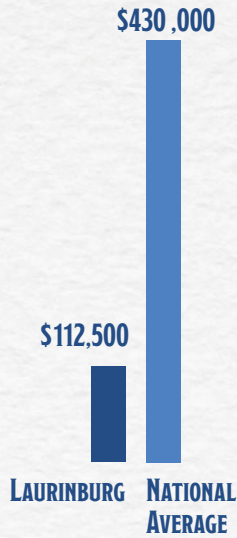


LAURINBURG

PIEDMONT REGION

MEDIAN HOME VALUE

The median home value in many of North Carolina's metropolitan areas is well below the national average.

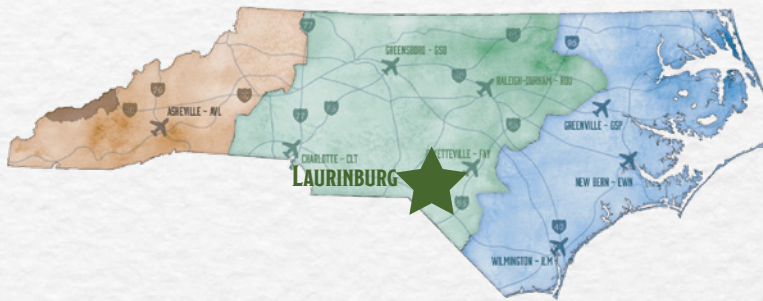


- LOCATION**
LAURINBURG
- SIZE OF COMMUNITY**
15,000
- AVG. JAN / JULY TEMPS.**
53° F / 90° F

Welcome to Scotland County, the smallest county in North Carolina and home to the southernmost town in the Certified Retirement Communities program. Nestled in the Piedmont region, Laurinburg enjoys a climate that ranges from a comfortable 53°F in January to a warm 90°F in July. With a population of 15,000, it embodies the charm of a small community and embraces a mild southern climate, all while offering convenient access to major urban centers.

Despite its small size, Laurinburg boasts top-notch healthcare services through the Scotland Health Care System, affiliated with Atrium Health, Duke Health and Ortho Carolina, as well as close proximity to the Fayetteville VA Medical Center.

These and other attributes make Laurinburg an ideal destination for retirement. Recently recognized as one of the top 10 places to retire in North Carolina by Travel + Leisure and ranked #3 among perfect retirement towns in NC by WorldAtlas.com, Laurinburg truly is a wonderful place to call home.



LOCATION

Location. Location. Location. Imagine a crisp fall Sunday morning. Are you drawn to the tranquil beaches or the excitement of a Panthers game? Nestled along US Highway 74, Laurinburg sits midway between Charlotte and Wilmington, each just a 90-minute drive away. Raleigh is also within easy reach, another 90-minute drive from our town. Positioned on the southern edge of North Carolina, Laurinburg also offers convenient access to South Carolina's beaches and Low Country. For longer journeys, quick access to I-95 is another perk of our location. With all these advantages, Laurinburg proves itself an ideal choice for retirement.

ACTIVITIES

With its extended springs and falls, Laurinburg hosts many festivals and activities throughout the year. The fall kicks off with the Highland Games, while spring welcomes the Suds & Swine BBQ festival. During the holidays, 'Tis the Season transforms Laurinburg into a picturesque scene straight out of a Hallmark movie.

For those seeking exercise and adventure, Scotland County Parks & Recreation offers dedicated programs for seniors, and the county boasts the Lumber River, celebrated as one of North Carolina's Ten Natural Wonders. After a day of activities, Cypress Bend Vineyards provides a serene setting to unwind with a glass of wine—because sometimes, even wine drinking can be considered an activity.

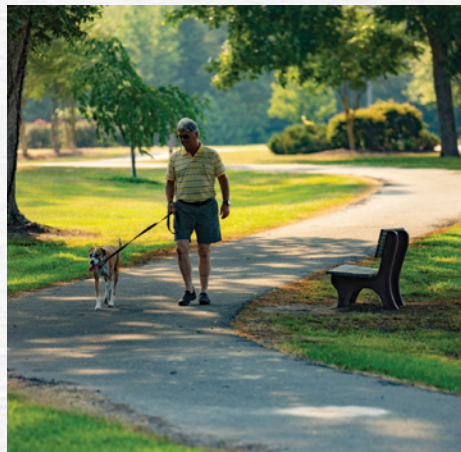
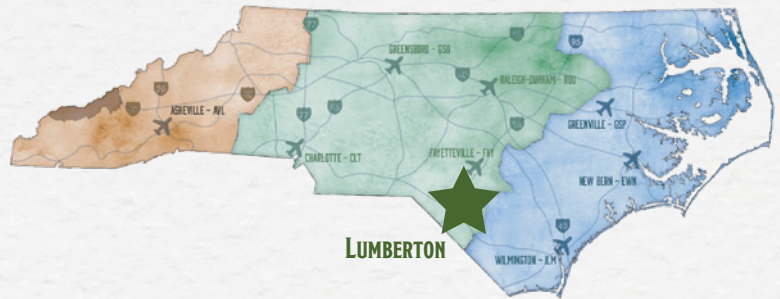


Lumberton offers affordable homes, abundant health care centers and entertainment options along Interstate 95.

Lumberton is a growing city that boasts a rich history and a traditional Southern charm. Located on I-95 midway between New York and Miami and within an hour's drive of some of the best golfing and most beautiful beaches in the country, Lumberton has it all.

Within an hour's drive around the circumference of Lumberton, you will find a vast assortment of cultural activities in the areas of arts, music, theaters and more. Historic properties and museums are located in all directions, and festivals and events are held in nearly every nearby community. Whether you like boating or fishing, playing golf or tennis, swimming or walking, recreational sites and facilities abound.

Here on the banks of the historic Lumber River, we've got it all. In addition to receiving two All-American City awards, Lumberton was named North Carolina's first Certified Retirement Community in the state, just proving what we've known all along: Lumberton is a great place to call home.



- 
LOCATION
LUMBERTON
- 
SIZE OF COMMUNITY
22,000
- 
AVG. JAN / JULY TEMPS.
53° F / 90° F

MEDIAN HOME VALUE

The median home value in many of North Carolina's metropolitan areas is well below the national average.



COMMUNITY EVENTS

Lumberton has many community events to offer, including; Rumba on the Lumber, Alive After Five Summer Concert Series, Movies on the Plaza, Southeast NC Ag Show and Equine Event Center, Robeson Regional Agricultural Fair and much more.

LUMBER RIVER

Voted one of the Top 10 Wonders in the state of North Carolina, the banks of Lumber River have much to offer. Enjoy a walk down our Scenic River Walk, unwind with our Fishing and Birding Trails or explore the abundance of nature through kayaking and canoeing.

DOWNTOWN

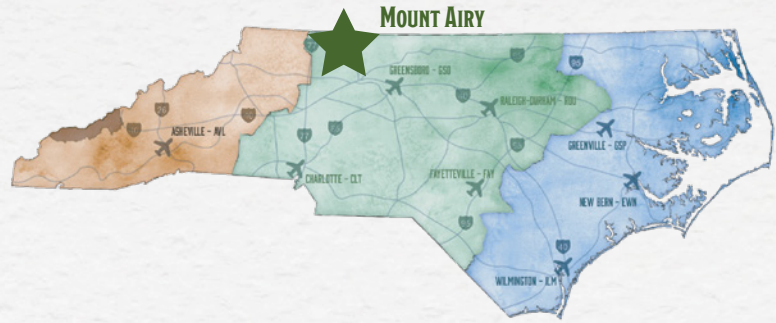
Listed on the National Register of Historic Places, downtown Lumberton is home to historical structures dating back to the 1840s. Recently renovated with new streetlights, landscaping and buried utilities, you'll experience both a mix of new and historical.

ARTS & CULTURE

Mount Airy is home to The Andy Griffith Museum, The Mount Airy Museum of Regional History and the Siamese Twins Museum. Event venues include the Summer Concert Music Series at the Blackmon Amphitheatre and the Historic Earle Theatre. Mount Airy holds frequent festivals, including the Budbreak Wine Festival, Autumn Leaves Festival, Mayberry Days, July 4th Parade and Farmfest. We also have seasonal farmers' market, cruise-ins and live music at the Market Street Arts & Entertainment District throughout the year.

RECREATION

Mount Airy is home to Reeves Community Center, a 60,000-square-foot, full-service fitness facility managed by the City of Mount Airy/Mount Airy Parks and Recreation, which also offers Silver Sneakers memberships. Granite City Greenway runs for eight miles beside Riverside Park which has six pickleball courts. Mount Airy is located near three state parks—Pilot Mountain State Park, Hanging Rock State Park and Stone Mountain State Park. Mount Airy is home to the largest open-face granite quarry in the world. Mount Airy's quaint downtown will be home to The Balladeer Hotel, a Tribute Portfolio hotel, opening in 2026 with large meeting space in the Granstone Conference/Event Center. The annual Mayberry Half Marathon welcomed runners from 18 states in 2024.



LOCATION
MOUNT AIRY

SIZE OF COMMUNITY
10,621

AVG. JAN / JULY TEMPS.
47° F / 87° F

This small town served as the real-life inspiration for Andy Griffith's Mayberry and offers museums, wineries and gourmet restaurants in the north-central region of North Carolina.

Mount Airy is known for its abundance of natural resources, walkable and vibrant downtown and nearby state parks. From merlot to Mayberry, cruise-ins to mandolins, mountainous scenes and delicious cuisine, Mount Airy has it all. The essence of Mount Airy lies in our charming historic downtowns and unique festivals, our proximity to the Blue Ridge Parkway and the distinctive Yadkin Valley wine region.



Mount Airy is the largest municipality in Surry County, with a population of 10,621. Mount Airy is part of the Piedmont Triad Region and within easy driving distance of several metropolitan areas, including Winston Salem, Greensboro and the Charlotte area. Mount Airy was named "America's Favorite Hometown" by the Atlanta Journal Constitution and many of our visitors mention they like the friendliness of the people and the small town atmosphere.

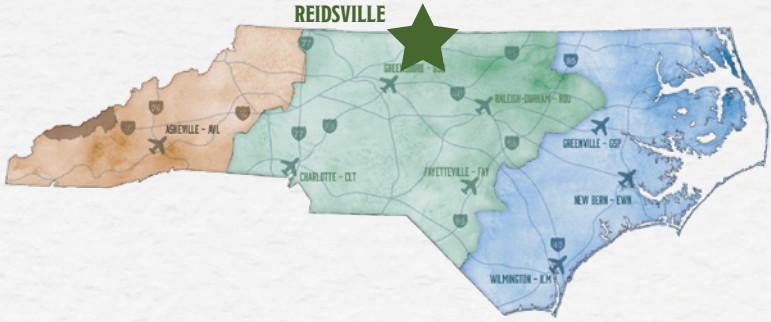


There's a warmth and richness here that can only be found in small towns with big personalities. Mount Airy is a rich blend of true Southern pleasures. Once you've had a taste of Mount Airy, you'll find yourself coming back for more.

MEDIAN HOME VALUE

The median home value in many of North Carolina's metropolitan areas is well below the national average.





MEDIAN HOME VALUE

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HEALTH CARE

Reidsville's hospital, Annie Penn, which is owned by Cone Health, is nationally recognized for their customer service and health care. This has allowed our city to grow greatly in the number of doctors and services offered. Health care is important and has been a focus of Reidsville and the community through the Kate B. Reynolds Foundation-funded Healthy Places Initiative. Work is being done throughout our community to offer healthy living for our residents.




Live Simply. Think Big. Those four words say a lot about our city. Incorporated in 1873 and named for future North Carolina Governor David Settle Reid, Reidsville is in the middle of the state on the northern tier.

Reidsville prides itself on the recreation and art in our community. Quality of life is important to us here. Lake Reidsville is a 750-acre lake offering hiking, boating, water skiing, disc golf, camping, Independence Day celebrations and special events throughout the year. Downtown Reidsville is home to Market Square, an outdoor amphitheater that hosts numerous free activities from May through October, some of these events with performing artists from all over the United States. Large music events with national recording artists are also held once a month.

SENIOR ACTIVITIES

Reidsville's Senior Center is a Center of Excellence, one of the few in the state with that designation. Construction has been completed on our \$5 million Active Living Center designed for 55+. The center hosts many activities, including trips, bowling, bocce ball, pickle ball, shuffle board, dancing, card games and so much more.

Reidsville offers "Movies on the Square," along with many other events. "Fitness on the Square" offers free exercise classes once a week. We have walking trails located at our lake, greenways throughout Reidsville and a walking trail through the downtown historic district. Golfing is also a big sport here, with 10 courses located in the county. Finding something to do in our city is easy!

-  LOCATION
REIDSVILLE
-  SIZE OF COMMUNITY
4,000
-  AVG. JAN / JULY TEMPS.
48° F / 89° F

In the heart of the Piedmont region of North Carolina, lies the historic city of Salisbury, located midway between Charlotte and Greensboro.

Salisbury boasts a rich, diverse population who are mindful to honor our past through historic preservation, while strategically planning for a future that embraces technology, growth and sustainability.

What makes Salisbury attractive to active, older adults is our variety of experiences for all cultures and ages. Catch a play at one of our three performance theaters or enjoy a Salisbury Symphony concert under the stars. Dine and enjoy a cold one in our 30+ local restaurants and breweries or take a short drive to the second largest lake in North Carolina—High Rock Lake. If health and fitness is your focus, take a walk along our many tree-shaded greenways, play a round at one of six golf courses or take a yoga class in a downtown studio.

Our residents come from a variety of backgrounds, each with a unique set of experiences and beliefs. It is our mission to be an inclusive community, whether it's through the Salisbury Human Relations Council, the grassroots efforts of the West End Community Organization or the Salisbury Youth Council. In addition, our four higher learning institutions welcome students who can lend a unique, worldly perspective in the classroom.



LOCATION
SALISBURY

SIZE OF COMMUNITY
34,000

AVG. JAN / JULY TEMPS.
51° F / 89° F



RECREATION

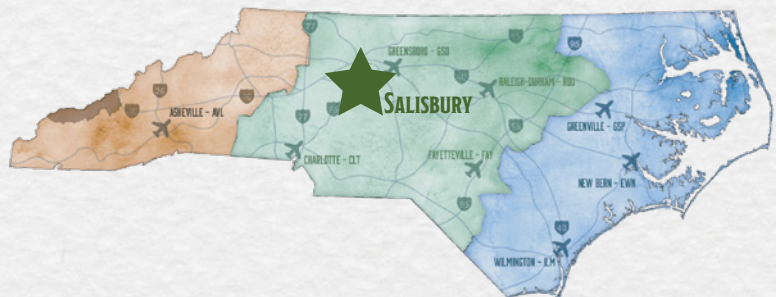
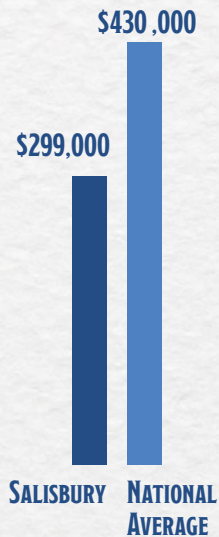
Salisbury Parks and Recreation maintains 508 acres of beautiful park land, encompassing 29 park properties and parks, a swimming pool and splash pad, a sports complex and a large community park and athletic complex. In addition, the department provides many amenities for public enjoyment, including four recreation facilities, ten tennis courts, seven paved sections (5.2 miles) of the Salisbury Greenway and almost 20 miles of hiking and biking trails.

HEALTH CARE

There are a number of nationally recognized programs that specifically cater to our more mature residents who desire specialized care. Rufty-Holmes Senior Center was North Carolina's first Senior Center of Excellence and the first one nationally accredited. The W.G. Hefner VA hospital is renowned for its care of our honored military veterans, while 17 retirement communities also call Salisbury home.

MEDIAN HOME VALUE

The median home value in many of North Carolina's metropolitan areas is well below the national average.

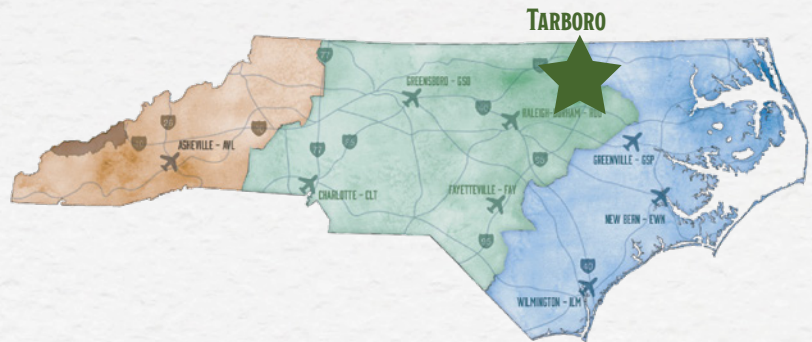


RECREATION

The climate of Tarboro is ideal for any retiree, with mild winters and warm summers. This makes most recreational activities available year-round. There are numerous walking and biking trails, fishing on the river, hunting locations and picnicking spots just to name a few. If you feel like spending a day at the links, one can play a round or two at The Links at Cotton Valley.

SENIOR ACTIVITIES

Tarboro has a Certified Senior Center of Excellence that is very active in the Down East Senior Games and the NC Senior Games State Finals. These games offer a variety of athletic and artistic choices. For those who enjoy indoor recreational and fitness activities, we offer a plethora of facilities geared toward such from B&G Fitness to Tarboro Athletic Club.



Take a stroll through history along the tree-lined streets and become captivated in the unique landscapes of Tarboro; a historic community progressing while preserving its past.

The Fountains at the Albemarle: "We are a retirement community offering independent living, assisted living, memory care and rehabilitation & skilled nursing on an intimate senior campus. In this friendly atmosphere we offer extraordinary cuisine, fun events, interesting classes and customized care. Choose from spacious studios to two-bedroom apartments, wonderfully appointed with a kitchenette, large living room and bathroom. Residents enjoy services and amenities that support a carefree, fun-filled lifestyle. Our on-site amenities include a well-stocked library, computer center with internet access, full-service beauty salon and barber shop, wellness center, creative arts studio, scheduled transportation services as well as an elegant dining room with reception lounge in addition to the Coffee Bistro for a more casual social hour."

MEDIAN HOME VALUE

The median home value in many of North Carolina's metropolitan areas is well below the national average.



LOCATION
TARBORO



SIZE OF COMMUNITY
11,000



AVG. JAN / JULY TEMPS.
51° F / 90° F

VANCE COUNTY

Vance County, a quaint, rural, convenient and extremely diversified community, is located in the middle of everything: three hours to the ocean, four hours to the mountains, less than an hour's drive to numerous major cities, shopping and restaurants.

Vance County is home to the largest man-made lake east of the Mississippi that is bursting with astonishing things found to be comforting to both physical and emotional senses that are somehow illustrious, immeasurable and timeless. The beauty of Kerr Lake's nature is a flawless reflection of art. Retirees can leave behind life's chaos and make the picturesque, tranquil and captivating canvas of Kerr Lake and Vance County the perfect retirement destination. The state-of-the-art performance center, outdoor movie theater, newly remodeled cinema, two golf courses, bowling alley, multiple museums, Fox Pond Reservoir and Aycok Recreation Center, Vance Granville Community College, festivals and celebrations, YMCA and Planet Fitness prove to be the icing on the cake.

Median Income - \$45,243

Municipality - Henderson

Major Highways - I85, US1, US158, NC39



LOCATION
VANCE COUNTY



SIZE OF COMMUNITY
45,422



AVG. JAN / JULY TEMPS.
47° F / 87° F

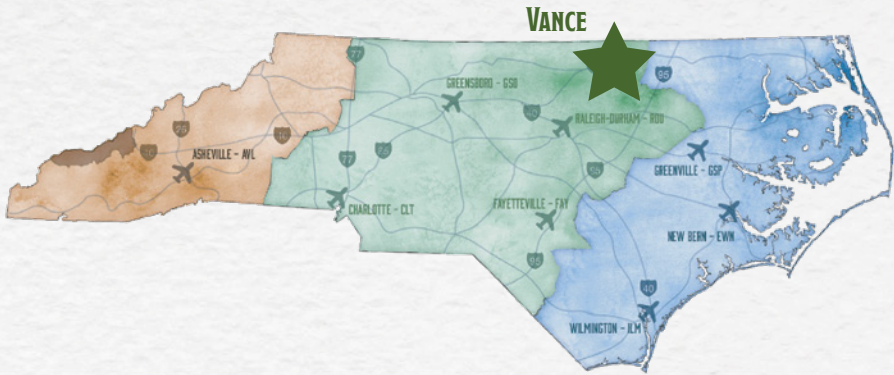
EVENTS

Vance County and Henderson roll out the red carpet the third weekend in October for the Show, Shine, Shag & Dine Car Show, East Coast Drag Times Hall of Fame and The Corbitt Truck Show. 2025 makes the 23rd year the historic business district will line the streets with hundreds of classic cars and trucks, nostalgic drag cars, powerful muscle cars, vendors and bands, providing visitors with endless entertainment and education. The Corbitt Truck Show displays trucks manufactured in Henderson and used during World Wars I and II. Southern Classic Car Museum in downtown Henderson is an experience you don't want to miss. The Independence Day Celebration the Saturday closest to July 4 lights up the sky with amazing fireworks. Juneteenth is proudly represented at Back to Eden, a historical slave plantation site. There is something for everyone in Vance County!

HEALTH CARE

Providing the best hospital health care demands more than just quality patient care; it requires reacting to the needs of the community served. Fully accredited by The Joint Commission and the College of American Pathologists, Maria Parham Health, a Duke LifePoint Hospital, is the region's healthcare leader providing the most comprehensive medical care. Combining advanced technology with a top-notch facility, physicians representing a wide range of specialties and highly trained nurses and clinical specialists, Maria Parham Health delivers the best in community medicine. Within less than 45 miles, there is easy access to top medical facilities: Duke University Medical Center, Durham VA Healthcare, Rex, Wake Med, NC Specialty Hospital and UNC are available.





RECREATION

Kerr Lake –Life on a Grand Scale!
 The beauty of Kerr Lake's nature and tranquility make it a wonderfully inviting place to live and to enjoy its bounty of fun and recreation. Renowned for largemouth and striped bass, white perch, crappie and catfish, Kerr Lake serves as host to numerous local, regional and national fishing tournaments. Rumor has it that Kerr Lake has catfish that grow as big as men. Along with phenomenal fishing, retirees can enjoy camping, boating, skiing, swimming, hiking, picnicking, nature trails and bird watching. Kerr Lake welcomes visitors outdoors to appreciate nature's beauty, the calm of the water and all the fun that can be had while relaxing under a golden sun or watching the stars dancing across the darkened sky. Unmistakably, Vance County and Kerr Lake are the perfect place to unwind while listening to the background harmony of nature and waves splashing against the sandy shoreline; the perfect place to ... Relax-Relate-Retire!



MEDIAN HOME VALUE

The median home value in many of North Carolina's metropolitan areas is well below the national average.





LEARNING INTO LEARNING

You don't have to be 18-22 years old to attend college these days and the best part is that at a certain age in North Carolina, you can be a student for free. And there are volunteering opportunities around the state for every interest.

Education and involvement in your community are often a complementary pair like Simon and Garfunkel—especially for those with a few years on them.

North Carolina's colleges and universities recognize that natural fit and take it an extra step, offering a wide variety of programs and courses for those older than 50, many of them free of charge. The programs are widely available across the state and are open to nearly all seniors.

Continuing education in a formal setting is a very real perk when retiring in or to North Carolina. In 2017, the General Assembly enacted a law to allow aging citizens to audit college courses for free, up to six credit hours per semester.

You'll have to be a legal resident of the state to qualify for the waiver, and "audit"

means no academic credit will be awarded. There are other criteria, often institution specific, that involve applications, space available in the courses and the like, in which the school you're interested in can advise you.

Older students may attend constituent institutions of the University of North Carolina System and any of the state's 58 community colleges without paying registration fees or tuition. Classes are available on a space-available basis.

Warren Wilson College, a private school in Swannanoa (outside Asheville), is free for any student eligible for federal or state need-based aid.

The North Carolina colleges are spread out over every corner of the state (that's 100 counties), and none of them is more than 30 minutes from any town.



Older students may attend constituent institutions of the University of North Carolina system and any of the state's 58 community colleges without paying registration fees or tuition. Classes are available on a space-available basis.

state parks, the North Carolina Symphony, many state museums, the Battleship North Carolina, the state Museum of History, the Mountain Gateway Museum, the Museum of Cape Fear, the Museum of Albemarle, State Archeology and State Archives Libraries, the North Carolina Zoo, Fort Fisher, Roanoke Island and Pine Knoll Aquariums, among many others.

If you want something away from the practical side, the elegant and exclusive Biltmore Estate in Asheville is in constant need of volunteers, and the United Way offices all across North Carolina welcome volunteers, as well.

Search the internet for outlines of opportunities, or visit this site: nc.gov/working/volunteer-opportunities. Volunteer Match (volunteermatch.org) pairs individuals' skills with opportunities in their specific areas.

The Humane Society (most localities have one) offers opportunities for animal lovers, and if you like to get your hands dirty gardening, organizations like the North Carolina Arboretum in Asheville want you.

Volunteer.reentry.gov is eagerly looking for volunteers "with a variety of skills" who are "in high demand," according to the website.

Winston-Salem was named the sixth most affordable American place in which to retire in 2024 by BankersLife. The survey also noted that more than 40 percent of non-retired investors plan to move to a different locality upon retirement, and they're going to be looking for something to do when they get there.

North Carolina's Top 10 least expensive localities to live in (according to various sources) are Eden, Asheboro, Fayetteville, Lumberton, Henderson, Greensboro,



The Osher Lifelong Learning Institute at N.C. State University (and other colleges and universities in the state) offers non-credit short courses, study trips and special events for adults older than 50. The courses range throughout the liberal arts and sciences and from one-time lectures to six-week courses. Get more info at mckimmoncenter.ncsu.edu.


Wake Tech Community College offers courses specifically designed for those older than 50 that can help you plan for retirement, explore personal interests or improve professional skills. Many of its courses are free to the aging crowd. It is at waketech.edu.

VOLUNTEERING

There is no shortage of volunteer opportunities at the statewide level. For example, you can volunteer at historic sites,

Greensboro, Greenville, Roanoke Rapids and Thomasville. The most expensive are Chapel Hill, Boone, Asheville, Wilmington, Cashiers, Nags Head and Charlotte. And there are plenty of municipalities in the middle who want you to retire with them and offer subtle incentives like opportunities to be a part of the community immediately.

On a national level, AARP is often a go-to agency for those with a little extra time on their hands. The specialty is tax counseling, and the agency will train volunteers who can offer technical and communications help, interpreters and program leaders.

Discover Corps offers an unusual opportunity for older singles or couples to take a working vacation abroad where the "vacationers" immerse themselves in a variety of exotic cultures (Kenya, Machu Picchu, Bhutan, for example) and international issues. Opportunities in the arts, national parks, rainforests, waterfalls and conservation, among many others, are available at discovercorps.com. 



MOUNTAINS!

Thinking of retiring to the mountainous regions of Western North Carolina? You're not alone. Asheville and other towns in this part of the state are often noted among the best retirement spots in the country on roundups by Forbes and other prominent publications.



You've seen photographs of the mountain views on the Blue Ridge Parkway with bursting rhododendron blooms prominent in the foreground. Azalea bushes, dogwood and redbud trees, and trillium add to the beauty. Summer brings brilliant sunsets, lightning bugs, and bear sightings.

dron blooms prominent in the foreground. Azalea bushes, dogwood and redbud trees, and trillium add to the beauty. Summer brings brilliant sunsets, lightning bugs and bear sightings. Then comes fall with the brilliant hues of red, gold and orange as the green leaves of summer make their transition, followed by winter with its own beauty. Snow is not uncommon here, but is unpredictable—some years bring more snowfall than others.

On average, the temperature in Western North Carolina area range from the 20s to the 80s from winter to summer. Of course, higher elevations may differ with places like Boone in the High Country having more snow and colder temperatures.

START EXPLORING

Guidebooks can only go so far in giving you a clue about a particular region's strengths and character. The best way to get to know if you'll be happy retiring to a certain area is to go there, get to know the place, talk to the locals and explore.

Asheville is a good starting point for experiencing the wealth of treasures in this region—including the natural wonders of nature and man-made valuables. It's the spot George Vanderbilt first discovered in the late 1880s and ultimately created his massive Biltmore Estate, filled with a mind-boggling array of priceless objects, tapestries, artwork and furnishings. Vanderbilt developed his plans for a massive estate while staying at the Battery Park Hotel with his mother. As he gazed out at the landscape, he fell in love with the place and began buying up all the land he could see, and more.

Explore the beauty of the estate and then branch out to other towns in the area.

RETIREE HAVENS

Currently Lenoir and Marion are noted as the only Certified Retirement Communities in the mountain region of North Carolina. This distinction means these towns maintain strict requirements to ensure a pleasing blend of amenities, services and opportunities for retirees.

It's just a short 45-minute hop from Asheville to Marion and just a little more than an hour from Asheville to Lenoir.

Outdoor activities and ample volunteer opportunities are two of the reasons Lenoir achieved the Certified Retirement Community designation. The area offers year-round outdoor adventures including walking paths, hiking and biking trails, fishing, boating and kayaking.

In addition, Lenoir offers a rich musical heritage with various concerts and festivals, arts and crafts, opportunities for lifelong learning and a deep sense of a friendly, caring community.


The cost of living in Marion ranks well below the national average. In 2014, *ActiveNC.com* named Marion the best small town to retire to in North Carolina. The town has received other accolades as a retirement destination. Along with affordability, this town is close to Interstate 40, and there's also ease of traveling U.S. Highway 221 to the High Country or south to South Carolina.

Marion offers affordable retirement, year-round entertainment and a bustling downtown area that boasts a charming array of restaurants, boutiques, galleries and markets.

OUTDOOR RECREATION

No matter where you retire in the mountains, there's such an abundance of new places to explore. The Blue Ridge Parkway provides access to scenic views, hiking trails and picnic spots. The North Carolina Arboretum is another treasure.

Jackson County, home to the towns of Cashiers, Cherokee, Dillsboro and Sylva, offers the Western North Carolina Fly Fishing Trail, the first of its kind in the United States. It pinpoints 15 prime spots to cast a line amid more than 4,600 miles of streams and 1,110 miles of hatchery-supported waters.

And don't miss checking out Mount Mitchell State Park in Yancey County (check ahead for opening schedule). At 6,684 feet, it's the highest point east of the Mississippi. 

Highlights of what makes this region so special include four distinctive seasons, incredible scenery, close proximity to the Blue Ridge Parkway and a myriad of outdoor adventures, as well as top-notch restaurants, healthcare and access to creative spirits who mark the area with their arts, crafts, music and culture.

YEAR-ROUND BEAUTY

Spring in the mountains offers awe-inspiring beauty. Chances are you've seen photographs of the mountain views on the Blue Ridge Parkway with bursting rhododen-



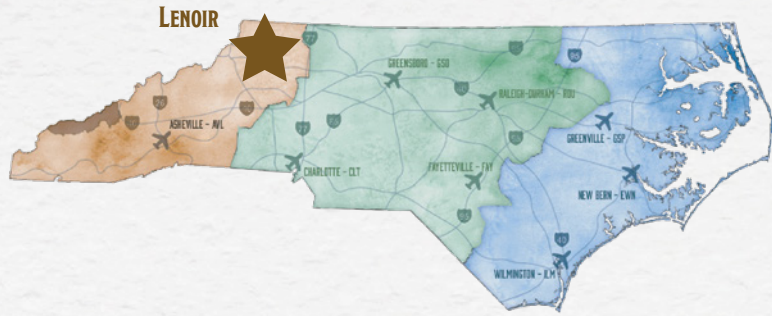
LOCATION
LENOIR



SIZE OF COMMUNITY
18,200



AVG. JAN / JULY TEMPS.
49° F / 88° F



Discover why we call our All-American City the crossroads of the best of North Carolina.

Council hosts a Sculpture Celebration which attracts artists from all over the nation.

EMPOWER YOURSELF

Learn a new skill or enjoy a cultural opportunity at Caldwell Community College & Technical Institute or nearby Appalachian State University. Enjoy cultural performances at the Broyhill Civic Center or a football weekend in the mountains.

EXPLORE OUR HISTORIC DOWNTOWN

Enjoy free Wi-Fi while visiting the unique shops and businesses that make up the heart of Lenoir. Art galleries, meaderies, bookstores, breweries, yoga, massage, cafes and more are all within easy walking distance of the square. Downtown restaurants feature home-cooked soups, deli sandwiches, savory pasta and pizzas, delectable desserts and beverages. Now that we have a social district, visitors can stop in our wonderful shops and restaurants while they enjoy their beverage.

Nature carved the Blue Ridge Mountain ranges that surround our community. Walking paths, hiking trails, bike paths and the Lenoir Greenway offer opportunities for fitness. The Catawba River Valley and Wilson Creek, a National Wild and Scenic River, provide excellent boating, fishing and kayaking.

Our rich musical heritage varies from classical musician Joseph Robinson, principal oboist for the New York Philharmonic, to country music star Eric Church. Lenoir musicians are prominently featured on the Blue Ridge Natural Heritage Music Trail.

From the 20-foot sculpture “Across the Grain” by Thomas Sayre to the whimsical outdoor sculpture pieces of “Tuckers Gallery,” sculpture is around every corner in our community. In fact, Lenoir has more pieces of sculpture per capita than any other city in the United States. In September of each year, the Caldwell Arts



MEDIAN HOME VALUE

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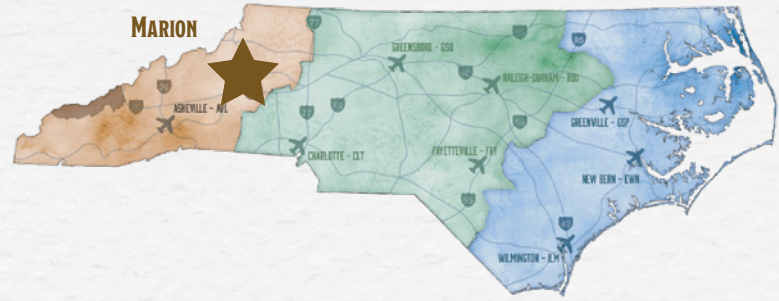
OUTDOORS AND MORE

Imagine waking up to breathtaking mountain views every morning when you retire in Marion. This charming town offers easy access to hiking and biking trails suited for all fitness levels. Whether you're a frequent traveler along the Blue Ridge Parkway or a regular explorer of the five nearby state parks, Marion promises endless opportunities to discover new vistas and hidden waterfalls.

Within just a 40-minute drive, residents can capture stunning photographs at Black Mountain Overlook, tee off at Mt. Mitchell Golf Club, hike to Crabtree Falls or leisurely stroll through the gardens of the iconic Biltmore Estate in Asheville. Marion truly provides retirees with a gateway to outdoor adventures and scenic wonders that enrich daily life in the Blue Ridge Mountains.

HEALTH CARE

As adults enter their senior years, they can also find invaluable support at the McDowell County Senior Center and peace of mind through the comprehensive medical services offered at Mission Hospital McDowell and other local medical providers. These facilities are dedicated to enhancing the quality of life for older adults by providing essential services and healthcare options tailored to their needs.



Marion has garnered recognition as one of the top retirement destinations in the state and a leading example of small-town excellence. Recently named one of the "10 Best Places to Retire in NC" by Travel + Leisure and awarded "Small Town of the Year" by the N.C. Rural Center, this community has flourished into an ideal mountain retreat for retirees. Its accolades highlight exceptional citizen engagement, robust economic development initiatives and strong support for small businesses, making it a prime location for those seeking a serene and fulfilling retirement.

Retirees in North Carolina will find themselves enchanted by the offerings of this small town, home to approximately 8,000 residents. Its bustling downtown area boasts a charming array of restaurants, boutiques, galleries and markets, offering a delightful mix of sights and flavors. Supported by the Marion Business Association, the town thrives with ongoing support and funding for emerging entrepreneurs, enriching its already diverse offerings.

For a taste of what makes this town ideal for retirees, visitors can start by sampling meads at Keeper's Cut Meadery, enjoy live music at The Box Factory, and explore the local shops while strolling through the social district with a beverage in hand. Throughout the year, the town hosts numerous street-closure events, bringing the community together for a variety of festive occasions.

MEDIAN HOME VALUE

The median home value in many of North Carolina's metropolitan areas is well below the national average.



- LOCATION
MARION
- SIZE OF COMMUNITY
7,850
- AVG. JAN / JULY TEMPS.
52° F / 90° F



AT PEACE WITH INSURANCE

Medicare is complex and far more individual than you might imagine. Consult a North Carolina professional to find the program that's right for you—and to avoid scammers.

An army of professionals offers free advice to clients when they reach the age of eligibility for one of the U.S. government's most popular programs. While some insurance agents say Medicare is confusing because there are so many companies offering so many options, Basic Medicare is relatively easy. It's when people begin looking at options for coverage beyond that that the challenge sets in.

Mike Causey, commissioner of the N.C. Department of Insurance, offers the following advice for those seeking to understand Medicare:

Several months before turning 65 you should begin to learn more about Medicare and how it relates to your circumstances. For example:

- If you or your spouse have paid into the Social Security System for 10 or more years, you are eligible for premium-free Medicare Part A (Hospital Insurance) at age 65. If you have paid fewer than 10 years, you can buy Medicare Part A coverage. Everyone pays a premium for Medi-

care Part B (Medical Insurance).

- If you have been on Medicare due to disability, you have a brand new six-month Open Enrollment Period for purchasing Medicare supplemental insurance when you turn 65.

- Talk to your employer's benefit officer and ask for any information about company health insurance after age 65. You will need to decide if you should keep your employer group health plan (EGHP) as secondary to Medicare or if you need to drop your EGHP and purchase a Medicare supplement or join a Medicare Advantage Plan. If your EGHP has drug benefits, make sure they are as good as or better than Medicare Part D.

- If you aren't covered by an EGHP plan, investigate other health insurance options like an individual Medicare Supplement Policy or a Medicare Advantage Plan. Senior Health Insurance Information can provide information about the Medicare Supplement Plans, Medicare Advantage Plans (Part C) and Medicare Prescription



Medicare coverage is issued by large insurance companies like UnitedHealthcare, Anthem, Aetna and Humana. They offer a variety of packages that can include gym memberships, vision, dental, hearing, over-the-counter drug payment, groceries and transportation.

Drug Plan (Medicare Part D) options available in North Carolina.

According to experts, Medicare coverage is issued by large insurance companies like UnitedHealthcare, Anthem, Aetna and Humana. They offer a variety of packages that can include gym memberships, vision, dental, hearing, over-the-counter drug payment, groceries and transportation, among them.

If you're looking for help in making a decision about a plan, say experts, you shouldn't be charged for the advice. Find a professional locally who will help you, avoiding the telephone solicitations and TV commercials that are handled from far away.

Organizations like the N.C. Department of Insurance, League of Older Americans and the Social Security Administration also offer a good bit of free help.

BRIEF OVERVIEW OF MEDICARE

Medicare is a federal health insurance program primarily for people aged 65 and older, but also for certain younger people with disabilities or specific conditions.

Medicare is divided into several parts, each covering different services:

Part A (Hospital Insurance): Covers inpatient hospital stays, skilled nursing facility care, hospice care and some home health care. It is usually premium-free if you or your spouse paid Medicare taxes for at least 10 years. Otherwise, there is a premium.

Part B (Medical Insurance): Covers outpatient care, doctor services, preventive services and some home health care. Requires a monthly premium, which can vary based on income. There's also an annual deductible and typically 20% coinsurance for services after meeting the deductible.

Part C (Medicare Advantage): An alternative to Original Medicare (Parts A and B) offered by private insurance companies. These plans often include Part D (prescription drug coverage) and additional benefits like vision, hearing, and dental.

Part D (Prescription Drug Coverage): Helps cover the cost of prescription drugs.

Part F: This was the long-standing champion of Medicare plans because it was simple to explain, understand and use. Plan F has been the most comprehensive—and most popular—Medicare Supplement but is no longer available for new clients.

Costs: Part A is usually premium-free if you or your spouse paid Medicare taxes for at least 10 years. Otherwise, there is a pre-

mium. Part B requires a monthly premium. Parts C and D cost depending on the plan and may include premiums, deductibles, copayments and coinsurance.

Coverage Details: Part A covers inpatient care in hospitals, skilled nursing facility care, hospice care and home health care. Part B covers medically necessary services like doctor services, outpatient care, durable medical equipment and preventive services (e.g., screenings, vaccinations). Part C provides all Part A and B services and often Part D. It may offer additional benefits such as vision, hearing, dental and wellness programs. Part D covers prescription drugs. Each plan has its own list of covered drugs (formulary) and costs.

Medigap is Medicare Supplement Insurance, which helps pay for some costs not covered by original Medicare. It is offered by private companies and standardized into different plans A to N.

CHOOSING PLANS

Use the Medicare Plan Finder tool on the official Medicare website to compare Medicare Advantage and Part D plans. Medicare Savings Programs (MSPs) help pay Part A and/or Part B premiums, and sometimes deductibles, copayments and coinsurance. There is also extra help for low-income


people. State Health Insurance Assistance Programs (SHIP) provide free, personalized Medicare counseling. MyMedicare.gov is an online portal to access your personal Medicare information and to manage your benefits. Local insurance professionals most often provide free advice.

LONG-TERM CARE INSURANCE

Long Term Care Insurance (LTCI) helps cover the costs of long-term care services, which can include in-home care, assisted living, nursing homes, adult day care and hospice care. These services are not typically covered by Medicare or standard health insurance.

YOUR FINANCIAL SITUATION

If you have significant assets and income, you might be able to self-insure, meaning you can pay out-of-pocket for long-term care costs. If you have limited assets, you may qualify for Medicaid, which covers long-term care after your assets are depleted. Be certain you can afford the premiums now and in the future.

It is often a good idea to consult a professional. A financial advisor can help you assess your financial situation, understand your options and decide which option is best for you. This advice is most often free. 





SAFETY: PREVENTING FALLS AND SCAMS

North Carolina's interest in and care for its older populations includes measures and advice to head off two major safety threats.

Falls are not a significant concern for younger generations. In fact, falls are an integral part of many sports and activities younger people engage in. As we age, however, the potential for disaster that accompanies falling grows exponentially with each birthday.

Healthy Aging NC is a statewide center for health-promotion programs. It was established in 2014 and since then, more than 13,500 older adults and adults with disabilities have participated in fall-prevention programs through the network.

Find more information here: healthyagingnc.com and ncfallsprevention.org.

The N.C. Falls Prevention Coalition (NCFPC) has allied more than 90 organizations, crossing various sectors, to “ensure that older adults are routinely screened for falls and referred to clinical or community-

based falls prevention programs.” They also promote the access to these programs throughout the state; and advocate for increased awareness of and action on this public health issue.”

With the falls, come myriad additional problems. The Centers for Disease Control reports, “Falls among adults 65 and older caused over 38,000 deaths in 2021, making it the leading cause of injury death for that group. In 2021, emergency departments recorded nearly 3 million visits for older adult falls.”

Experts agree that those who undertake fall-prevention exercises see meaningful results, with the underlying perspective that falls are not a normal part of aging.

The National Institute on Aging suggests the following to help prevent falls.

- Ensure there are handrails on both

- sides of any stairs, and make sure they are secure. Don't let anything you're carrying block your view of the steps.
- Ensure there is good lighting with light switches at the top and bottom of stairs and on each end of a long hall.
- Keep areas where you walk tidy.
- Check that all carpets are fixed firmly to the floor, so they won't slip.
- Don't use throw rugs or small area rugs.
- Don't walk on wet floors.

In bathrooms:

- Put grab bars near toilets and showers.
- Place nonskid mats on surfaces that get wet.
- Leave a light on in the bathroom at night.

In bedrooms:

- Put night lights and light switches close to your bed.
- Keep a flashlight by your bed.
- Put phone near your bed.

In kitchens:

- Keep kitchen items in an easy-to-reach place.
- Clean spills immediately.
- Prepare food while seated if necessary, preventing fatigue.
- Carry a mobile phone with you as you move throughout the house. Have close friends and family on speed dial.

SCAM PREVENTION

Of course, it isn't just falls that threaten us as we age. Scams are especially prevalent in older populations where people are more vulnerable.

The N.C. Department of Justice strongly advises the following to help prevent scams:

- Don't answer calls from phone numbers you don't recognize or emails from addresses that aren't familiar to you.
- Beware of anyone who asks you to send money immediately, no matter the reason.
- Don't share information about you or your family with anyone you don't know who calls, emails or contacts you through other means.
- If you get a call or a message asking for help, hang up or log off and contact the person directly at a number you know is theirs to make sure the request is legitimate.
- If someone claims to be a loved one, ask the person questions that only your real

- family member would be able to answer.
- Share carefully on social media. Make sure your privacy settings prevent strangers from accessing information about you or your family.
- Never wire or send money in response to a phone call, email or online message. Once the money has been received by a fraudster, it's almost impossible to get it back.

The N.C. Department of Insurance also weighs in with advice:

- Scammers hope that memory loss and

frailty will make seniors easy victims. For seniors who are no longer handling their own finances, state law now allows caregivers to add protection against thieves.

- You can fight back by refusing deals like bad annuities and sweepstakes frauds. The department is working to educate seniors about scams like telemarketing fraud, sweepstakes scams, home repair fraud, identity theft and investment scams at senior "Scam Jam" events across North Carolina. [B](#)



Don't answer calls from phone numbers you don't recognize or emails from addresses that aren't familiar to you.



FINANCIAL PLANNING

Creating your plan for retirement in North Carolina is not rocket science, but it may require some advice from a pro.

Many retiring North Carolinians have discovered that it is relatively easy to find volumes of advice for those considering how they will live when they enter retirement. However, whether you are in Boone or Raleigh or Wilmington or Charlotte, each plan is different and can be a minefield of confusion—or not. It depends on the rules you follow and who wrote them. And, whether you are open to the advice of a financial planner in North Carolina.

Vision Retirement says North Carolina is a good state to retire in—from a financial standpoint—but you'll need to be aware of a few important points.

"Although Florida and Arizona have long occupied the top of best places to retire lists, an analysis of five years of Smart-Asset data identify just how popular North Carolina is as a retirement destination.

"A total of 862,924 people aged 60-plus were represented in the top 10 retirement destinations, with locations varying slightly each year; 8.5% of these retirees ended

up in North Carolina. For reference, only Florida (in first place at 41.8%) and Arizona (in second place at 16.4%) ranked higher."

Vision Retirement asserts that it "is not surprising that North Carolina is retiree-friendly with respect to Social Security benefits, inheritance and estate taxes, as these taxes simply don't exist in the state, allowing you to pocket more money and leave more to your heirs.

"However, North Carolina charges state income tax and taxes most retirement sources such as 401(k)s, pensions and IRAs—hence the 'moderate' tax-friendly label. The state also charges a flat tax rate of 4.50% that will gradually decrease to 3.99% in 2027."

GOOD ADVICE ABOUNDS

Kerry Keihn, a partner in Earth Equity Advisors in Asheville offers seven important suggestions:

1. Use budgeting tools: Leverage online budgeting software or a simple paper worksheet to manage your finances. Perfection

isn't necessary; the key is consistency.

2. Evaluate changing expenses: Identify expenses that will decrease post-retirement (like work-related costs) and new ones that may arise (such as health insurance, travel or new hobbies).

3. Project retirement income: Assess your Social Security benefits, work retirement plan projections and other savings. Consider consulting a financial planner for a comprehensive overview.

4. Reassess investment risk: As retirement nears, evaluate the risk level of your investments. Some target date funds may become more conservative than you need, while others might be too aggressive for this stage in your life. Everyone's growth needs and comfort levels with risk are different.

5. Monitor spending trends: Track your spending for 6-12 months after retirement to establish a realistic long-term budget, as so much can shift when you start retirement that your spending in the first few weeks to months may not be realistic for a longer term budget.

6. Address psychological impacts: While there are many positives to retiring, challenges such as identity shifts and the anxiety of spending your savings can arise.



If you want a third party's help, there are financial therapists available to navigate this time.

7. Consider responsible investing: If you haven't explored sustainable, responsible and impact investing due to a busy work schedule, retirement is an ideal time to

reassess your investment alignment with your values. There are resources available to help you invest responsibly and make a positive impact.

You might also consider the following broad-based examples of advice:

Assess Income and Expenses. Ident-

COASTAL LIVING



Mariel G. Weiss

The Mariel G. Weiss Team
 mariel@mgwteam.com
 Call/Text: 910.742.0127

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- ✓ Resort-Style Living





Make sure to have comprehensive health insurance. Consider Medigap or Medicare Advantage plans to cover gaps. Budget for prescriptions, medical supplies and out-of-pocket costs. Consider setting up a Health Savings Account (HSA) if eligible.

tify all sources of income, including Social Security, pensions, retirement accounts, part-time work and any other investments. List all monthly and annual expenses. Categorize them into essentials like (housing, utilities, food, healthcare) and non-essentials (entertainment, travel).

Make sure to have comprehensive health insurance. Consider Medigap or Medicare Advantage plans to cover gaps. Budget for prescriptions, medical supplies and out-of-

pocket costs. Consider setting up a Health Savings Account (HSA) if eligible.

Debt. Debt, of course, must be managed and its reduction is a priority. Pay off high-interest debt, such as credit cards. Consolidate loans at lower interest rates. Schedule manageable payments on those debts.

Long-Term Care. This could be a major consideration, if not now, then eventually. Long-term care insurance will cover potential future needs. Set aside funds specifically for long-term care.

Maximize Savings. Establish an emergency fund for unexpected expenses. Continue to contribute to retirement accounts if possible. Required Minimum Distributions (RMDs) should be calculated and planned for.

Review subscriptions and memberships and cut unnecessary ones.

Discounts. Senior discounts for travel, dining, entertainment and retail can be substantial. Public assistance programs like Medicaid, food assistance and housing support are beneficial for those who are eligible.

Estate Planning. Ensure your will and any trusts are up to date, and assign your power of attorney for financial and healthcare decisions. Update beneficiaries regularly.

SEEK PROFESSIONAL ADVICE

Consult with a financial advisor specializing in retirement planning and use free resources offered by non-profits.

Fee Only Financial Planners have six starter-rules for those wanting to manage investments. Herewith:

1. Keep it simple. No-load index mutual funds or ETFs. Good diversification, low management fees, long-term positive records.

2. Buy individual bonds. Low cost and a defined maturity date should match your goals for the funds you are investing.

3. Low cost. See 1 and 2 above.

4. Invest consistently and periodically and start today. Even if you have procrastinated, today is the day to start.

5. Do not invest in anything you do not understand and cannot be explained in three sentences or less.

6. Diversify. And think about diversification in terms of your total net worth. How much of your wealth is concentrated in real estate, other hard assets or in one company/industry? Managing investment risk is important and oftentimes an afterthought.

Ultimately though, if you go it alone, you're rolling dice. Talk to a planner and see how that works for you. [B](#)

Considering North Carolina's mountains? Consider...

Blue Ridge Country

EXPERIENCE THE MOUNTAINS OF THE SOUTH

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