THE RELOCATION LEDGER · ONE PAGE

Relocating to northeastern North Carolina — the numbers.

Sixteen county markets, kept honestly. Where a market is too thin to support a number, we say so.

NC Buyer's Brief
Horizon Realty Group
ncbuyersbrief.com/relocate/data/

i. The North Carolina case

3.99%

NC's flat individual income tax as of tax year 2026, with further scheduled cuts on the books. Verify: ncdor.gov

$0

State tax on Social Security benefits — fully exempt from NC income tax.

$0

State tax on military retirement pay — fully deductible since tax year 2021. Verify: ncdor.gov (Armed Forces Information)

ii. The money map — the quirks the county line changes

The $805,000 anomaly. Perquimans County carries NC's highest FHA one-unit loan limit — beside whole-county USDA zero-down eligibility. No other NC county pairs the two.

The Virginia Beach MSA spillover. Currituck and Camden take their $757,850 FHA limits from the Virginia Beach–Chesapeake–Norfolk MSA — far above the state floor.

The 1% land-transfer tax. Seven NC counties charge 1% at closing — Camden, Perquimans, and Chowan (Edenton) among them. Roughly $4,000 on a $400K purchase; who pays is contract, not statute.

The CBRS wall. Carova sits in federal CBRS Unit L01: no NFIP flood coverage on post-1982 homes, no federally backed mortgages on most stock — cash and portfolio loans run that beach.

USDA country. Whole counties here qualify for USDA zero-down loans that metro buyers assume are out of reach — each brief's financing chapter maps its own county.

CAMA counties. Twenty NC counties fall under coastal-management rules; most of this network does. Estuarine buffers and dock permitting belong in your offer timeline.

iii. Sixteen markets, one line each

MARKET	THE DOCUMENTED READ
Carova	Median sale ~$700K; cash/portfolio loans dominate; $13.2K–$39K/yr non-mortgage ownership costs on the 4x4 beach
Currituck	Hampton Roads commuter mainland (Moyock: $93,511 median income, 35.5-min mean commute) + managed-rental paved Corolla
Camden	Median owner-occupied value $337,100 (ACS); NC's only consolidated city-county government; 1% transfer tax at closing
Elizabeth City	Entry stock documented $140K–$325K, median ~$272K; the country's largest Coast Guard air station by personnel
Perquimans	The $805K FHA / whole-county USDA anomaly; 8.8 ft charted depth to Hertford's town docks
Edenton	In-town entry $200K–$375K; historic core $350K–$900K+; real design review inside the ~500-structure overlay
Plymouth	No median quoted — deliberately, in a thin market — but a meaningful share of listings under $200K
Columbia	No published market stats a 3,245-person county can't support; the OBX-commuter value play (Manteo ~42 min)
Hertford Co.	The paycheck county — Nucor's plate mill, ECU Health Roanoke-Chowan (114 beds), Chowan University
Bertie	Hunting tracts 40–160+ acres, among the lowest prices in the region; unsoftened Cashie flood history
Martin	County median sale ~$138K — the network's lowest documented entry; the region's equestrian anchor
Hyde	4,589 people, ~58% water; Lake Mattamuskeet and the hunt economy ARE the market; Ocracoke excluded
Halifax	Lake Gaston shoreline (20,000 acres held within ~a foot of full pond) against small-town pricing; five I-95 exits
Northampton	The quieter, cheaper north shore of Lake Gaston; the last I-95 exit before Virginia
Nash	The network's largest live MLS inventory; Rocky Mount is split down the county line — taxes and schools differ by side
Pitt	The region's one true city market — ECU + ECU Health; investor math changes block by block near campus

Compiled September 2026 from the sixteen county briefs' own published, cited research (Census ACS, HUD, USFWS, NOAA, county tax offices). The county sites are the living source — each carries citations and verification links where a claim appears. Confirm tax facts against NCDOR before filing. Not legal, tax, or investment advice.

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