

THE LONGLEAF GROUP • BUYER SERIES

South Charlotte Relocation Guide

THE ESSENTIALS FOR 2026 – 2027

RELOCATION BONUS FEATURE

Five Mistakes to Avoid in 2026

INSIDE THIS EDITION

All eight towns and their pros and cons · The North Carolina vs South Carolina tax math · School assignment, decided by address

Keep going on YouTube: town tours, market updates, and neighborhood deep dives on [youtube.com/WelcomeToCharlotteNC](https://www.youtube.com/@WelcomeToCharlotteNC)

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A note before you start reading

If you are reading this, you have probably already decided that South Charlotte makes sense for your move. The harder question is where, and who to trust to help you sort it out. That is exactly what this guide is for.

Let me be straight with you. None of these towns is perfect, and the right one for you comes down to what you are willing to trade. Each one gives you something real and asks for something in return. Weddington gives you large lots and a top school assignment, but no downtown you can walk to. Fort Mill saves you real money on taxes, but you are crossing a state line to get it. Waxhaw has real charm and is growing fast, and some of that growth shows up in your commute. The buyers I do my best work with are the ones who want to understand those tradeoffs before they commit, not after.

Here is my background, because it shapes how I think about this. Before I became an agent, I spent about a decade running a real estate marketing technology company that served thousands of agents and brokerages across the country. We were acquired by Constellation Software in 2020. After that, my wife Amanda and I moved our own family from Knoxville to South Charlotte, in large part for the pediatric cardiac care our son needed. So I have sat where you are sitting. I have researched school assignments at midnight, calculated commutes against a job that had not started yet, and tried to figure out which neighborhood would still feel right in five years.

I live in Weddington. My kids go to school here. I pull real numbers from Canopy MLS, not national portal estimates. When I tell you something about one of these markets, it comes from watching it directly, not from a blog post that could have been written about any suburb in America.

Read this, mark up the towns that fit, and ignore the ones that do not. When you want to pressure-test your thinking against someone who lives here, I am easy to reach. There is no pitch in this document and there will be none on a call.



Looking forward to helping you sort it out, **Steve Jarrell**

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HOW TO READ THE NUMBERS IN THIS GUIDE

The facts here are current as of 2026 and the structural ones, like tax rates, school districts, and the relocation rules, are verified against official sources. Real estate market figures move every month, though. When you are ready to get specific, I will pull the live median prices, days on market, and a property tax comparison for your exact target towns and price range from Canopy MLS, so you are deciding on today's numbers rather than last quarter's.



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The map: how South Charlotte actually fits together

Most relocating buyers picture South Charlotte as one place. It is not. It is a cluster of towns across four counties and two states, and the invisible lines between them decide your property tax bill, your school assignment, and sometimes your commute. Understanding the geography first makes every other decision easier.

The four counties

Mecklenburg County, NC is Charlotte proper. Ballantyne and the South Charlotte neighborhoods inside the city limits sit here, served by Charlotte-Mecklenburg Schools. This is the most urban of your options and generally carries the highest property tax rate in the group.

Union County, NC is where most of the demand from relocating buyers actually lands. Weddington, Waxhaw, Marvin, and Indian Trail are all here, served by Union County Public Schools. Union County is the suburban heart of this market: larger lots, newer construction, and a school district that draws buyers specifically because of it. Matthews straddles the Mecklenburg and Union line, which matters more than people expect.

York County, SC is home to Fort Mill, just across the state line. Crossing into South Carolina changes your tax structure entirely and puts you in the Fort Mill School District, one of the most sought-after assignments in the metro.

Lancaster County, SC holds Indian Land, in a narrow strip locals call the Panhandle. It is the newest growth frontier of the eight, served by Lancaster County School District, and tends to deliver the most house for the money.

THE SINGLE MOST IMPORTANT LINE

The North Carolina to South Carolina state line runs right through this market. North of it you pay NC income and property tax and your kids attend NC schools. South of it, in Fort Mill and Indian Land, you get South Carolina's homeowner-friendly tax structure but commute back across the line if your job is in Charlotte. That one line is the biggest single variable in this guide.

Where the jobs are

Most of the buyers I work with commute to one of four cores: Uptown Charlotte, the South End and Midtown corridor, the Ballantyne business park, or working remotely with occasional trips in. Your distance to those cores is the second variable that should shape your shortlist. The corridors that carry this market are I-485 around Charlotte, US-74 through Matthews and Indian Trail, Providence Road south through Weddington and Marvin, and I-77 down into Fort Mill and Indian Land. Where you land on those corridors matters as much as the town name on your mailbox.

THE REAL TRADEOFF

No town in this guide wins on every axis. The walkable options give up lot size and school assignment. The ones with the best schools and biggest lots give up walkability and add commute. The lowest-tax options put a state line between you and a Charlotte office. Your job now is to decide which tradeoff you are most willing to live with.



The five decisions that actually matter

You can lose weeks comparing towns on the wrong variables. After working with relocating buyers in these markets, I have found that almost every good decision comes down to five questions. Answer them truthfully and your list of eight towns usually narrows to two or three on its own.

1. How important is the school assignment, really?

Be clear with yourself about whether this is a top-three factor or a nice-to-have. For some buyers it is the entire reason they are looking in Union County or Fort Mill, and it should drive the search. For others, the assignment matters less than commute or lifestyle, and over-indexing on it means paying a premium for something they do not actually need. The school assignment is baked into the price of the home either way. The question is whether you are the buyer who should pay for it.

2. What does your commute actually look like, on a Tuesday?

Not the best-case Sunday drive. The real one, leaving at the time you will actually leave, to the place you will actually go. A fifteen-minute difference in each direction is two and a half hours a week and over one hundred hours a year. If you are fully remote, this drops down the list. If you are in an office three or more days a week, it may be the most important variable of all.

3. Do you want land, or do you want to walk to things?

This is the cleanest dividing line in the whole market and you usually cannot have both. The large-lot towns give you space, privacy, and quiet. They do not give you a coffee shop you can walk to on a Saturday. The more walkable spots trade lot size for a downtown or a town center. Decide which version of your daily life you actually want before you fall for a specific house.

4. North Carolina or South Carolina?

The tax difference is real and I cover it in detail in Section 04. But it is not only a tax question. It is a question of which state your kids go to school in, where you register your vehicles, and whether your daily commute crosses the line. Some buyers save meaningfully and never think about it again. Others find the state line creates small frictions they did not anticipate. Go in with eyes open.

5. New construction or established neighborhood?

New construction gives you a current floor plan and builder warranties, usually further out where land is available. Established neighborhoods give you mature trees, known school performance, and a community that already exists, usually closer in. Neither is better. They are different products for different buyers, and knowing which one you are saves you from touring the wrong inventory for a month.

A QUICK EXERCISE

Rank those five from most to least important for your household before you read the town profiles. When you reach Section 05, the towns that match your top two will jump off the page. That ranking is the single most useful thing you can bring to our first conversation.

The school question

For a large share of the buyers relocating to this market, schools are the reason South Charlotte made the shortlist at all. Here is how assignment actually works, because it runs differently in each of the four districts, and getting it wrong is one of the most expensive mistakes an out-of-state buyer can make.

Assignment is by address, and addresses can be deceiving

In every district here, your child's school is determined by the specific address of the home you buy, not by the town name. Two homes a mile apart in the same town can feed into different schools. Never assume a home carries a given assignment because of its mailing address. Verify the exact assignment for the exact property, every time, before you fall for a house.

Union County Public Schools (Weddington, Waxhaw, Marvin, Indian Trail)

This is the district most relocating buyers are chasing. The clusters that draw the most demand are **Weddington**, **Marvin Ridge**, and **Cuthbertson**, pulling from the Weddington, Waxhaw, and Marvin areas. Marvin Ridge and Weddington rank near the top of North Carolina public high schools. Indian Trail feeds mainly into **Sun Valley** and **Porter Ridge**, which are solid and improving but do not carry the same statewide reputation or premium, part of why Indian Trail delivers more house for the money. The boundaries split in ways that surprise people: eastern Weddington and eastern Indian Trail can feed Sun Valley rather than the cluster the town name implies.

Charlotte-Mecklenburg Schools (Ballantyne, parts of Matthews)

Ballantyne sits in CMS and feeds primarily into **Ardrey Kell**. CMS is a big district with magnet options and a more complex assignment and choice process than the suburban Union County system. Matthews is split: part sits in Mecklenburg County and CMS, feeding schools like **Butler** and **Providence**, and part sits in Union County. That Mecklenburg-Union split inside Matthews is one of the most misunderstood things in this market.

Fort Mill and Lancaster County Districts (Fort Mill and Indian Land, SC)

Fort Mill School District is one of the most sought-after assignments in the metro and a major driver of why buyers cross into South Carolina, with high schools including **Nation Ford**, **Catawba Ridge**, and **Fort Mill**. Just south, Indian Land feeds into **Indian Land High** and its companion schools within the Lancaster County School District, which have built a strong reputation quickly and rank near the top of the state for test-score growth, though Fort Mill still carries the longer-established name.

WHAT IT REALLY COSTS

A top school assignment is already priced into the home. You are not getting it for free by picking the right town. The real question is whether your household will use and value that assignment enough to justify the premium over a very good school a few miles away. For some buyers the answer is clearly yes. For others, paying for the best assignment in the metro when a strong one would serve them just as well is the most common way I see people overspend.

The tax question: North Carolina vs South Carolina

This is the section out-of-state buyers underestimate the most. The decision to live in Fort Mill or Indian Land instead of a comparable North Carolina town is, in large part, a tax decision. The savings are real. So are the tradeoffs. Here is the full picture of both.

How the two states differ in structure

North Carolina charges a single flat income tax rate on all taxable income, and that rate has been trending down for years: it sits at **3.99 percent for 2026**. South Carolina uses graduated brackets, with a low bracket of 1.99 percent and a top rate of **5.21 percent for 2026** on income above roughly thirty thousand dollars, though most households land at an effective rate below that top number after deductions. On income tax alone the two states are closer than people assume, and for some earners North Carolina is the better deal.

The bigger difference is property tax. South Carolina has one of the most homeowner-friendly property tax structures in the country for an owner-occupied primary residence. South Carolina assesses a primary residence at a 4 percent ratio of fair market value, while second homes and rentals are assessed at 6 percent. The practical effect shows up in the effective rate, the share of a home's value you actually pay each year. On the North Carolina side, Union County runs around 0.7 percent and Mecklenburg around 0.8 percent. On the South Carolina side, York County (Fort Mill) and Lancaster County (Indian Land) run closer to 0.5 percent for an owner-occupied home. That gap, roughly a third lower in South Carolina, is the heart of the tax advantage, and I will pull the exact current rate for whichever towns you are weighing.

What the difference looks like in real dollars

On a home in the price range most of my buyers are shopping, the annual property tax difference between a South Carolina primary residence and a comparable North Carolina home can be substantial, and it compounds every year you own. I will run the specific comparison for your target price and the exact towns you are weighing, because the number depends heavily on the home value and the tax districts involved.

WHAT YOU GIVE UP

South Carolina's tax advantage is genuine, but it is not free money. South Carolina taxes vehicles annually as personal property, which offsets some of the home savings. If your job is in Charlotte, you are commuting across the state line, and I-77 through the Fort Mill corridor carries real traffic at peak hours. And you will retile and register vehicles in a new state. None of this erases the savings. It just means the decision is about more than the number on a property tax bill.

WHERE TO GET THE REAL NUMBER

Property tax is too situation-specific to publish a single figure that will be right for you. The home value, the county, the tax district, and whether it is your primary residence all change the answer. Send me your price range and the towns you are comparing and I will build you a clean side-by-side. It is one of the most useful fifteen minutes in the whole process, and the kind of thing I do before you ever decide to work with me.

Town by town

Eight towns, each profiled straight. For every one you will find who it actually fits, how schools and commute shake out, the neighborhoods worth knowing, and the single tradeoff I would want you to understand before you fall for a house there. I have ordered them roughly from the established, higher-demand Union County core outward to the South Carolina growth frontier.

HOW TO USE THESE PROFILES

Do not read all eight with equal attention. Use your ranking from Section 02. If schools and lot size are your top two, spend your time on Weddington, Marvin, and Waxhaw. If tax savings and house-for-the-money lead your list, jump to Fort Mill and Indian Land. If you want to be closer in and more connected, look hard at Matthews and Ballantyne. The point of this guide is to help you skip the towns that do not fit, not to make all eight sound appealing.

One note that applies to every profile. The price context I give is directional and I keep the live figures current rather than printing a number that goes stale. When you are ready, ask me for the present version with median prices, days on market, and inventory for your exact price band.

Not sure which towns deserve your attention? As you read the next eight profiles, send me your top priorities and I will tell you which two or three actually fit, including when the answer is a town you had not considered. Book a 20-minute call at calendly.com/stevejarrell



Weddington

THE LARGE-LOT STANDARD

Union County, NC
Union County Public Schools

Fits the buyer who: wants space, privacy, and a top school assignment, and does not need to walk to anything.

Trades away: walkability and a town center entirely.

The snapshot

Weddington is the benchmark a lot of relocating buyers measure everything else against. It is known for large lots, established and newer homes in the upper price tier, and one of the most respected public school assignments in the region. It is where I live, and it draws buyers from across Union County specifically because of the Weddington High cluster. The appeal is real and it is consistent: space, quiet, strong schools, and durable values in the higher price range.

Schools

The town anchors the **Weddington** high school cluster, one of the top public assignments in North Carolina, though portions of eastern Weddington feed into **Sun Valley** instead. Verify the exact assignment by address. This is the town where the assignment-by-address rule bites hardest, because the price premium attached to the Weddington cluster is significant.

Housing and neighborhoods

Expect larger lots than almost anything comparably close to Charlotte, a mix of established custom homes and newer builds, and an emphasis on the upper end of the price range. Inventory in the most desirable price bands runs tight, and well-priced homes in good condition still move quickly.

Commute

Providence Road is the main artery north toward Charlotte. The drive to Uptown or the South End is manageable but not short, and it is sensitive to peak-hour timing. If you are commuting in several days a week, drive it at your real departure time before you commit.

THE ONE TRADEOFF TO UNDERSTAND

Weddington has no walkable downtown, no town center, and no coffee shop you can walk to on a Saturday morning. What it has is large lots that are increasingly rare this close to Charlotte, consistent appreciation in the upper price range, and a school system buyers move across the county for. Whether that trade makes sense depends entirely on what your daily life actually looks like.



Waxhaw

CHARM PLUS GROWTH

Union County, NC
Union County Public Schools

Fits the buyer who: wants a real downtown and community feel alongside strong schools and newer master-planned options.

Trades away: some of that small-town quiet to fast growth and traffic.

The snapshot

Waxhaw is one of the few towns on this list that gives you an actual historic downtown, with a walkable core, local restaurants, and a genuine community calendar, while still delivering Union County schools and a deep bench of newer neighborhoods. That combination makes it one of the most popular relocation targets in the market. It is also growing quickly, and you can see that growth in the traffic on the main corridors at peak times.

Schools

Waxhaw feeds into the highly regarded **Marvin Ridge** and **Cuthbertson** clusters, along with **Weddington** for some areas. This is a major part of the demand. As always, the specific cluster depends on the address, and within Waxhaw the difference between clusters is meaningful to both school performance and resale.

Housing and neighborhoods

Waxhaw has one of the widest ranges of neighborhoods in the market. Established and newer master-planned communities worth knowing include **Millbridge**, **Hunter Oaks**, **Skyecroft**, **Hollister**, **Lawson**, **The Club at Longview**, **Providence Downs South**, **Cureton**, and **Marvin Creek**. They vary widely in price, amenities, and school cluster, which is exactly why Waxhaw rewards a buyer who narrows by neighborhood rather than just by town.

Commute

Waxhaw sits farther south, so the commute to Uptown is longer than from Matthews or Ballantyne, and the main routes north can back up at peak hours. For remote and hybrid buyers this matters far less, which is part of why Waxhaw has done so well with that group.

THE ONE TRADEOFF TO UNDERSTAND

Waxhaw gives you the downtown and community feel that Weddington does not, but it is growing fast, and growth brings traffic and construction. The charm is real. So is the road work. If you want the lifestyle, go in knowing the area is still building out and the commute is longer than the towns closer to the city.



Marvin

QUIET AND EXCLUSIVE

Union County, NC
Union County Public Schools

Fits the buyer who: wants the top school cluster, large lots, and a quiet, low-density setting, and is shopping the upper price tier.

Trades away: volume of inventory and any real commercial core.

The snapshot

Marvin is small, low-density, and oriented toward the upper end of the market. It is one of the most sought-after addresses in Union County, largely because of its school assignment and its quiet, estate-feel neighborhoods. There is very little here in the way of commercial development by design, which is exactly what its buyers want. If Weddington is the large-lot standard, Marvin is its quieter, more exclusive neighbor.

Schools

Marvin anchors the **Marvin Ridge** cluster, consistently one of the top-ranked public school assignments in North Carolina, and a primary reason buyers target the area.

Housing and neighborhoods

Expect larger lots, custom and semi-custom homes, and a concentration in the upper price tier. Communities like **Marvin Creek** and the established estate neighborhoods define the area. Inventory is thinner here than in Waxhaw or Indian Trail simply because the town is smaller and lower-density, so the right home can take patience.

Commute

Similar to Weddington and Waxhaw, Marvin relies on Providence Road and the southern corridors into Charlotte. It is a manageable but not short commute to Uptown, and it rewards hybrid and remote schedules.

THE ONE TRADEOFF TO UNDERSTAND

Marvin gives you the top school cluster and a quiet, low-density setting, but there is almost nothing commercial here and inventory is limited. You are buying privacy and a school assignment, not convenience or selection. For the right buyer that is exactly the point. For a buyer who wants options and amenities close by, Waxhaw or Matthews will feel like a better fit.



Matthews

Mecklenburg & Union County, NC
CMS or UCPS by address

CLOSER IN AND CONNECTED

Fits the buyer who: wants a shorter commute, an established town with a real downtown, and more moderate price points.

Trades away: the largest lots and a single, predictable school district.

The snapshot

Matthews is closer to Charlotte than the Union County towns farther south, with an established, walkable downtown, mature neighborhoods, and a strong sense of identity. It tends to offer more moderate price points and a shorter commute than Weddington, Waxhaw, or Marvin. For buyers who value being connected and established over having the newest and largest home, Matthews is often the answer they did not know they were looking for.

Schools

This is the critical detail in Matthews: the town straddles the **Mecklenburg and Union county line**. Part of Matthews sits in Mecklenburg County and is served by Charlotte-Mecklenburg Schools, feeding schools like **Butler** and **Providence**. Part of it sits in Union County and is served by Union County Public Schools. Two similar homes in Matthews can be in entirely different districts. If schools are a priority, the county line inside Matthews is the first thing to verify.

Housing and neighborhoods

Matthews offers a mix of established neighborhoods, mature trees, and a range of price points generally more moderate than the southern Union County towns. Lots tend to be smaller and the housing stock older, which some buyers prefer for the character and the location.

Commute

Matthews benefits from proximity to I-485 and the US-74 corridor, and it is meaningfully closer to Uptown and the South End than the towns farther south. For buyers commuting several days a week, that proximity is the headline advantage.

THE ONE TRADEOFF TO UNDERSTAND

Matthews gives you a shorter commute and an established town, but it does not give you the large lots or the single predictable top-tier school district that the southern Union County towns do. And the Mecklenburg-Union split means you have to verify the school assignment carefully. The convenience is the draw. The smaller lots and the district complexity are the cost.

Indian Trail

Union County, NC
Union County Public Schools

HOUSE FOR THE MONEY, NC SIDE

Fits the buyer who: wants Union County schools and newer housing at a more accessible price, and will trade the top cluster for value.

Trades away: the Weddington and Marvin Ridge cluster premium.

The snapshot

Indian Trail is one of the most consistently popular relocation targets in this market for a simple reason: it delivers newer housing stock and Union County schools at a more accessible price than the towns directly south of it. It sits along the I-485 and US-74 corridors with a lower combined tax rate than the Mecklenburg side of the line. For buyers who want into Union County without paying the Weddington or Marvin premium, this is frequently the landing spot.

Schools

Indian Trail feeds primarily into **Sun Valley** and **Porter Ridge**, with assignment split across the town. These schools are solid and improving, but they do not carry the same statewide ranking or price premium as the Weddington and Marvin Ridge clusters. That difference is a meaningful part of why Indian Trail costs less. As elsewhere in Union County, the boundaries split in ways that surprise people, so verify by address.

Housing and neighborhoods

Indian Trail leans newer, with a deep supply of more recently built neighborhoods and a wider range of accessible price points than the southern Union County towns. This is part of why it draws so many relocating buyers shopping below the Weddington and Marvin tiers.

Commute

Access to I-485 and US-74 makes the commute to Charlotte and Ballantyne reasonable, with a typical one-way drive that is competitive with much of the Union County market.

THE ONE TRADEOFF TO UNDERSTAND

Indian Trail gives you Union County schools and newer homes for less, but the schools are the solid-and-improving tier rather than the top-ranked clusters to the south. If the absolute best school assignment is your priority, this is not the town. If you want strong value, newer construction, and a Union County address without the premium, Indian Trail is one of the best matches in the guide.



Ballantyne

URBAN EDGE OF SOUTH CHARLOTTE

Mecklenburg County, NC (Charlotte)
Charlotte-Mecklenburg Schools

Fits the buyer who: wants to stay inside Charlotte, close to a major job center, with amenities and shopping at the doorstep.

Trades away: lot size, the lowest tax rate, and the suburban quiet of the Union County towns.

The snapshot

Ballantyne is the most urban option in this guide. It sits inside the Charlotte city limits in far south Mecklenburg County, built around a major business park, with shopping, dining, and amenities woven into the area rather than a drive away. For buyers whose work or lifestyle keeps them oriented toward the city, Ballantyne offers proximity and convenience the outer suburbs cannot match.

Schools

Ballantyne is served by Charlotte-Mecklenburg Schools and feeds primarily into **Ardrey Kell**, a large and well-regarded high school. CMS is a bigger, more complex district than the suburban systems, with magnet and choice options layered on top of base assignment, so the process takes more navigation than Union County's.

Housing and neighborhoods

Expect smaller lots than the Union County towns, a mix of established neighborhoods and higher-density options including townhomes and more compact single-family, and a price-per-square-foot that reflects the in-city location and convenience.

Commute

This is Ballantyne's structural advantage. It is itself a major employment center, and access to I-485 puts much of the metro within a manageable drive. For buyers working in or near the Ballantyne corridor, the commute can be among the shortest in the entire guide.

THE ONE TRADEOFF TO UNDERSTAND

Ballantyne gives you in-city convenience and a short commute to a major job center, but you give up the large lots, the lower Union County or South Carolina tax rates, and the suburban quiet. You are paying for location and amenities, not land. For the right buyer that is exactly the trade they want. For one chasing space and the lowest tax bill, the outer towns win.

Fort Mill

York County, SC
Fort Mill School District

THE SOUTH CAROLINA STANDARD

Fits the buyer who: wants a top school district and a homeowner-friendly tax structure, and is comfortable crossing the state line.

Trades away: a same-state Charlotte commute and the simplicity of staying in NC.

The snapshot

Fort Mill is the most established South Carolina option and one of the strongest draws in the whole metro. It pairs a top-tier school district with South Carolina's homeowner-friendly property tax structure, in a town that has grown into a genuine destination for relocating buyers. For many, it is the best combination of schools, taxes, and quality of life on the list, provided the state line works for their job.

Schools

The Fort Mill School District is the headline. It carries one of the strongest reputations in the region, and its high schools, including **Nation Ford**, **Catawba Ridge**, and **Fort Mill**, are a primary reason buyers choose the town.

Taxes

Crossing into South Carolina changes your tax picture. A primary residence is assessed at South Carolina's favorable 4 percent ratio, and the effective property tax on an owner-occupied home in Fort Mill tends to run below a comparable North Carolina home. Remember the offsets covered in Section 04, including annual vehicle property tax.

Housing and commute

Fort Mill offers a wide range of newer and established neighborhoods across price points. The commute runs on I-77 north into Charlotte, which carries real traffic at peak hours, and you are crossing the state line each way. For buyers working in Charlotte, drive that corridor at your real commute time before committing.

THE ONE TRADEOFF TO UNDERSTAND

Fort Mill gives you a top school district and a lower property tax bill, but if your job is in Charlotte you are commuting across a state line on I-77, which is one of the busier corridors in the metro at rush hour. The schools and the tax structure are the reasons people love it. The commute and the cross-state logistics are what you weigh against them.

Indian Land

THE VALUE FRONTIER

Lancaster County, SC (the Panhandle)
Lancaster County School District

Fits the buyer who: wants the most house and land for the money plus the SC tax advantage, and does not need an established town center.

Trades away: the longer-established Fort Mill name and any real downtown.

The snapshot

Indian Land sits in the narrow Panhandle of Lancaster County, just south of Fort Mill across the county line. It is the newest growth frontier of the eight towns and tends to deliver the most house and land for the money, while still offering South Carolina's tax structure. It is an unincorporated community, which means no town government and no traditional downtown, but a great deal of new construction and rapid development along the US-521 corridor.

Schools

Indian Land is served by the Lancaster County School District and feeds into **Indian Land High** and its companion schools, which have built a strong reputation quickly and rank near the top of the state for test-score growth. Fort Mill still carries the longer-established name, but the Indian Land cluster has risen fast as the area has grown.

Taxes and value

You get the same South Carolina primary-residence tax advantage as Fort Mill, often paired with a lower price per square foot, which is the core of Indian Land's appeal. The same offsets apply, including annual vehicle property tax and the cross-state move logistics.

Commute

Indian Land runs on the US-521 corridor and I-77 access north into Charlotte and Ballantyne. It is farther out than Fort Mill, so the commute is longer, and US-521 has carried heavy growth-related traffic. As with Fort Mill, drive it at your real time before you decide.

THE ONE TRADEOFF TO UNDERSTAND

Indian Land gives you the most house, the most land, and the SC tax advantage, but it is the least established of the eight, with no town center and a lot of active construction. The value is the reason to look. The longer commute and the still-developing feel are what you accept to get it. For a value-focused buyer comfortable with a newer area, it is hard to beat on dollars.



The at-a-glance comparison

Eight towns on one page. Use this to confirm your shortlist, then dig into the full profiles for the two or three that fit. Live price and ranking figures are kept current rather than printed here, because they move every month.

Directional comparison. Drive time is a typical one-way trip to Uptown and runs longer at peak. Effective tax is the approximate owner-occupied property tax rate by county. Ask me for current median price and days on market for your price band.

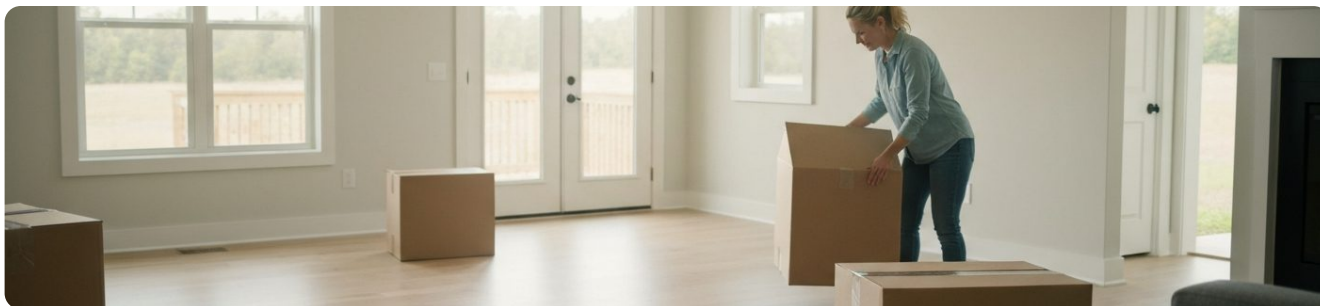
Town	County / State	School district	Best for	Lot size	Drive to Uptown	Eff. tax
Weddington	Union, NC	UCPS (Weddington)	Space + top schools	Large	30 to 45 min	~0.7%
Waxhaw	Union, NC	UCPS (Marvin Ridge / Cuthbertson)	Downtown + schools	Varies	40 to 55 min	~0.7%
Marvin	Union, NC	UCPS (Marvin Ridge)	Quiet + top schools	Large	35 to 50 min	~0.7%
Matthews	Meck / Union, NC	CMS or UCPS by address	Shorter commute	Smaller	20 to 35 min	~0.8%
Indian Trail	Union, NC	UCPS (Sun Valley / Porter Ridge)	Value + newer homes	Moderate	30 to 45 min	~0.7%
Ballantyne	Mecklenburg, NC	CMS (Ardrey Kell)	In-city + amenities	Smaller	25 to 40 min	~0.8%
Fort Mill	York, SC	Fort Mill SD	Schools + SC taxes	Varies	25 to 40 min	~0.5%
Indian Land	Lancaster, SC	Lancaster County SD	Most house + SC taxes	Larger, newer	35 to 50 min	~0.5%

READING THIS TABLE

Drive times assume a Charlotte Uptown destination and stretch at peak hours; if you work in Ballantyne, the South Carolina towns and Indian Trail shift in your favor, and if you are remote, commute drops out almost entirely. Notice the effective tax column: the two South Carolina counties run roughly a third lower than the North Carolina side, which is the savings Section 04 covers.

Want this run for your exact numbers? I will pull live median price, days on market, and a property tax comparison for your target towns and price range. calendly.com/stevejarrell

The relocation essentials checklist



Choosing the town is the hard part. The logistics of the move are just a list, and this is that list. A few items have a legal clock attached, and crossing the state line changes several of them, so handle these early.

The deadlines that have a clock on them

If you land in North Carolina, you have **60 days** from establishing residency to get your NC driver's license, and the same 60 days to title and register your vehicles with the NCDMV. If you land in South Carolina, you have **90 days** to get your SC license and **45 days** to register your vehicle. One South Carolina wrinkle to plan for: you must pay the annual vehicle property tax before the SCDMV will issue your plate and registration, so budget for that bill as part of the move rather than a surprise later.

Set up utilities by area

Who provides your power and water depends on exactly where you land, which trips up a lot of new arrivals. Electricity in the Union County towns (Weddington, Waxhaw, Marvin, Indian Trail) comes from either **Union Power Cooperative** or **Duke Energy** depending on the address, while Ballantyne, Matthews, Fort Mill, and Indian Land are Duke Energy territory. For water and sewer, the Union County towns are served largely by **Union County Water**, Ballantyne and Matthews by **Charlotte Water**, Fort Mill mostly by the **Town of Fort Mill** (with some subdivisions on York County Utilities), and Indian Land by the **Lancaster County Water and Sewer District**. Confirm the exact providers for your specific address before closing.

The move checklist

- ✓ **Six weeks out:** book movers, lock your closing and possession dates, and start a change-of-address with USPS.
- ✓ **Two to three weeks out:** schedule electric, water, gas, internet, and trash to start on your possession date. Several areas use private trash subscription rather than municipal pickup, so ask.
- ✓ **First two weeks here:** driver's license, vehicle registration, and voter registration. In South Carolina, file your Legal Residence (4 percent) application with the county so your primary-home property tax rate is correct.
- ✓ **School enrollment:** gather proof of residency, birth certificates, immunization records, and prior transcripts. Verify your assigned schools by your exact address, not the town name.

Sources, verify before relying: NCDMV (ncdot.gov/dmv), SCDMV (scdmv.net), Union Power Cooperative, Duke Energy, Union County Water (unioncountync.gov), Charlotte Water, Town of Fort Mill, Lancaster County Water and Sewer District. Deadlines and providers current as of 2026 and subject to change.

The top schools K-12 guide



Section 03 covered how assignment works. This is the named list of the schools that draw buyers to these towns. Ratings shift year to year and the rating sites do not always agree, so I have kept the descriptions to the tier each school consistently lands in. Check the current number on GreatSchools or Niche, and confirm your exact assignment by address, before you rely on either.

Union County Public Schools (Weddington, Waxhaw, Marvin, Indian Trail)

The three high schools buyers chase, **Marvin Ridge**, **Weddington**, and **Cuthbertson**, consistently rate among the top public high schools in North Carolina, with Marvin Ridge and Weddington routinely carrying top-tier GreatSchools and Niche marks. Their feeder schools, including **Marvin Ridge Elementary**, **Weddington Middle**, and **Cuthbertson Middle**, rate strongly as well, which is part of why the assignment premium attaches to the whole cluster, not just the high school.

Charlotte-Mecklenburg Schools (Ballantyne and south Charlotte)

Ardrey Kell anchors Ballantyne and rates near the top of the CMS high schools, with **Providence** and the larger, well-known **Myers Park** also strong options serving south Charlotte. CMS layers magnet and choice programs on top of base assignment, so the process takes more navigation than the Union County system.

Fort Mill and Lancaster County (Fort Mill and Indian Land, SC)

The Fort Mill district's reputation is a primary reason buyers cross the line, and its high schools, **Fort Mill High**, **Nation Ford**, and the newer **Catawba Ridge**, all rate well. Just south, **Indian Land High** serves the fast-growing Lancaster County Panhandle and has been climbing as the area builds out, though Fort Mill still carries the longer-established name.

Private and charter options

South Charlotte also has a deep independent-school bench, including **Charlotte Latin**, **Charlotte Country Day**, **Providence Day**, and **Metrolina Christian Academy**. Among public charters, **Union Academy** in Monroe and **Queen's Grant** in Mint Hill are the names that come up most. These pull from across the region rather than by address, so they widen your options if a specific assignment does not fit.

School quality reflects GreatSchools and Niche tiers as of 2026, cross-checked against state report cards. Ratings change each school year, so confirm the current number and your exact assignment per address before relying on either.

Buying and selling in NC and SC: what to know



Most relocating buyers do not realize this until they are mid-search: the home-buying process is not the same on both sides of the state line. If your shortlist spans North Carolina and South Carolina, you are comparing two different contract systems, which is exactly where an agent licensed in both states changes the game.

North Carolina runs on due diligence

North Carolina uses a system that surprises buyers from almost everywhere else. You pay a **Due Diligence Fee** directly to the seller, and it is generally non-refundable. In exchange, during the **Due Diligence Period** you have an unrestricted right to walk away for any reason and get your separate **Earnest Money** back. It front-loads your leverage: you control the deal during that window, but the clock is real and you pay for the privilege. North Carolina is also an attorney-closing state, so a licensed attorney handles the title work and closing.

South Carolina runs on contingencies, with an attorney at the table

South Carolina uses a more traditional contingency model: your earnest money is generally refundable if a specified contingency, such as financing, inspection, or appraisal, is not met. South Carolina also requires a licensed attorney to supervise the closing. The practical effect is that an NC offer and an SC offer protect you in different ways, and writing one as if it were the other is a costly mistake.

The cross-line details

Both states levy an annual vehicle property tax, North Carolina through its Tag and Tax Together program and South Carolina as a separate bill due before registration, so that is not a reason to favor one over the other. The real ownership-cost difference is the home: South Carolina's 4 percent Legal Residence assessment for a primary home is the advantage, and you have to file for it after you move.

WHY THIS IS THE SECTION TO CALL ME ABOUT

I am licensed in both North Carolina and South Carolina, so I can represent you on either side of the line and walk you through whichever contract system applies, rather than handing you off when your search crosses the border. That dual-state fluency, plus a decade building real estate marketing technology, is the practical reason relocating buyers use me as their guide. calendly.com/stevejarrell/intro_call_buying_or_selling_real_estate

Process verified via NC REALTORS and NC/SC Bar guidance. General information, not legal advice. Confirm specifics with your closing attorney.

Top jobs and industry



For a relocating professional, the strength and breadth of the Charlotte economy is part of the pitch. You are not betting your career on a single employer or a single industry. Here is the lay of the land.

A banking and finance capital

Charlotte is one of the largest banking centers in the United States. **Bank of America** is headquartered here, **Wells Fargo** runs a major East Coast hub in the city, and **Truist** holds a co-headquarters in Charlotte. That core has pulled in a deep fintech and financial-services ecosystem around it.

A heavy roster of corporate headquarters

The finance story is only part of it. The metro is home to the headquarters of **Honeywell**, **Duke Energy**, **Nucor**, **Albemarle**, **Brighthouse Financial**, **LendingTree**, and **Bojangles**, with **Lowe's** just up the road in Mooresville. Closer to the south Charlotte suburbs, **Ballantyne Corporate Park** is its own employment center, with **MetLife** among its anchor tenants.

The South Carolina side is its own job hub

Fort Mill and Indian Land are not just bedroom communities. **Red Ventures** is headquartered in Indian Land, and the Fort Mill area is home to **Movement Mortgage**, an **LPL Financial** campus, **Continental**, and the **Lash Group** (part of Cencora). For buyers working on the SC side, the commute math can flip in favor of the South Carolina towns entirely.

Healthcare and the airport

Two large health systems, **Atrium Health** and **Novant Health**, anchor the medical economy and are among the region's biggest employers. And **Charlotte Douglas International Airport** is a major **American Airlines** hub, which for a relocating professional who travels is one of the most underrated perks of the market: nonstop access to most of the country.

Employer and headquarters facts verified via company sources and the Charlotte Regional Business Alliance. Corporate footprints change; confirm current status for your specific employer.



Entertainment, dining, and the outdoors



A move is easier to picture when you can see the weekends. South Charlotte gives you a major-league city twenty minutes north and a lot of green space right outside the door. Here is what residents actually do with their time.

Big-league city, suburban base

You get four professional teams: the **Carolina Panthers** (NFL) and **Charlotte FC** (MLS) at Bank of America Stadium, the **Charlotte Hornets** (NBA) at Spectrum Center, and **Charlotte Knights** AAA baseball at Truist Field in Uptown. On the attraction side, **Carowinds** sits right on the NC and SC line near Fort Mill, with the state border literally painted through the park, and the **U.S. National Whitewater Center** offers rafting, climbing, and miles of trails on the Catawba River. **Discovery Place** runs a network of science museums anchored in Uptown.

Greenways and the outdoors

This is where the suburbs earn their keep. The **Anne Springs Close Greenway** in Fort Mill is a roughly 2,100-acre nature preserve with around 40 miles of trails for hiking, biking, and riding. The **Four Mile Creek Greenway** threads through south Charlotte toward Matthews, and the regional **Carolina Thread Trail** connects greenways and blueways across fifteen counties in both states.

Downtowns, shopping, and a tank of gas to anywhere

For a walkable evening, the historic downtowns of **Waxhaw**, **Matthews**, **Davidson**, and **Pineville** each have their own character. For shopping and dining, **SouthPark**, **Blakeney**, **Waverly**, **Stonecrest**, and Ballantyne cover everything from flagship retail to neighborhood restaurants. And the location is hard to beat for getaways: the North Carolina mountains around Asheville and Boone are roughly **2 hours** away, and the coast at Wilmington or Myrtle Beach is about three and a half to four hours out.

Venues and distances verified via official sources including ascgreenway.org, whitewater.org, discoveryplace.org, carowinds.com, and carolinathreadtrail.org. Drive times are approximate and traffic-dependent.

The relocation timeline

Buying from out of state is a different process than buying across town. Here is the sequence I walk relocating buyers through, built so you are not making the biggest financial decision of your life on a single rushed weekend visit.

About 90 days out: get oriented

Start with the decision framework in Section 02, not with listings. Rank your five priorities. Get a lender conversation going early so you know your real numbers, and make sure the lender understands relocation and cross-state purchases if South Carolina is on your list. Begin narrowing from eight towns to a working shortlist of two or three using this guide. This is the right time to have a no-pressure call with a local agent to pressure-test your assumptions before you spend money on flights.

About 60 days out: go deep on the shortlist

For your two or three towns, get specific. Verify school assignments by the actual neighborhoods you are considering, not the town name. Get the real property tax comparison if you are weighing NC against SC. Drive your commute virtually or ask your agent for real-world peak-hour timing. Start watching inventory in your price band so you understand what your money actually buys and how fast the right homes move.

About 30 days out: the visit that counts

Come in for a focused tour built around your shortlist, not a scattershot weekend. A good local agent will sequence your visit so you see the contrast between towns in a logical order, drive the commutes at real times, and walk neighborhoods rather than just houses. The goal of this trip is to leave with a clear first and second choice of area, and ideally a sense of the specific neighborhoods that fit.

Offer and contract: move with information, not pressure

When the right home appears, you should already know the market well enough to act with confidence. That is the entire point of the front-loaded work. Pre-approval in hand, a clear sense of value in your target neighborhood, and an agent who has shown you enough comparable homes that you recognize the right one when it comes up. Good preparation is what lets you move quickly without overpaying.

The cross-state details, if you are buying in SC

If you land in Fort Mill or Indian Land, budget time for South Carolina vehicle registration and titling, the primary-residence tax filing that unlocks the 4 percent assessment, and the general logistics of a cross-state move. None of it is hard. It is just a checklist, and knowing it is coming keeps it from becoming a surprise.

WHERE I FIT IN THIS TIMELINE

The most useful thing I do for relocating buyers happens in the first 60 days, long before anyone writes an offer. Verifying school assignments, building the tax comparison, giving you dependable commute timing, and helping you narrow the shortlist is work I do up front, with no expectation that you have decided anything. If that is useful to you, the next page is how to start.

The 5 mistakes out-of-state buyers make

The expensive missteps I see most often, and exactly how to sidestep each one. None of this is meant to scare you. It is here to save you money and a few headaches before you ever write an offer.

1 Reading the school assignment off the town name instead of the address

This is the costliest error in the guide, and I have watched it happen. Assignment runs by exact street address, not by town, and the boundaries split in ways that surprise people. Two homes a mile apart, sometimes on the same road, can feed different schools, and it is true on both sides of the line: Union County and Charlotte-Mecklenburg in North Carolina, Fort Mill and Lancaster in South Carolina.

THE FIX · Verify the exact assignment for the exact home on the district's official address lookup before you write an offer. Every single time.

2 Judging the commute from a weekend or midday drive

A town that is twenty-five minutes from your office on a Sunday can be fifty on a Tuesday at 8 a.m. Providence Road, I-485, Highway 74, and 521 all behave very differently at rush hour than they do when you are out touring homes on a Saturday.

THE FIX · Drive your real route at your real departure time, or get real peak-hour timing from someone who runs these corridors every day.

3 Treating the North Carolina vs South Carolina choice as one tax number

The South Carolina property tax savings are real, but they are not the whole math. South Carolina taxes your vehicles every year, new residents have to re-register on a deadline of roughly 45 days in South Carolina and 60 in North Carolina, and South Carolina's lower four percent primary-residence rate is not automatic. If you do not file the legal residence application with the county, you are billed at the higher rate until you do.

THE FIX · Compare the full picture, property tax, vehicle tax, and the filing steps, not a single headline number. I will build you the side-by-side.

4 Writing a North Carolina offer and a South Carolina offer the same way

These are two different contract systems, and confusing them costs real money. In North Carolina you pay a due diligence fee that is non-refundable and goes straight to the seller; walk away during due diligence and you forfeit it. South Carolina runs on a more traditional contingency model with refundable earnest money and a required attorney closing. An offer written as if one state were the other can leave you exposed.

THE FIX · Know which system you are in before you sign, and size your due diligence fee to what you can comfortably afford to lose.



5

Assuming every home is on city water and sewer

In parts of Weddington, Marvin, and Waxhaw, the larger-lot homes that draw relocating buyers run on a private well and septic system, not municipal utilities. That is not a problem, but it is a different ownership cost: periodic septic service, well upkeep, and an inspection you do not want to skip.

THE FIX • Confirm water and sewer for the specific property during due diligence. If it is well and septic, inspect both and ask the seller for maintenance records.

Before you make an offer, let's pressure-test your situation

These five are the ones I can help you sidestep. Bring me the home or the two towns you are weighing, and I will check the school assignment, the water and sewer, the tax math, and the contract differences for your exact situation, before any of it costs you money.

Book a 20-minute call →

calendly.com/stevejarrell



SCAN TO BOOK



Frequently asked questions

The questions relocating buyers ask me most on a first call. Short, straight answers here, with the longer version available whenever you want to talk.

Which South Charlotte town has the best schools?

The Weddington, Marvin Ridge, and Cuthbertson clusters in Union County and the Fort Mill School District in South Carolina are the most sought-after assignments, and they rank near the top of their states. The truth is, several are excellent, and the better question is which strong assignment fits your home, your commute, and your budget, since the top tiers carry a price premium.

Is it really cheaper to live in Fort Mill or Indian Land because of taxes?

For an owner-occupied primary residence, South Carolina's property tax structure usually produces a lower annual bill than a comparable North Carolina home, and it compounds over time. But weigh the offsets: South Carolina taxes vehicles annually, and if you work in Charlotte you are commuting across the state line. The savings are real for many buyers. The full picture is more than one number, and I am glad to build you the exact comparison.

How long is the commute to Uptown Charlotte from these towns?

It varies widely by town, route, and time of day, from relatively short out of Matthews and Ballantyne to longer from Waxhaw, Fort Mill, and Indian Land at peak hours. The single best thing you can do is drive your real route at your real departure time, or get reliable peak-hour timing from someone local before you commit.

Should I buy new construction or an established home?

Neither is universally better. New construction gives you a current floor plan and builder warranties, usually farther out. Established neighborhoods give you mature trees, known schools, and an existing community, usually closer in. Indian Land and Indian Trail skew newer; Matthews and parts of Weddington skew established. It comes down to which product fits your priorities.

We are relocating for a job that has not started yet. Can we still buy smart?

Yes, and most of my buyers are in exactly that position. The key is front-loading the research so that when you do visit, you are touring a focused shortlist rather than guessing. The 90-day timeline in Section 07 is built for precisely this situation.

Do I need to have decided on a town before I talk to you?

No. The most useful conversations I have are with buyers who are still deciding. Helping you compare towns, verify schools, and build the tax picture is work I do up front, with no expectation that you have committed to anything or to me.

Let's talk it through

You have now seen all eight towns without the gloss. The next step is not a sales call. It is a conversation to pressure-test your shortlist against someone who lives here and watches these markets every day.

Here is what I can do for you before you decide anything. I can verify the exact school assignment for the neighborhoods you are weighing, build a clean property tax comparison for your target price across North Carolina and South Carolina, give you accurate peak-hour commute timing for your actual route, and tell you which two or three towns actually fit your priorities, including when the answer is a town you had not considered. None of that requires you to have chosen an agent, and there is no pitch attached to it. I pull real numbers from Canopy MLS and would rather help you make a good decision than a fast one.

Book a no-pressure intro call

Grab twenty minutes on my calendar and bring your shortlist, your timeline, and your questions. If it is useful, we keep talking. If you would rather just get your questions answered and go back to researching, that is completely fine too.

Schedule your intro call →

calendly.com/stevejarrell/intro_call_buying_or_selling_real_estate



SCAN TO BOOK

Keep researching in the meantime

I publish a steady stream of South Charlotte buyer content, town comparisons, neighborhood deep dives, and market updates, on my YouTube channel and blog. If you are weeks out from a move and just want to keep learning, both are built for exactly that.

YouTube: youtube.com/@WelcomeToCharlotteNC

Blog and town guides: thelongleafgroup.com/blog

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This guide is for general informational purposes for buyers researching the South Charlotte market. School assignments, tax rates, and market figures change and should be verified for your specific property and timeline before you rely on them. Steve Jarrell and The Longleaf Group are licensed real estate professionals, not tax or legal advisors.