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COAST



PIEDMONT



MOUNTAINS



COMMUNITY SPOTLIGHTS
CERTIFIED RETIREMENT COMMUNITIES



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.





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WELCOME!

It's a pleasure to introduce you to a collection of unique North Carolina destinations that all carry the important designation of being Certified Retirement Communities awaiting your exploration.

Part of the beauty and lure of North Carolina is the state's perfect match for retirees and those planning for retirement years. And all across the state, there are communities and towns that have committed to retirees in the form of having gone through state certification.

The 16 communities profiled in this publication all offer that state-certified welcome—an open-armed invitation to be your retirement destination.

Across our three beautiful regions—Mountain, Piedmont, and Coastal—these communities share a commitment that is above and beyond others across our state and the nation.

Each has established a formal committee to welcome retirees along with efforts to include churches, clubs, medical facilities, businesses, colleges and universities, and other pillars in their community outreach and welcome to retirees.

These destinations 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' assets and offerings. They await your visit!

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 & Community Relations Manager
andre.nabors@visitnc.com*

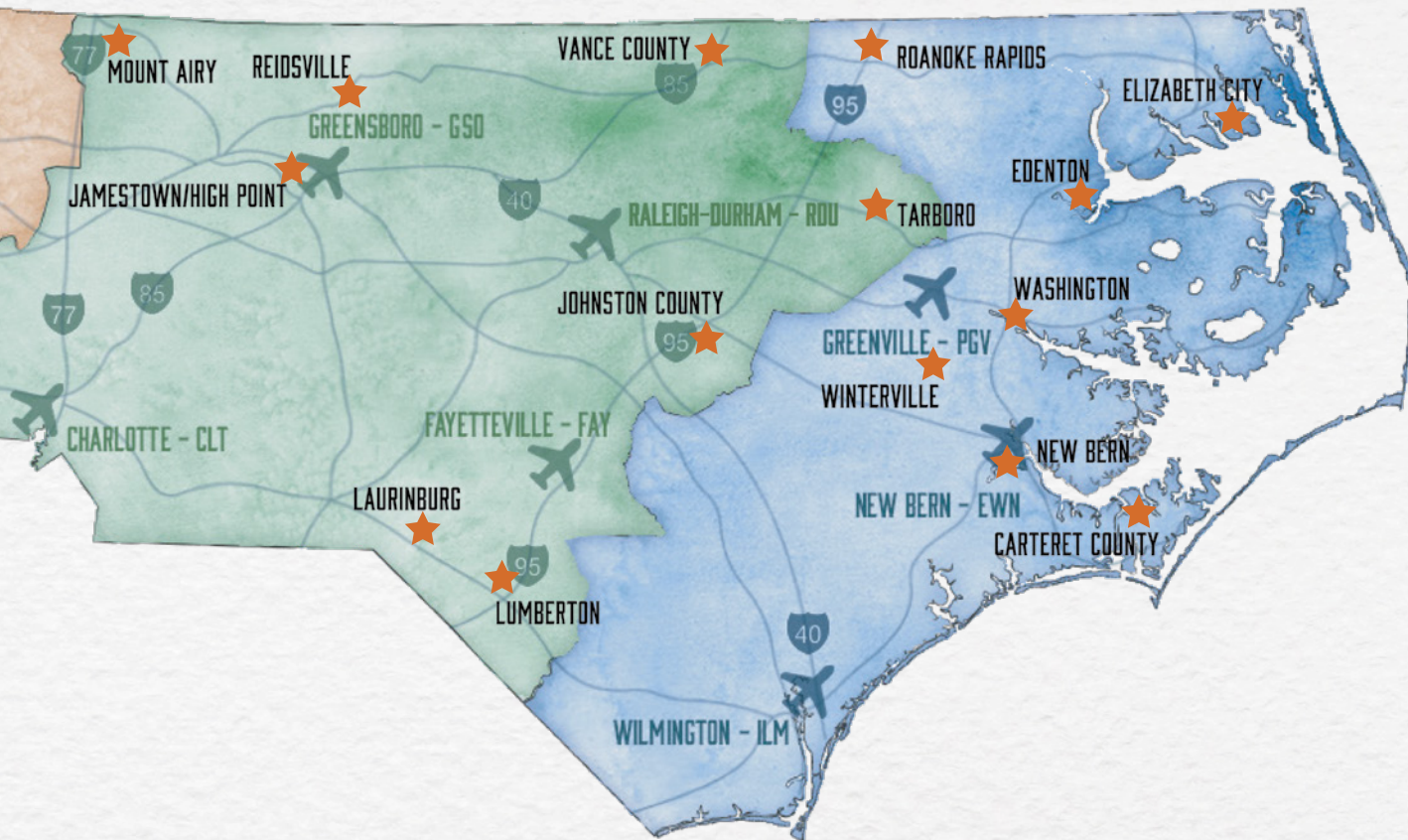


ANDRÉ NABORS

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



YES, NORTH CAROLINA!

Affordability, beauty, great weather, and ease of transportation top the list of lures.

Our working years can provide a great hint on the best place for our retirement years.

How? Simply consider your favorite vacation destinations and attributes as a base for research.

Beautiful mountains? A fabulous and varied coastline? Easily accessible and friendly cities and small towns?

North Carolina has them all, and in genuine bounty.

Add in on top of those attributes things like low taxes, great health care, and four distinct, enjoyable seasons, and an ideal retirement destination comes into focus.

Welcome to North Carolina!

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

Where the second-largest state highway system in the U.S. along with four international airports and six regional airports 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.

Where our 10 national park sites and 42 state parks include 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.

Where our vast collection of golf courses, both public and private, is highlighted by stunning Pinehurst.

Where adults over 65 are welcome to audit any course in the state completely free.

Add to all that the state's official welcome mat for retirees in the form of a set of Certified Retirement Communities, each of which is profiled in this publication.

A new life awaits in North Carolina!



Roanoke Rapids Lake

BRIAN FROST

LIFE ON THE LAKE

Wesley and Janice Taylor once used their Roanoke Rapids Lake home as a weekend escape. Now, it's their full-time retirement residence.

It's one thing to dream for years about pinpointing the ultimate retirement locale for the future. It's another to actually start living in that dream years before retirement takes place. That's the journey Wesley and Janice Taylor have taken.

More than a decade ago, while working and living their lives in Wake Forest, they keyed in on the Roanoke Rapids area as a place they loved. They wanted to find a lake house within driving distance of their home. They first considered Lake Gaston, but they ultimately bought a home with a view of Roanoke Rapids Lake—a nearby area that was a bit quieter and less commercialized than Gaston.

Roanoke Rapids Lake encompasses 4,600 acres and offers a variety of fun excursions including kayaking, fishing, and public swimming in the lakefront area, as well as walking trails, picnic shelters, and other activities.

"It's an absolutely beautiful lake," said Janice. "There's a lot of wildlife. We are bird watching people. We have a pontoon boat and enjoy getting out on the water to fish and tool around the lake."

"We just happened to drive into this neighborhood on a Sunday afternoon and saw it," said Wesley, referring to the house they purchased in 2010. "We wanted a house to sit on the deck and watch the boats go by."

It became a weekend home until they moved into it fully after selling their Wake Forest home in 2022.

In the years in between, they both enjoyed busy, successful careers. Janice is a certified nurse midwife who worked with a couple of obstetric practices in Raleigh. Wesley served as the CPA/controller for the North Carolina General Assembly, a role he held for 21 years.

In the last three or four years prior to moving to Roanoke Rapids permanently, they

began stretching their weekends to spend the maximum amount of time there. They would arrive on a Friday afternoon and stay until Monday morning when they'd get up at 5 a.m. to be back at work at 8 a.m. "We were motivated to stay," said Wesley.

Now that they are settling into their retirement years, they are happy to sleep in on Monday mornings, but Janice admits she misses working with patients. She stays busy as a master gardener and participates in a neighborhood garden group.

Wesley doesn't miss the day-to-day work grind at all. He has turned his attention to playing golf several times a week, as well as pickleball. "We bought a house two years ago in Florida and spend our winters there. I play pickleball there four to five times a week," Wesley said. "This past August, Roanoke Rapids built three pickleball courts, so there is starting to be a pickleball following here."

Janice and Wesley have one son who lives and works in Washington, D.C. They find their home in Roanoke Rapids to be very convenient for all of them. "We can be at his house in three and a half to four hours, and it's a good trip down for him to be away from the big city," said Janice.


They enjoy watching the area grow and expand to include new offerings.

"We split our time between Roanoke Rapids and Littleton," said Janice. "We enjoy going out to dinner and relaxing. There's a brewery in Littleton and a distillery in Weldon, so that's been entertaining for us to do. The Weldon Mills Theatre has concert offerings with some good entertainment bands that come and play."

"We hope the Weldon Mills Theater continues to take off," added Wesley. "It has struggled a bit, but it is coming around."

He said when they first moved to the area, most of the people they met lived and worked here. Increasingly more retirees are moving in. "Our neighborhood has a large retirement community," explained Janice. "There are several neighborhoods like ours around the lake, but I wouldn't characterize Roanoke Rapids as a retirement community. It's more of a working-class community. This has become a destination for people who want their lives to be on the lake."

Wesley said he loves being able to glance out their back window and see the lake, "but with little footprint of homes."

When they aren't out and about in the community, they enjoy quiet moments and spending time with their two Shih Tzu dogs, Tootsie and Sasha. "They love it here," said Wesley. 

"It's an absolutely beautiful lake," said Janice.

"There's a lot of wildlife. We are bird watching people. We have a pontoon boat and enjoy getting out on the water to fish and tool around the lake."

Weldon Mills Theatre





COASTAL!

If sunny days at the beach inspire you, consider that North Carolina has an estimated 200 days of sunshine with average temperatures around 70 degrees. Affordable communities and a wealth of activities make the coast a perfect place to live the good life.



For many retirees, the dream of coastal living comes with one big question: can I actually afford it? In North Carolina, the answer is yes. With property taxes that fall below the state average, no tax on Social Security benefits, and communities designed to support active, engaged living, the coast offers more than beauty—it offers peace of mind.

EXPLORE THE COAST'S CERTIFIED RETIREMENT COMMUNITIES

With 322 miles of coastal shoreline, North Carolina provides a myriad of living options for retirees. There are seven areas in the Coastal region that have achieved the designation of Certified Retirement Communities. This means that these areas provide the amenities, services, and opportunities to enable retirees to lead active and productive lives.

Morehead City & Carteret County. Known as the Crystal Coast, this area lives up to its enchanting name with warm, high-visibility waters perfect for scuba diving. Morehead City, the largest town in the area, provides retirees with the right blend of health care, foodie delights, and retail stores. Carteret County is consistently ranked as the county with the lowest property tax rates in the state.

Edenton. There are water-based excursions a-plenty here in this small town, which has been named the “prettiest small town in the South” 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.

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.

New Bern. Named one of the “Top 10 Coastal Towns Where You Can Afford to Retire,” New Bern offers an exhilarating blend of history, modern conveniences, and natural treasures. It was North Carolina’s first state capital, the 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 beck-



With property taxes that fall below the state average, no tax on Social Security benefits, and communities designed to support active, engaged living, the coast offers more than beauty—it offers peace of mind.

ons 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.

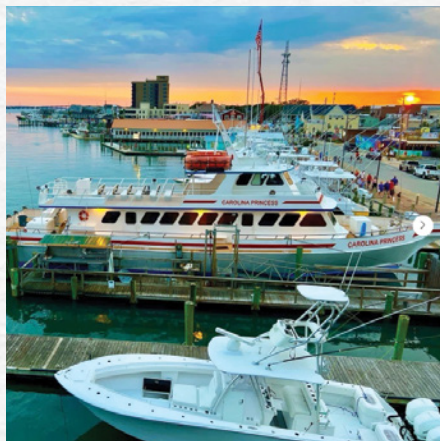
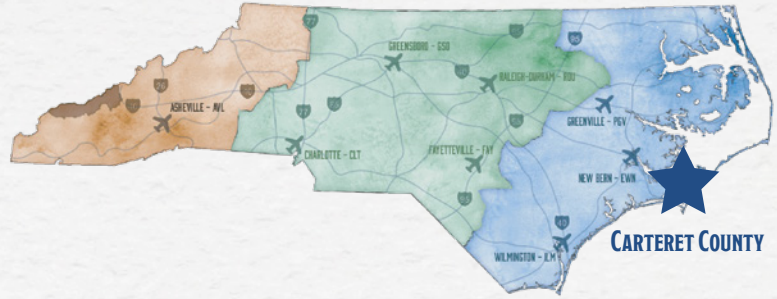
Washington & Beaufort County. Located on the Pamlico Sound, Washington has always been a “seafood-to-table” kind of town. The Washington Seafood Trail points the way whether you want to catch your own dinner or find an award-winning chef to prepare it for you. Food is just one part of a coastal lifestyle for retirees—there’s plenty more to explore from arts and crafts to outdoor excursions.

Winterville. Fewer than 11,000 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. [A](#)

CARTERET COUNTY

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 was recognized with five 2024 Women's Choice Awards® as one of America's best hospitals and is the only North Carolina hospital affiliated with the Mayo Clinic Care Network. Its new cancer center will combine medical oncology and radiation oncology in one building.

In 2025, Carteret Community College was ranked as the 15th best community college in the nation by SmartAsset. The county is also 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 area will stay in its natural state in perpetuity.

MEDIAN HOME SALE PRICE

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



LOCATION

CARTERET COUNTY



SIZE OF COMMUNITY

70,259



AVG. JAN / JULY TEMPS.

54° F / 86° F

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.

ELIZABETH CITY

LOCATION

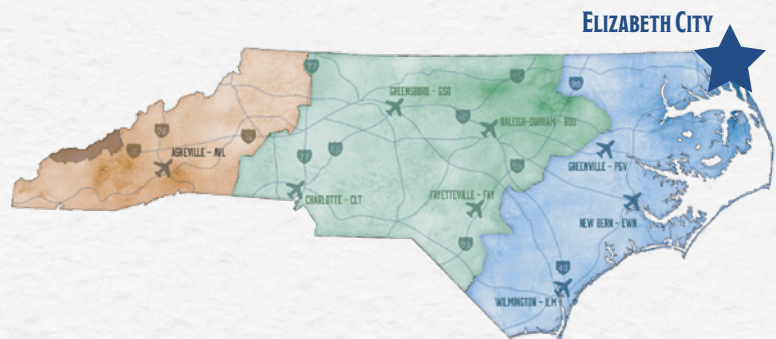
Known as the "Harbor of Hospitality," our historic downtown is less than an hour from the Outer Banks and all the urban amenities of Hampton Roads, including the Virginia Beach Aquarium, Chrysler Performing Arts Center, and Norfolk International Airport.

QUALITY OF LIFE

Enjoy First Friday ArtWalks, Arts of the Albemarle, movies and music at Mariners' Wharf park, and a host of special events throughout the year. 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 Roads—is a 90-bed regional hospital offering a full range of services including orthopedics, cancer, and heart and vascular conditions.



Discover Elizabeth City's myriad charms, activities, historic landmarks, and more.

For more than 230 years, our harbor has welcomed travelers, merchants, and dreamers. Known as the "Harbor of Hospitality," Elizabeth City is a place where friendliness isn't just a catchphrase—it's our way of life.

We're proud of our nationally significant history, from Civil War sites and Underground Railroad landmarks to our beautifully preserved architecture and waterfront that once buzzed with schooners and steamboats.

Elizabeth City offers something truly special: an inviting small-town feel with an open mind and a big heart. You'll find a place that welcomes you just as you are.

Our mild climate means you can enjoy outdoor activities year-round: kayaking on the river, biking our scenic routes, strolling through downtown shops, or just catching the sunset over the Pasquotank.

Elizabeth City offers a slower pace without sacrificing culture, community, or convenience. We have easy access to quality healthcare, affordable living, and a calendar full of festivals, art walks, and waterfront events. You'll have the freedom to relax, explore, and belong.

Elizabeth City isn't your average town, and we like it that way. Come see why so many new faces decide to stay.



MEDIAN HOME SALE PRICE

The median home sale price 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

COASTAL REGION

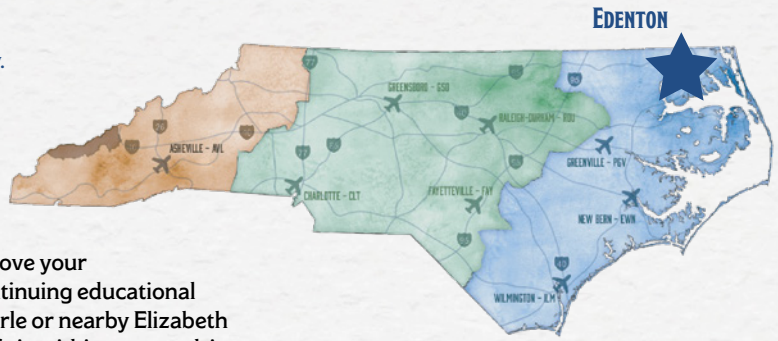
EDENTON

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 SALE PRICE

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EDENTON

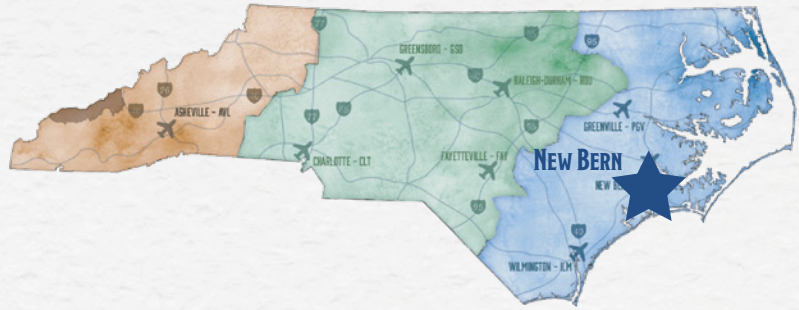
\$362,500

NATIONAL AVERAGE

\$440,000

COASTAL REGION

NEW BERN



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 SALE PRICE

The median home sale price 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 5 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



ROANOKE RAPIDS

MEDIAN HOME SALE PRICE

The median home sale price 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

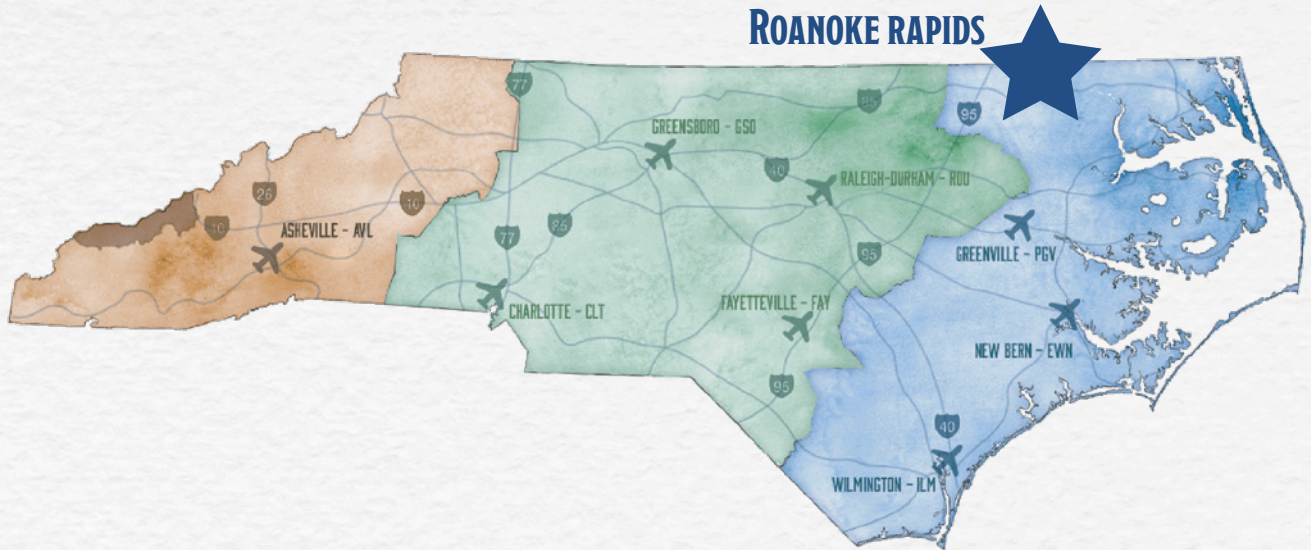
RECREATION

Lake Gaston and the Roanoke River offer year-round fishing enjoyment. Our 7-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.

ROANOKE RAPIDS



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.



COASTAL REGION WASHINGTON



LOCATION
WASHINGTON



SIZE OF COMMUNITY
10,000



AVG. JAN / JULY TEMPS.
54° F / 90° F

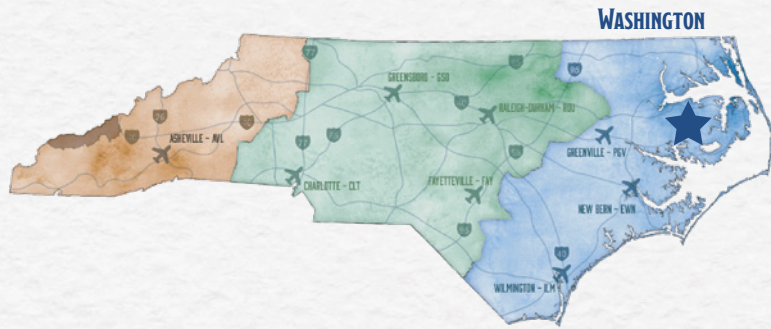


ARTS & CULTURE

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

We are fortunate to have ECU Health Beaufort Hospital, a campus of ECU Health Medical Center, serving Washington, North Carolina, and Beaufort County. The hospital has earned national designation as a Primary Stroke Center and is home to a 16-bed emergency department that serves approximately 25,000 patients per year.



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 estuarium, to local restaurants and art galleries, "Little Washington," as it's fondly called, has a little bit of everything.

MEDIAN HOME SALE PRICE

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



WINTERVILLE



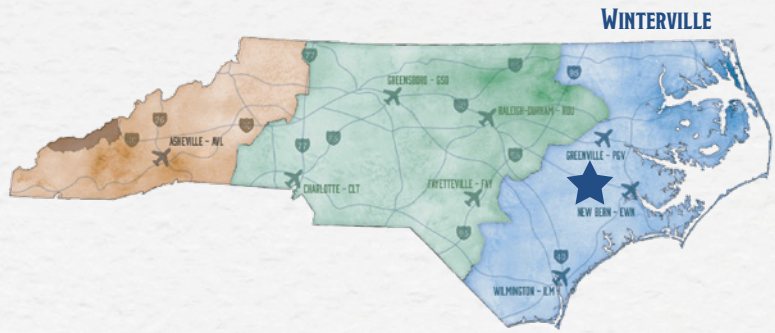
LOCATION
WINTERVILLE



SIZE OF COMMUNITY
10,900



AVG. JAN / JULY TEMPS.
52° F / 90° F



MEDIAN HOME SALE PRICE

The median home sale price 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. Winterville is consistently recognized on Safewise's list of the safest cities in North Carolina and 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 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, diverse dining, indoor entertainment, and abundant outdoor recreation, along with nearby access to state parks, beaches, and our state capital. The area offers theaters, recreational facilities, bowling alleys, NCAA Division I sports, and plenty of shopping. Rivers, creeks, open spaces, outdoor fun, music and movies in the park, museums, and more all make Winterville a delightful place to call home!

ENRICH YOUR LIFE

Just minutes away, East Carolina University brings the cultural richness of a major metropolitan area through its renowned schools of Art, Theatre, and Music—offering more than 200 free performances each year. Pitt Community College also adds to the experience with cultural events and lifelong learning opportunities that keep your mind and spirit active. From music and theatre to classes and community programs, Winterville offers countless ways to stay engaged, inspired, and connected. It's no wonder our residents are known for their happy, welcoming nature—retirement here truly keeps you smiling!



CAROLINA FITNESS IS FUN FITNESS

The broad consensus that regular exercise is a positive in many facets of life is a delight to bring into reality in a state full of parks, mountains, beaches, great weather, and just plain fun.

UNC Health puts it this way: "When we don't exercise, we miss out on a wealth of benefits for our physical, mental, and emotional health. Exercise is medicine. Exercise is the most important thing you can do for your health overall."

And among the aspects that help people sustain regular exercise is living in a place where it's fun to go outside and play. Like, say, North Carolina's 42 state parks and 10 National Park sites, along with hundreds of city, county, and town parks, greenways, and other outdoor areas.

Consider a few Tar Heel highlights:

Along our beautifully varied coastline...

- Wading the Outer Banks' wide beaches or tracing the path of the Wright Brothers' first flight at Kill Devil Hills.
- Strolling Wilmington's Riverwalk or biking the countless bicycle routes amid and connecting coastal towns, including sections of the East Coast Greenway.
- Sailing, kayaking, or canoeing the Albemarle Sound and other waters just east of the Outer Banks.
- Fishing and boating on Lake Gaston.

Amid the small towns and great cities of our piedmont...

- Touring the walkable downtowns of Mount Airy, Reidsville, and other towns, along with the Salisbury Greenway.
- Experiencing the great golf offerings of the region, highlighted by world-famous Pinehurst.
- Exploring the excitement of cities like Charlotte, Raleigh-Durham, and Greensboro.
- Floating on the Lumber River, designated one of the state's 10 Natural Wonders.

In the mountains...

- Hiking or biking as part of a drive along North Carolina's high-elevation, 250-mile portion of the 469-mile internationally famous Blue Ridge Parkway.
- Hiking and camping along the 96 miles in North Carolina of the Georgia-to-Maine Appalachian National Scenic Trail.
- Navigating the world-famous Mile High Swinging Bridge at Grandfather Mountain or Sequoyah National Golf Club at Cherokee.
- Whitewater rafting (or gentler paddling) on the French Broad River or within the Nantahala Gorge.

WELLNESS TIPS

FIT AT ANY AGE

Two important aspects underlie fitness for those of a certain age.

First, you're never too old to start (or to continue to improve and refine if you're years into your fitness odyssey).

Second, if you are just beginning, check with your doctor before you start (and listen and respond to your body if you are a veteran exerciser).

From there, it's keeping in mind the old adage that the first step—whether into a new program or sustaining your daily habit—is the hardest step. One mental key in getting going is the fact that regular exercise benefits every aspect of the body and life overall—from brain and butt to heart and health.

Once the shoes are laced, there are common-sense tips for keeping them moving.

1. Start slowly, both in the contexts of a program start-up and your daily routine. Warming up prevents injury.
2. Look for programs and activities that address all three aspects of fitness: aerobic, strength, and balance. The National Institute on Aging recommends at least 150 minutes a week of exercise including all three realms.
3. It doesn't have to be a gym. Walking counts. Gardening counts. For the recommended twice-weekly strength training, your own body weight (pushups, squats, lunges) and things like resistance bands and dumbbells can build muscle strength and endurance.
4. Modify your approach to life toward exercise: Walk to dinner, bicycle to church, use the steps instead of the elevator, build activity into date nights. Practice looking for a way in instead of a way out.

OK, regular exercise...check! Now, as you enjoy the considerable benefits, keep in mind the associated habits that make for an even healthier and more satisfying life: Eat reasonably and in balance. Get your sleep—every night. Stay socially connected through friends and family. Push your brain toward curiosity and activity. Address stress thoughtfully and actively.

Oh, and a couple more: As you go outside and play, remember that there is no bad weather, just bad layers. And every day is a great day for a picnic!



North Carolina 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 part. It is open to all from grandkid to grandpa.

The state is also home to countless YMCAs and other fitness facilities. 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.

For one of the most underrated forms of exercise, Carolina Dance Collaborative has a wide variety of dance classes that “cater to the needs of residents who struggle with illness, disease, or disability” and “welcome wheelchairs, walkers, and even oxygen tanks.”


Live theater can offer 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, at one of the state’s locations, most of them at the beach?

Many 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. 



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SCAN TO EXPLORE



PIEDMONT!

Quality health care, sought-after urban amenities, professional sporting events, convenient travel, and more can all be found in North Carolina's Piedmont region. What more could you ask for in a future retirement location?



Stretching between the Blue Ridge Mountains and the Coastal Plain lies the Piedmont region of North Carolina. This area offers retirees a mix of big-city sophistication, small-town charm, and rolling countryside. It's a place where world-class health care and universities stand alongside historic downtowns, farmers markets, and cultural festivals.

CERTIFIED RETIREMENT COMMUNITIES

Several Piedmont 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. One of these requirements is having a hospital or emergency services within 30 miles to provide comprehensive health care for retirees.

Mount Airy, which may be the ideal of an idyllic small town, is one place that 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 episodes of *The Andy Griffith Show* and *Mayberry R.F.D.*

Playing golf and fishing are among favorite activities, 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.

Other Certified Retirement Communities include Smithfield, Jamestown, and the High Point Area, Laurinburg, Lumberton, Reidsville, and Tarboro. A unifying 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 and festivals celebrating everything from Cheerwine (Salisbury) to the Texas Pete Culinary Arts Festival (Winston-Salem). Plus, Charlotte offers the NASCAR Hall of Fame and Charlotte Motor Speedway, 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.

GETTING AROUND

Along with well-maintained highways, including Interstate 40, which runs the length of the state, air travelers will find ease of flight connections by booking flights at Charlotte Douglas International Airport, which is ranked as one of the top 10 busiest airports in the world.

Rail travelers can connect to a range of destinations through the Amtrak train 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. [A](#)

JAMESTOWN/HIGH POINT

ARTS & CULTURE

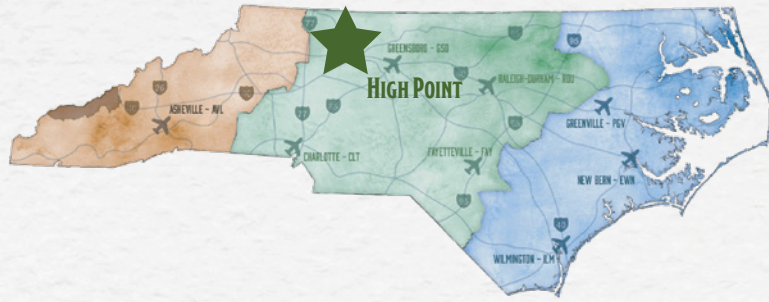
For those interested in the arts, the High Point Area Arts Council offers professional music, theater, and dance programs, while The Art Gallery at Congdon Yards features local and regional exhibits, as well as ongoing art education programs and events.

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. Troll hunters won't be able to resist seeking out Little Sally, a whimsical outdoor sculpture by famed artist Thomas Dambo.

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, Carolina Core FC MLS Next Pro, and High Point Rockers Baseball.



MEDIAN HOME SALE PRICE

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



LOCATION
HIGH POINT



SIZE OF COMMUNITY
120,571



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 120,571 people. High Point is also the first Certified Autism Destination through IBCCES on the East Coast.

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.



PIEDMONT REGION

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.

ACTIVITIES

Visit the Ava Gardner Museum and shop at Carolina Premium Outlets, featuring 80+ stores including Coach Outlet and Michael Kors. Arts and culture shine at the Rudy Theatre in Selma, offering seasonal performances. Outdoor enthusiasts can explore Howell Woods or hike 6 scenic miles at Bentonville Battlefield State Historic Site, blending history and nature for a memorable visit. The county also hosts more than 20 annual festivals celebrating history, agriculture, and food.

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.



LOCATION

JOHNSTON COUNTY



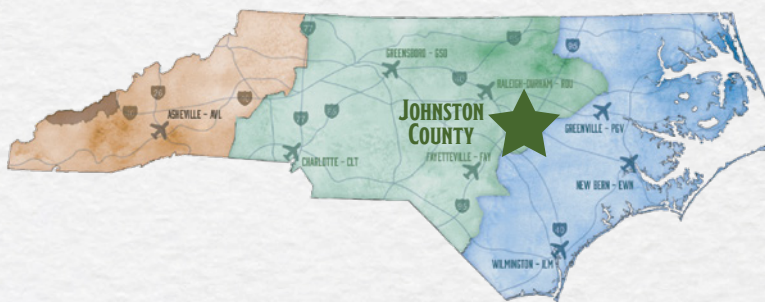
SIZE OF COMMUNITY

256,400



AVG. JAN / JULY TEMPS.

52° F / 90° F



MEDIAN HOME SALE PRICE

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



PIEDMONT REGION

LAURINBURG

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.



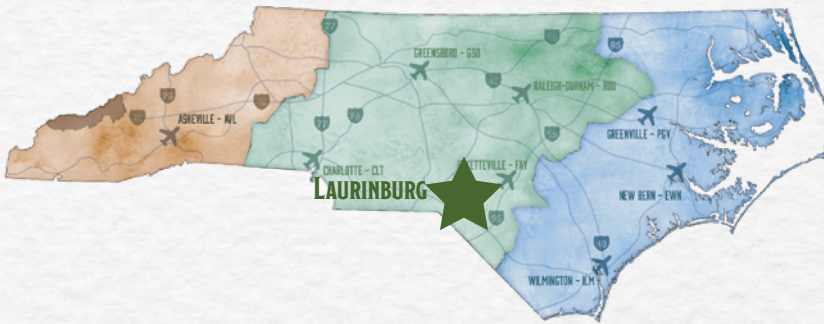
LOCATION
LAURINBURG



SIZE OF COMMUNITY
15,000



AVG. JAN / JULY TEMPS.
53° F / 90° F



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.

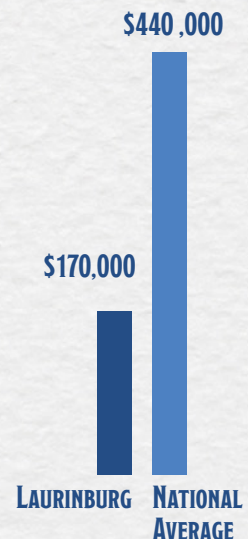
ACTIVITIES

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. And summer means it's time for the Highland Hooligans to take the field for the College Wooden Bat baseball season.

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.

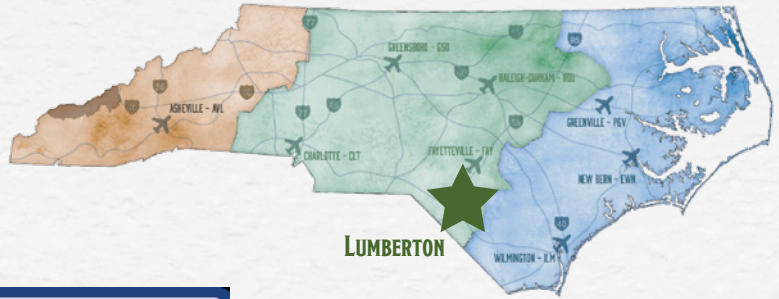
MEDIAN HOME SALE PRICE

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



PIEDMONT REGION

LUMBERTON



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 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 canoeing or fishing, pickleball or tennis, swimming or walking, our area has lots to offer, including plenty of spectator sports to enjoy.

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.

COMMUNITY EVENTS

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

LUMBER RIVER

Voted one of the Top 10 Natural 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.



LOCATION
LUMBERTON



SIZE OF COMMUNITY
22,000



AVG. JAN / JULY TEMPS.
53° F / 90° F

MEDIAN HOME SALE PRICE

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



PIEDMONT REGION

MOUNT AIRY

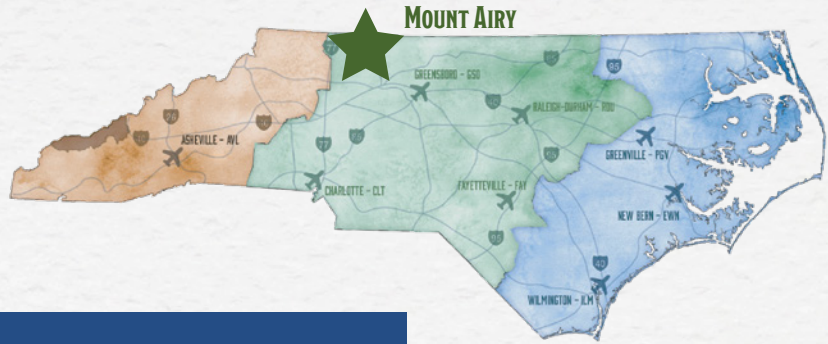
ARTS & CULTURE

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 Parks and Recreation offers a full range of recreational opportunities and is home to the Granite City Greenway, multiple parks, and the 60,000-square-foot Reeves Community Center. The Granite City Greenway spans 8 miles of paved trail along the Ararat River and Lovill's Creek, both designated as Delayed Harvest Waters by North Carolina Fish and Wildlife. This trail uniquely connects four parks and three schools, making it an invaluable community amenity. Mount Airy is also ideally situated within a short 45-minute scenic drive to three state parks: Pilot Mountain, Hanging Rock, and Stone Mountain. The city is home to the world's largest open-face granite quarry and recently welcomed the Balladeer Hotel, a Tribute Portfolio property. The Granstone Conference Center is scheduled to open by the spring of 2027 with seating for over 350 attendees.

Adding to its vibrant offerings, Mount Airy hosted the 2024 Mayberry Half Marathon, 10K, and 5K, attracting 100 runners from 18 states.



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 SALE PRICE

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

MOUNT AIRY

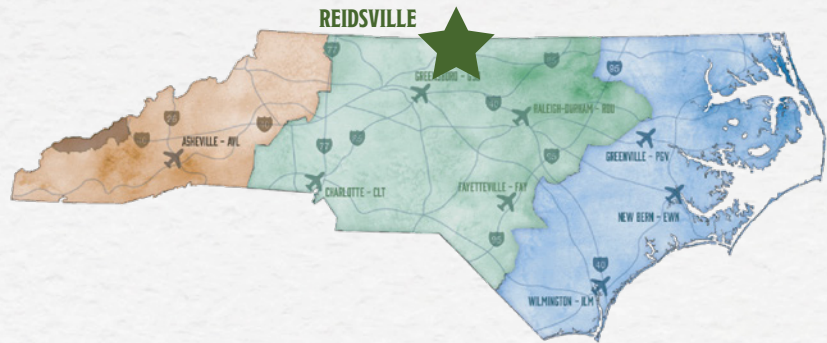
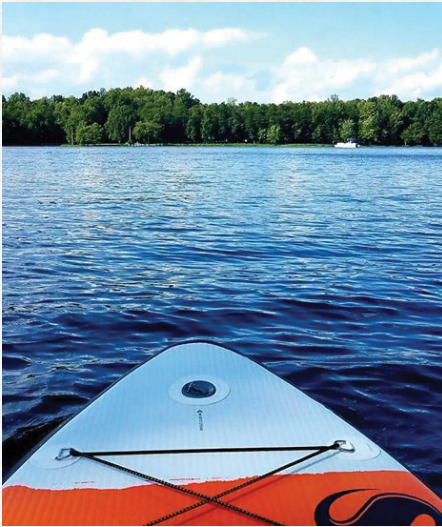
\$212,500

NATIONAL AVERAGE

\$440,000

PIEDMONT REGION

REIDSVILLE



MEDIAN HOME SALE PRICE

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



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.

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

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.

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, pickleball, shuffle board, dancing, card games, and so much more.



PIEDMONT REGION

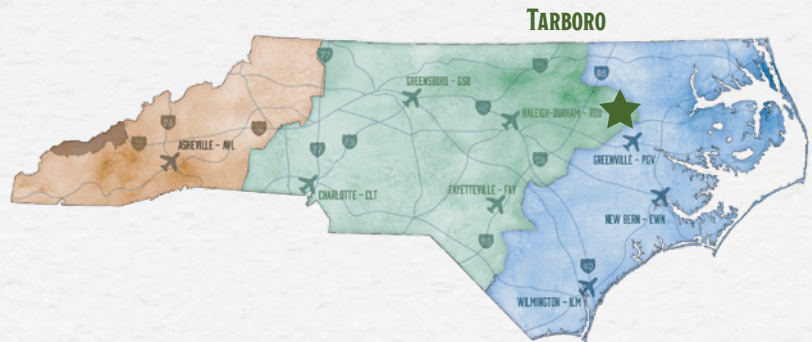
TARBORO

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 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 for any interest you may have.



MEDIAN HOME SALE PRICE

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



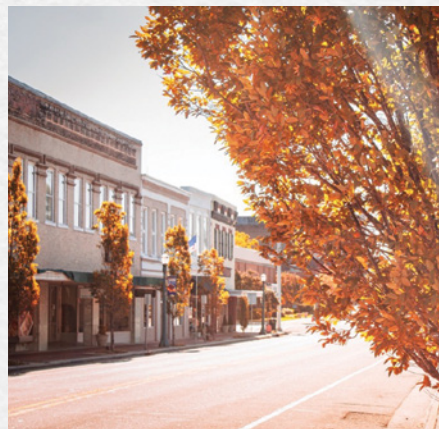
Take a stroll through history beneath Tarboro's beautiful tree-lined streets and discover a community where timeless charm meets thoughtful progress—preserving its rich heritage while embracing the future.

tailored to individual needs. Spacious studio, one-bedroom, and two-bedroom apartments feature comfortable living areas, kitchenettes, and thoughtfully designed spaces that help residents feel right at home.

The Barclay House at Tarboro offers a welcoming senior living community designed to support every stage of retirement living, including independent living, assisted living, and memory care—all within an intimate and caring campus environment.

Residents enjoy a vibrant lifestyle filled with engaging events, enriching classes, exceptional dining, and personalized care

The community also offers a wide range of amenities that encourage connection, wellness, and convenience, including a library, computer center with internet access, wellness center, creative arts studio, full-service salon and barber shop, scheduled transportation, and inviting gathering spaces such as an elegant dining room, reception lounge, and casual coffee bistro.



- LOCATION
TARBORO
- SIZE OF COMMUNITY
13,000
- AVG. JAN / JULY TEMPS.
51° F / 90° F

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PIEDMONT REGION

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. 2026 makes the 24th 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!

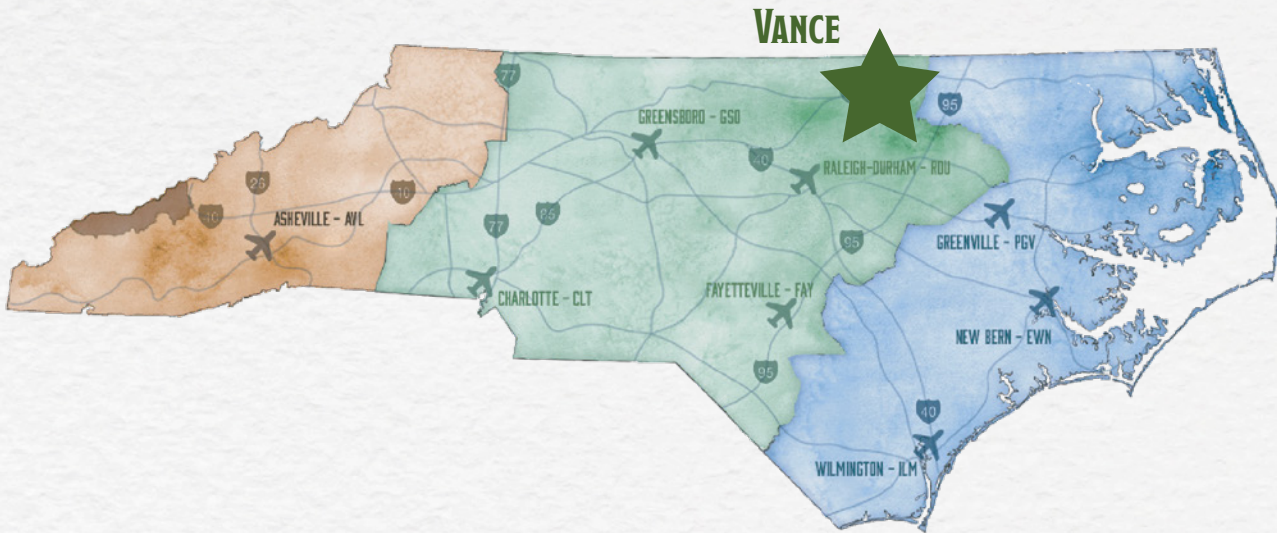
HEALTH CARE

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.



PIEDMONT REGION

VANCE COUNTY



MEDIAN HOME SALE PRICE

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



RECREATION

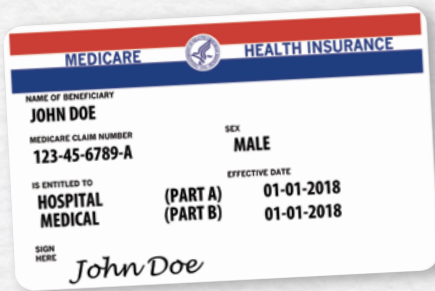
Kerr Lake —Life on a Grand Scale!

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 places to unwind while listening to the background harmony of nature and waves splashing against the sandy shoreline; the perfect place to...Relax-Relate-Retire!



THE NC 411 ON MEDICARE

There is ample information available to assure you get the perfect insurance fit. And North Carolina professionals can help assure you get the program that's right for you—and avoid scammers.



The North Carolina Department of Insurance provides a bounty of information to guide successful participation in 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 coverage beyond that that the challenge sets in.

Go to ncdoi.gov for more detail as you set out. Basically, 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. Ev-

eryone pays a premium for Medicare 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

If you're looking for help in making a decision about a plan, 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.

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 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, 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.

MEDICARE OVERVIEW

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 and having its own list of covered drugs (formulary) and costs.

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, durable medical equipment, preventive services (e.g., screenings, vaccinations), and some home health care. It 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) is 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 was the long-standing champion of Medicare plans because it was simple to explain, understand, and use. It has been the most comprehensive—and most popular—Medicare Supplement but is no longer available for new clients.

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 at [medicare.gov](https://www.medicare.gov) 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](https://www.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 COVERAGE

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.

FINANCIAL CONSIDERATIONS

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. [B](#)



RETIREMENT, REIMAGINED

After 32 years in the U.S. Navy, Denny Lazar and his wife, Shannon, entered retirement—but it didn't slow them down. Instead, it redirected them to Elkin, where restoring a historic home and running a winery shuttle business define only part of their busy next chapter.

A love for vintage houses ultimately helped Denny and Shannon Lazar discover their perfect retirement community in Elkin. They had traveled widely during Denny's 32-year career in the Navy, but when the time came to put down roots in their retirement years, they tossed around the idea of opening a bed and breakfast inn. They were thrilled at the prospect of buying Shannon's great-grandfather's home on Front Street in Wilmington.

"We went and took a look at it and thought maybe this is what we were meant to do," said Denny. "We fell in love with it, but someone else snatched it up. It gave us the old house bug. We kept looking and found a home in Elkin on a historic website. I called our realtor, who worked out of Cary, and said 'What do you know about Elkin?' She said, 'I grew up in nearby Dobson on a dairy farm. You'd love it there.'"

It was an easy decision once they arrived in town.

They bought the 6,000-square-foot house and began putting their remodeling touches on the antique structure, built in 1872. That was 2015, and since then they've become active community leaders as owners of the Elkin Vine Line, a winery shuttle business that transports visitors to some of the 48 wineries in the region.

The idea to launch such a business happened serendipitously. "I was at a town hall meeting and they brought consultants in to talk about what the town could be doing," explained Denny. "One consultant said, 'You guys are right in the middle of wine country and don't promote it. There's no connection between the town and wineries. I'd have vans lined up on Main Street to take tourists to these wineries.' That's when our world got flipped upside down."

The Lazars took that idea and ran with it. They put the idea of a B&B on hold and invested 100-percent effort into the Elkin Vine Line. They opened on Valentine's Day in 2020 and then had to shut down a month later due to the COVID-19 pandemic, but they shrugged off the detour and waited until they could reopen in June. Business has been a huge success since then. To date, they've transported more than 7,500 people to area wineries.

Shannon admitted that her husband's training as a Navy fighter pilot, squadron leader, and base commander proved to be a perfect fit for training drivers to wind among backcountry roads with a bus full of visitors. "Logistics and safety are his forte," she said. "People shouldn't be drinking wine and driving to the next winery, but there wasn't any transportation out here. We came up with a concept as a winery hopper."

While the Lazars are busier than they've ever been, they say they can't imagine their retirement years any other way.

"Define retirement," said Denny. "Does that mean sitting in a rocker on your front porch? To me, it's just another chapter. Instead of having the Navy tell me what I should be doing—don't get me wrong, it was awesome and I put 100 percent into it—but I don't have to answer to a boss anymore. I just want to do this. It's pretty sweet."

"We stay busy, but it's by choice," added Shannon.

Their investment and participation in the Elkin community as business leaders, homeowners, and volunteers on a variety





"We fell in love with the people and the area. We feel like we've discovered this hidden jewel. The town is like a time capsule. I feel like I'm in my grandparents' neighborhood."

of boards resulted in a recent award. Elkin leaders honored Denny and Shannon as the 2024 North Carolina Main Street Champions.

After moving frequently while Denny was in the Navy, it came naturally to retire to a town where they didn't know a soul. The difference now is they can put down permanent roots.

"It was the house that got us here, but it's the people who kept us here," said Denny. "We fell in love with the people and the area. We

feel like we've discovered this hidden jewel. The town is like a time capsule. I feel like I'm in my grandparents' neighborhood."

They continue to work on restorations and updates to the home they bought. That original idea of opening a bed and breakfast inn remains on the back burner, but maybe with a different twist: "We might do some sort of corporate lodging."

Retiring to North Carolina has brought

some sweet family satisfaction as both of their sons and all of their grandchildren are in the state. Their daughter-in-law actually manages one of the wineries on their Elkin Vine Line.

And just when you think they couldn't add more to their schedule: Shannon works part time at the same winery her daughter-in-law manages. "We love being part of the community," said Shannon. "We're people people."

EXPLORE
ELKIN
 NC
 FIND YOUR TRAIL

◀ FIND YOUR TRAIL ▶
 ...to Your Best Years

Just a short walk from historic downtown Elkin, this new Park Ridge townhome community offers prime access to parks, the town pool, trailheads, and year-round events. Contact Claire at Arcadia Real Estate Services today for your tour! claire@arcadiarealtync.com or 336-377-4228



MOUNTAINS!

Life in the mountains of North Carolina moves at its own pace. With four glorious seasons, abundant recreational opportunities, and countless other charms, it's easy to see why towns in this region are often ranked among the best retirement destinations in the nation by *Forbes* and other well-known publications.



Yes, the mountains bring winding roads and unpredictable weather, but they also deliver a lifestyle many retirement dreams are made of: peaceful surroundings, endless opportunities for outdoor recreation, and a culture as rich as the land itself.

as a whole, has recovered and is open to visitors and new residents.

The changing landscape keeps the mountains looking different throughout the year. Spring offers awe-inspiring beauty. Chances are you've seen photographs of the mountain views on the Blue Ridge Parkway with bursting rhododendron blooms prominent in the foreground. Dogwoods and trilliums also carpet the rolling hills and dramatic overlooks. Summer brings glowing fireflies, impossibly colorful sunsets, and chances to see black bears wandering about. In the fall, the leaves command attention as they turn brilliant colors and orchards become ripe with apples, pumpkins, and sunflowers. Winter brings a more unpredictable forecast, but the annual Woolly Worm Festival in Banner Elk is as good as any other method for predicting how severe the colder months might be. Snow does happen here, but the High Country tends to see more of it than other areas.

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.

Once you're done taking in the beauty of the estate, branch out and explore other towns in the area.

A RETIREE HAVEN

Lenoir is the only mountain city designated as a Certified Retirement Community. This means that it maintains strict requirements to ensure a pleasing blend of amenities, services, and opportunities for retirees.

Lenoir offers an ideal blend of affordable mountain living, rich cultural heritage, and outdoor accessibility for retirees. Nestled in the foothills of the Blue Ridge Mountains, the city features a cost of living well below the national average and a diverse housing market ranging from historic downtown homes to master-planned golf communities. Retirees can stay active by exploring the extensive greenway system, visiting the nearby Pisgah National Forest, or engaging with the city's deeply rooted furniture-making history and vibrant local arts scene, which boasts the largest collection of public outdoor sculpture per capita in the United States. The mild four-season climate ensures comfortable year-round living, while the proximity to regional health care facilities and larger cities like Hickory and Boone provides peace of mind without sacrificing the charm of a tight-knit, small-town community.

GET OUTSIDE

No matter where you retire in the mountains, there's such an abundance of new places to check out. 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.

A LIFESTYLE WORTH CONSIDERING

Yes, the mountains bring winding roads and unpredictable weather, but they also deliver a lifestyle many retirement dreams are made of: peaceful surroundings, endless opportunities for outdoor recreation, and a culture as rich as the land itself.

Here, neighbors know your name, health care and resources for active living are within reach, and time slows enough for life to feel full, not rushed. Don't just venture to Western North Carolina for a quick escape in your retirement. Make it your home. [B](#)

There's more to retirement in Western North Carolina than just the breathtaking views. You'll be settling down in a location that knows how to weather storms, rebuild, and thrive. After Hurricane Helene reshaped parts of the Blue Ridge in 2024, the region continues to welcome new residents with the same resilience that defines its communities.

SEASONAL WONDERS

While some places remain inaccessible as crews continue making repairs, the region,

MOUNTAIN REGION

LENOIR



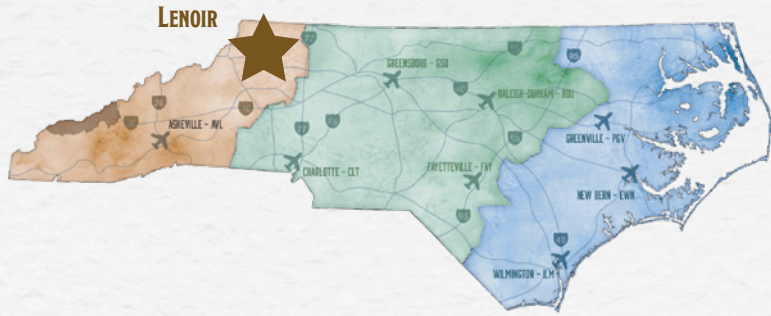
LOCATION
LENOIR



SIZE OF COMMUNITY
18,800



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.

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

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.



MEDIAN HOME SALE PRICE

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



PRETIEMENT TAKES THE FEAR OUT OF RETIREMENT

Start planning at
ThisisPretirement.org





THE LURE OF A LIFE PLAN COMMUNITY

The beauty of life plan communities—also called continuing care retirement communities—is their offer of independence and housing choices commensurate with your wishes and your needs.



You've done the research and found the perfect North Carolina place for your post-work years. Perhaps the sandy coastline of the Atlantic. Maybe the forested mountains of the western part of the state. Or the inviting urban areas of the center.

No matter your geographic preference, there is the matter of continuity as we age. The solution for many couples is available in the form of continuing care retirement communities (CCRCs)—places to live that offer a continuum of independent living to full care, based on needs.

The continuum breaks into three general phases— independent living, assisted living, and skilled nursing care. Some facilities also offer a fourth phase—memory care, for those with dementia or other debilitating conditions.

The independent living phase means just that— residents live in a home or apartment and move amid the community to take advantage of social, fitness, and other aspects.

In the assisted living situation, help is provided based on need, in contexts such as bathing, dressing, medication management, and meals.



GET TO KNOW YOUR PROSPECTIVE CCRC

AARP, the nation's largest nonprofit dedicated to retirees, and LeadingAge, a nationwide organization of nonprofit and government aging-services providers, recommend research into potential CCRCs. These 10 questions are adapted from their list:

1. Is the CCRC for-profit or not-for-profit, and what's the financial strength of the retirement community?
2. What is included in the monthly fee?
3. How does the community maintain freedom and independence?
4. What emergency response systems are in place?
5. How is residents' satisfaction measured? Are examples of returned surveys available?
6. How may residents offer input and feedback?
7. What is the difference between independent and assisted living, and how is that transition made?
8. Can residents remain in independent living when needs change, and if so, how is aging-in-place supported?
9. What are the most popular programs in your community and who decides what programs and events are scheduled?
10. Is the CCRC's residency agreement available for review?

In the skilled nursing phase, residents receive care within assisted living and are monitored on a 24-hour basis.

According to U.S. News & World Report, there are about 62 CCRCs in North Carolina, and their fees are within the type and range of national figures. Entry fees range from about \$300,000 to \$400,000, and monthly charges average \$5,000 to \$10,000.

CCRCs generally offer peace of mind for couples who want to continue to live together, even as health care needs may change. Living on the same campus or within the same development, one member of the couple may remain in independent living while the other may move to assisted living or even long-term care—relieving the more independent spouse of caregiving duties while still allowing them to be with the spouse on a daily basis.

There are many aspects beyond the region of the state in considering a CCRC:

- **Location.** Especially as related to hospital and other health care proximity, and amenities such as public transit and shopping.
- **Staff.** Investigate credentials, general manner of interaction, and availability.

- **The housing.** Learn all you can about floor plans, appliances, grip bars, and common areas as well as exit and safety logistics.
- **Recreation and social activities.** See if there are regularly scheduled events and gatherings, excursions, and any other offerings.
- **Health care and personal services.** Learn what's included in the monthly fee and which are not. Investigate pharmacy availability, as well as housekeeping and laundry services, to determine whether they are included.
- **Meals.** Look into programs, entrée choices, and accommodations to special diets.



Payment methods and specifics can vary and generally fall into five categories:

1. An extensive life care contract (type A) typically covers all eventualities of CCRC care and is thus the most expensive.
2. A modified life care contract (type B) includes many aspects covered in a type A contract (living accommodations, assisted living services, dining options) but does not cover expenses as individuals move into more extensive care needs.

3. A fee-for-service contract (type C) usually includes the entrance fees and monthly fees but excludes costs for services as more advanced care is needed.
4. Monthly agreements (type D) cover the cost of the residence but exclude health care and support costs, which are added to the monthly fee as incurred.

5. Equity contracts (type E) offer ownership of the home or apartment, with additional payments needed for things such as meals and health care.

LEARN MORE

Eldercare Locator: eldercare.acl.gov/home

AARP: aarp.org/caregiving/basics/continuing-care-retirement-communities

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FINANCIAL PLANNING NC

The key to successful financial planning for retirement is the same as for many aspects of life: learn all you can, consult with an expert, and make prudent decisions.



The nonprofit, editorially independent Consumer Reports recently listed five key sources for financial planning toward or in retirement:

- **ssa.gov.** The Social Security Administration's website covers all the basics of Social Security, including information on starting benefits at age 62, as late as 70, or somewhere in between.
- **irs.gov.** Taxes are a key part of financial success in retirement, so learn the rules and implications on things like IRA contributions and withdrawals.
- **pbgc.gov.** The Pension Benefit Guaranty Corporation (PBGC) insures many traditional, defined-benefit plan pensions, up to certain limits. The PBGC doesn't cover defined-contribution plans, such as a 401(k).
- **medicarerights.org.** The Medicare

Rights Center is a nonprofit advocacy organization offering a guide to the program's benefits. The official government site is medicare.gov.

- **usa.gov/retirement-planning-tools.** Find worksheets designed to help you work toward financial security in retirement.
- **nerdwallet.com.** This site offers articles, advice, and worksheets.

As to specifics related to retirement in North Carolina, this publication's website, RetireNC.com, offers an overview of the state and a calculator to compare costs of living for where you live now versus where you might live in North Carolina.

Vision Retirement, offering paid "planning, advice, and fiduciary investment services" offers specific pros and cons for North Carolina retirement. Those include the state being in the top four most popular for retirement, the state's tax-friendliness, moderate costs for

homeowners insurance and health care, as well as free education opportunities after the age of 64 at any of North Carolina's community colleges or any of the 17 UNC campuses.

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 TIPS AROUND

In aiming toward financial security in retirement, consider the following broad-based suggestions:

- **Assess income and expenses.** Identify 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, health care) and non-essentials (entertainment, travel).

- **Make sure to have comprehensive health insurance.** Consider Medigap or Medicare Advantage plans to cov-

er gaps. Budget for prescriptions, medical supplies, and out-of-pocket costs. Consider setting up a Health Savings Account (HSA) if eligible.

- **Debt.** This, 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.

THINKING ABOUT MOVING TO NORTH CAROLINA?

Discover why thousands move each year — and how to make your move stress free.

 **Free Download: Top 10 Reasons to move to North Carolina**



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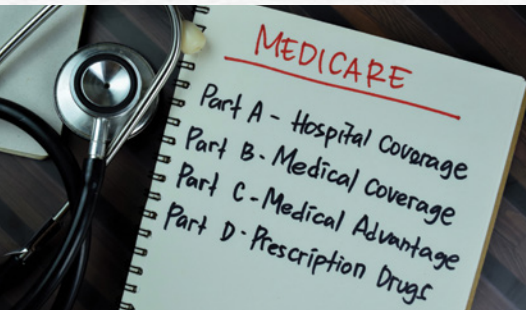
COLDWELL BANKER
HOWARD PERRY
AND WALSTON

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.

- **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 this.
- **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.** 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 health care decisions. Update beneficiaries regularly.



SEEK PROFESSIONAL ADVICE

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

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

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 do not invest in anything that 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?

Ultimately though, if you go it alone, you're rolling dice. Talk to a planner and see how that works for you. 



Considering North Carolina's mountains? Consider...

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RETIRE

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QUALITY HEALTHCARE

Major regional hospital and healthcare specialists nearby.



AFFORDABLE LIVING

Lower cost of living and housing mean more room in your budget for life.



CONVENIENT LOCATION

Easy access to Raleigh, I-95, NC beaches, and the mountains.



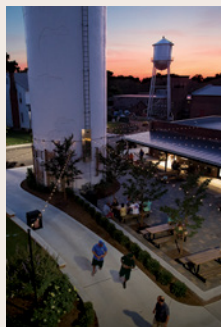
DIVERSE DINING

From Southern favorites to international cuisine, there's something for every taste.



LOCAL FARM FRESH

Local farmers, markets, and fresh produce.



ROCKY MOUNT MILLS

Dining, breweries, events, and a riverfront vibe.



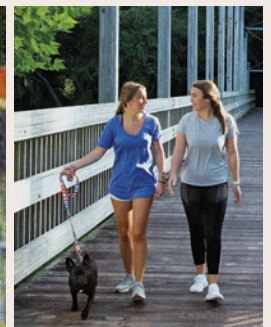
COMMUNITY SPIRIT

Festivals, live music, arts, and year-round community events.



ACTIVE LIFESTYLE

Golf, disc golf recreation, and other activities.



OUTDOOR LIVING

Parks, walking trails, fresh air, and dog parks are perfect for you and your pets.

[ExploreNashCounty.com](https://www.explorenashcounty.com)