

## “ASK BOB”

I'm asked many questions at [www.placesofvalue.com](http://www.placesofvalue.com) (“Ask Bob”), throughout the year. I thought the answers could benefit everyone interested in the Carolinas, whether it be to retire or relocate, so I've reproduced them here for your benefit.

ENJOY!

Good Morning John,

Thanks for writing me!

Your email said you wanted to be part of a lake community in a small town in North Carolina, and still be an hour and a half from the ocean.

To have both is a tall order!

And to have lake views, will probably cost more than your budget of \$200,000, unless maybe if it's a very small house.

I would look at Lake Waccamaw, NC.

It's just east of Whiteville, and outside of Wilmington.

You can check out Catfish Lake, Great Lake and Little Lake in the area of Havelock, NC. Havelock is also only 30 minutes from the beaches near Moorehead City. New Bern is just north of those areas, and although I don't know of any lakes there, it's surrounded by some of the most beautiful river properties I've ever seen, and is very accessible to the Pamlico Sound, as well as the ocean beaches of Morehead City.

There are two beautiful lakes within striking distance of the ocean/sound in Hyde County and Washington County, NC. They are Lake Mattamuskeet which is 18 miles long and part of a 50,000 acre Wildlife Refuge, and Phelps Lake which is a 16,600 acre lake adjoining Pettigrew State Park.

Unfortunately, you can't live on either Lake, but you might still want to consider living in those areas

along the shore of the Pamlico Sound, such as Washington, NC.

Take a look at Edenton and Elizabeth City, NC. They are on the Albermarle Sound and only an hour from the famous beaches of the Outer Banks.

Do a little more research...

Go to [www.findlakes.com](http://www.findlakes.com) and [www.lakehouse.com](http://www.lakehouse.com).

Also, read my blog post of 10/17/08 on Small Towns, and see my article, "North Carolina Lake Communities", at [www.placesofvalue.com](http://www.placesofvalue.com).

Bob

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Good Morning Chuck,

Now that you put it that way, I have a better idea of what you need and what you're trying to accomplish, so I can help you better.

North Carolina was just voted for the 7th year in a row, one of the top economic growth areas in the country. I feel that's a good start for you.

Charleston, SC was voted in the top 10 areas for job growth... another great area for you.

In NC, I would look at the New Bern area. It's safe, the people are the friendliest I've ever met anywhere, it's a nice small town (approximately 30,000) in a much larger county. The housing is affordable and it's accessible to a lot of water! Also, Havelock and Moorehead City are just south of it by 25-40 minutes.

I love Wilmington, but I find it a bit expensive. You know I'm more about trying to find undervalued places for my subscribers, before they become too popular and expensive. So although Wilmington is really nice, it's a bit overpriced for my interest.

I just got back at looking at lots of areas all around Charleston, SC. The City is truly amazing...beautiful housing, nightlife, culture, friendly people, the arts, and water everywhere! However, the City itself is very expensive, BUT there are plenty of affordable areas just outside it! See West Ashley, Mount Pleasant, Johns Island and James Island.

You should also consider Georgetown, SC, just northeast of Charleston.

Also, go southwest to Beaufort and check it out. It's a Town the size of New Bern. Big enough to have services, even if in the surrounding area, but still with a nice small town feeling.

While you are there, go a bit further south into Savannah, GA. Both these areas have a lot of "value" to offer.

Let me know how you make out....  
And please give my web address to your friends!

Be Well,  
Bob

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Hi Kevin,

Greensboro is an up and coming area where things are still affordable.

It is well located on Route 85 which continues to be a major growth factor in that area.

You're close enough to Raleigh/Durham to be able to enjoy their services without paying the higher price tag for them.

And you also have Winston-Salem and Burlington nearby.

Check out Reidsville just north of Greensboro.

The outlying areas of moderately sized metro areas are very affordable.

God Bless,

Bob

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Hi Tanya,

Thanks for writing!

I got your voice mail, and I'm glad you have decided what's important to you in finding your Dream Place.

You wouldn't believe how many people forget that step!

Your desire to be near the ocean in a small city, but yet a half hour away from a larger city, brings several places to mind.

Seeing as you don't want it to be hot all the time, I kinda rule out South Carolina, but you need to ask yourself if you could put up with humid heat for June, July, August and September.

Because, if you can it can be truly worth it !

Charleston, SC is a great place! Take a look at Mount Pleasant and West Ashley right outside Charleston. They're fairly developed, so that could take care of your local needs, and great beaches are 30 minutes away. Also, visit Summerville which is northwest of Charleston.

I'll be putting up some videos about the areas in the next 30 days.

I'll notify my subscribers!

If you want it a bit cooler, check out New Bern in North Carolina.

It's a small city of 30-35,000 people with a much bigger county population.

You're in striking distance of Kinston, Goldsboro and Jacksonville.

The beaches are 35-40 minutes.

I give you in depth reviews on these "places of value" in my Ultimate Guide To Finding Your Dream Place In The Carolinas at [www.placesofvalue.com/specialoffer](http://www.placesofvalue.com/specialoffer).

Read about them there!

Good Luck,  
Bob

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Hi Barbara,

It was nice to hear from you!

Just so you know, I feel people find their best real estate values, services, and lifestyles by locating themselves just outside a major metropolitan area in a smaller town, or by locating in a small town within a short distance to several other small towns around it.

Summerville, SC is a perfect example of that. It still maintains that small town feel, but with many services of its own, and is also only 30 minutes northwest of Charleston.

You are in for a treat, when you visit it after Christmas!

Coincidentally, I will be posting a video of it within the next 30 days.

It's one of the "places of value", I include in my "Ultimate Guide To Finding Your Dream Place In The Carolinas".

Let me know how you like it!

Be Well,  
Bob

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Hi Lucy,

Thanks for writing!

If you want to stay near a metropolitan area, then I assume you're speaking of the Charlotte and Raleigh areas.

I would suggest you also consider Wilmington and Asheville. You might find, even though they are not big metropolitan areas, there are other factors in each case such as tourism, the existence of a University, a major employer, other towns close by, etc. that give the area a much bigger feeling and draw, and it can have all the services you're looking for, without needing to have millions of people.

And many times you can get more for your money!

If you're looking for country club/golf communities in Charlotte, you could consider Highland Creek and Palisades. In Raleigh, look at Hedingham and Wakefield Plantation.

Again, what one person considers a golf community, others consider country club, resort style living.

People's tastes and needs are very different, as well as all the different types of communities available today.

That's why once you have narrowed down the area you have initial interest in, we can provide you with a very comprehensive report detailing all aspects of the area including the services available, the type of people you'll find there, its different forms of real estate, what each neighborhood is about, and ALL the planned communities in the general area, as well as what people say about them. That way you can make an educated choice of what's best for you!

Good Luck,  
Bob

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Hi Carmen,

A good starting point for first time home buyers is HUD. You can find them at [www.hud.gov/buying](http://www.hud.gov/buying).

Also, the FHA has good programs for first time buyers. Go to [www.hud.gov/buying/loans.cfm](http://www.hud.gov/buying/loans.cfm).

You can contact a HUD approved Housing Counselor at 800-569-4287. Also ask them about state-by-state programs.

Also, do not overlook foreclosures ([www.foreclosures.com](http://www.foreclosures.com)), and manufactured homes (mobile homes), as a way to get started in your first house! Both can provide you with good value for your money.

Good Luck,

Bob

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Hi Wendi,

Thank You for your generous offer of "hooking us up" in Tennessee!

We reviewed quite a number of places there, and found some of them to be truly undervalued for what they have to offer now, and how they will develop over the next 5-10 years.

It takes a lot of poking around to uncover the gems, and you need to know what to look for, and what to watch out for. It also takes people stopping long enough to really think about and make a list of What's Important To Them in relocating to a new area, and finding their Dream Place.

That's why I try to give people my insights of over 35 years of analyzing locations, and try to help them out!

I am sending you by a separate email a great report on the Greenville/ Spartanburg area.

As I said previously, I feel that area has a lot to offer you. You'll find good values there, and it's a nice size to have a good assortment of services and activities for you and your family, but still has a very livable quality to it. Again, it depends on what you want. Other people might want more of a metropolitan feel. However, Charlotte is within striking distance, so you can have the best of both worlds! Route 85 will continue to be a driving force throughout the area.

Another place I feel you need to consider and visit is Anderson, SC, just west of Greenville.

Check it out here...

[www.placesofvalue.com/page/anderson.php](http://www.placesofvalue.com/page/anderson.php)

Good Luck To You,  
Bob

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Good Morning Jeff,

It's nice to hear from you!

Your first step should be to ask yourself, "What's Important To You"?

Most people go off and end up in a place that doesn't feel right because they've never asked themselves that question ahead of time.  
(See my previous blog post about that topic and the pdf I made available).

In your case, you've determined a Lake Community is important.  
I'd suggest you decide what size the town its in has to be and what services have to be available, just to mention two important things most people need to consider.  
Also, will you be working?

Lasdon, being just south of Summerville and off Route 26, could serve you nicely,  
and you will get good value for your money, but What Lake Will You Be Living On?

I like the Georgetown/Pawleys Island area. As the migration of people to the Carolinas continues,  
Charleston will continue to spread out.  
Don't overlook Beaufort and its attractive location between Savannah and Charleston.  
There's water all around it, although it's not a "lake".

Most of all, go to my site [www.placesofvalue.com](http://www.placesofvalue.com).  
Look under Articles/Communities, you'll find a great comprehensive article on South Carolina Lake Communities.  
Savannah Lakes has been making some pretty attractive offers.  
The Anderson area has good value and a bright future....Oh, by the way, it also has a LAKE!!!

I like the Rock Hill area just south of Charlotte.  
Charlotte is a great city and keeps showing up at the top of the list, in all my research. Lake Wylie is there and staying on the South Carolina side of things  
makes it more affordable...the best of both worlds!

One more thing, don't overlook foreclosures as a way to get more for your money.  
I would look for those properties that the bank has already taken back, called REO's for "Real Estate Owned". Banks don't like owning real estate and are usually anxious to get rid of it.  
Two good sites are [www.foreclosures.com](http://www.foreclosures.com) and [www.realtytrac.com](http://www.realtytrac.com).

As always, I must say this is not investment advice. You must do your own due diligence and hire the proper professionals.

Good Luck,  
Bob

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Good Morning Lisa,

It's extremely timely that you wrote me, because I just got back from a road trip to find new "places of value" in South Carolina.

Based on what is important to you in finding a new place, I would recommend several areas around Charleston, SC, as well as the city of Charleston.

There is a wide employment base in Charleston and its outlying areas.

The water is 20-30 minutes from anywhere around Charleston.

The City is really alive with music, the arts, festivals, galleries, great restaurants and shopping!  
And nice people.

Try Summerville, Mt. Pleasant, James Island and Johns Island.

Summerville is 30 minutes north of Charleston and right off Route 26.

It is going to be a very popular area which should create good value for anyone buying there now.

Gergetown is northeast of Charleston and very nice, but work might be tough to come by.

Take a look at Beaufort, SC just southwest of Charleston.

It's small, but you may be able to work out of Savannah, GA.

Greenville/Spartanburg offers a lot and you can get real value there!

It's right off Interstate 85, and will continue to grow.

Also, go to my site at [www.placesofvalue.com](http://www.placesofvalue.com) and read some of the articles under "Communities".

I've broken them down by mountain, lake, coastal, etc.

You'll also get an idea of what to look for and what to watch out for in picking a new place.

My "**Ultimate Guide To Finding Your Dream Place In The Carolinas**" has in depth reviews on

over 100 places I hand picked for value and great lifestyles, before everyone else finds out about them!

Be Well and See You In The Carolinas,  
Bob

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Good Morning Amy,

Well, first for the bad news....

You can't have the ocean and mountains at the same time,  
unless you go to the Pacific Northwest.

The good news is you can have the mountains and a mountain lake!  
However, the mountains won't give you the warmer climate in December,  
January, February, March.

So I'm taking you and yours back to the ocean, because those areas have the  
warmer climate you're looking for!

Some more bad news...if you're near the ocean, things get pricier! Closer to  
\$200,000 plus.

However, I would suggest several areas. I would also look for properties the  
banks own due to foreclosure. This is the time to find some real deals.

I would look at Johns Island and James Island outside Charleston, SC;  
Beaufort, SC and Savannah, GA just southwest of Charleston; New Bern, NC  
which is 40 mins. from the beach so prices are a bit more reasonable; and the small towns  
outside Wilmington, NC (if hurricanes don't scare you). I would also  
consider Georgetown, SC which is northeast of Charleston,  
and the Myrtle Beach area...there are lots of condos available!

Hope this helps!

And remember, this is not investment advice.

You need to go to these places, do your own due diligence, and hire  
competent professionals.

See You in the Carolinas,

Bob

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Hi Julie,

I am between NY and the Carolinas.

I am in the same process as most of my subscribers,  
researching that next move.

I've purchased several properties in the Carolinas, but haven't  
made the move yet due to family circumstances, winding up businesses, etc.

I make no bones about one of my favorite areas being Asheville, NC.

It has everything you describe, but the job market isn't really  
robust yet. They are trying to draw other types of companies there,  
and it's starting to happen. Right now, the jobs center around the service  
industries...hotels, restaurants, tourism, retail.

I also feel Charlotte has a lot to offer now and will continue to do so.  
It's stable and progressive. There's a growing young professional component  
in the downtown area.

I don't know what size town you're looking for, but those are two that go from  
small town (90,000 pop.) to medium size city.

I also think the growth in Summerville, SC is attractive Good value, nice town, friendly people,  
and far enough away from the coast, yet close enough to enjoy Charleston, which is fabulous.

Go read the Free Articles at my site and read my blog posts.  
You'll get some other ideas, free reports, etc...No Charge!

Tell your friends about my site at [www.placesofvalue.com](http://www.placesofvalue.com).

Good Luck,  
Bob

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Good Morning,

Did you get the report I sent you separately?  
Just want to make sure these things are making it to my subscribers.

If you want a little warmer climate, check out Aiken, SC,  
northeast of Augusta, GA. Great small town with a big future!  
Sumter National Forest is nearby.

Also, Gergetown, SC northeast of Charleston.

Still affordable, and Pawleys Island is nearby along with  
Francis Marion National Forest, Lake Moultrie, Lake Marion,  
and an ocean setting.

I'm trying to give you some smaller towns that will grow as time  
goes on, but you can afford now and build in value.

They aren't as affordable as Troy, but you might see more upside in the  
future.

As far as Raleigh and Charlotte go, they're pretty big metropolitan areas,  
I like Monroe and Matthews which are southeast of Charlotte.

Also, if you don't mind it just a bit cooler, you should look at the  
Asheville area...Hendersonville and Brevard.

You had better get going...you've got some sites to see and homework to do!

By the way, where have you gotten the relocation packages you mentioned.  
I'm going to be publishing one for the Carolinas. Please tell me what you  
liked about them and what was missing.

If you want school info, go to [www.schoolmatch.com](http://www.schoolmatch.com)

Also, I publish an Ultimate Guide To Finding Your Dream Place in the Carolinas, in which I've handpicked some spots I feel are good values and have great lifestyles. I review about 110 towns, and include a great Resource Section to guide people through this process, along with some articles and checklists that help you know what to look for and what to watch out for.

Good Luck...  
See You in the Carolinas,  
Bob

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Hi Holly,

It's nice to hear from you!

As you've found out, you pay a premium for any property having to do with water, whether that be a lake, river, ocean, sound, bay or even a creek. However, the same holds true for mountain properties with beautiful views in the Carolinas. They don't come cheap, but are probably more affordable than the properties right on the ocean or sound. And more affordable than many other parts of the country.

Lenoir, NC was included in National Geographic's Adventure magazine as one of "The Next 50 Great Towns". It's just starting to show some signs of being found. They termed it "a hot bargain". I included it in my guides quite some time ago. It's in that same Marion/Morganton area, but not on Lake James, so it's still affordable. I like its proximity to Pisgah National Forest and places like Boone, Banner Elk and Blowing Rock which you should also check out, if you want altitude!

I'm assuming when you mentioned Henderson(above)in the context of mentioning Asheville and Brevard, you meant Hendersonville?(There's also a small town of Henderson northeast of Durham,just off Route 85.) If you check my previous posts, you'll find a link you can click on and print my report on Asheville. It's one of my favorites, and where I'm planning to move! While you are there, drive to Mount Mitchell which is at 6600', northeast of Asheville between the towns of Black Mountain and Burnsville. Burnsville is another area where you'll find good value, right now. I also like the views in the Lake Lure/Chimney Rock area, southeast of Asheville, and Waynesville, which is west of Asheville.

If you position yourself right, you'll stay within your budget in these areas.  
As always, this is not meant as investment advice. Make sure you do your own due diligence.

See You in the Carolinas,  
Bob

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Hi Melanie,

I sent you a snapshot of Greensboro in a separate email.  
Let me know that you got it!

I feel Greensboro is well located due to its proximity to the Interstate 85 corridor, and its position between Winston Salem and Durham, however I feel there are other areas in which "equestrian communities" are more prevalent, along with your equine friends.  
However, if you have something set up in Greensboro, don't shy away from it. You can find well-priced housing in the area, and that whole corridor will grow as things progress.

The triangle of Mill Spring, NC/ Tryon, NC/ Landrum, SC is "horse country"! These are small towns southeast of Hendersonville, NC and northwest of Spartanburg, SC. Greenville/Spartanburg, SC would provide good housing values for your dollar. And I believe will continue to grow in the future.

You'll also find many equestrian communities west of Asheville, NC in the Waynesville, Sylva area.

As always, this isn't investment advice.  
You must do your own due diligence and hire competent professionals to advise you.

Be Well,  
Bob

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Hi Cindy,  
I have sent you a report giving you a birdseye view of Troy, NC.  
Let me know that it has come through.

Troy is a small town in the middle of several larger, growing towns. It's surrounded by Asheboro, Albemarle, and Pinehurst/Southern Pines. I am a big fan of the Kannapolis/Concord area a bit further to the west, and Mooresville.

I don't know what your intention is, but I would make sure Troy has the services you are interested in? Will you have to work or are you just going there to retire?  
Will you be raising a family there, and using the public schools?  
I made a blog post on September 10th listing 45 Lifestyle Qualities you'll want to consider.

I usually find the housing prices to be very reasonable in towns of this size, especially when they are located outside other medium sized towns, and not the larger metropolitan areas.

Tell me, why this area?

I love hearing what people find important in making their decisions. It helps me help other people to find a Dream Place suitable for them.

Be Well,  
Bob

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Hi Lora,

So you guys are just starting out in the Carolinas!

It must be an exciting time for you, although it can be a bit overwhelming at times. It's always nice to have family around.

There are plenty of good (quality lifestyle, low crime), affordable places in the Carolinas that are stimulating whether you're retiring or just relocating.

I'm assuming you consider Currie to be a country setting and would like to stay within 2 hours of it to still be near family, but you are looking for a place with a bit more services, yet affordable.

I would take a ride to Fayetteville, NC and New Bern, NC.

I really feel New Bern has a great quality of life and enough services and cultural entertainment, but it has retained its small town charm.

Stop in Jacksonville on your way to New Bern.

You might also consider Myrtle Beach, SC. Although I find it a bit too developed, due to the current real estate market, you might find it more affordable than otherwise.

I think Wilmington is nice but even with the price adjustment due to the current market, it's still overpriced.

Don't shy away from foreclosures when your looking. They offer some great bargains these days!

Please understand this is not meant to be investment advice.

As always, you need to do your own due diligence.

If you'd like to read about over 100 places I handpicked for value and quality lifestyles, go to [www.placesofvalue.com](http://www.placesofvalue.com) and read about my book, "The Ultimate Guide to Finding Your Dream Place in the Carolinas".

See You in the Carolinas,  
Bob

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Hi Chad,

Based on the fact of where you and your fiance currently live, two big cities, I'm surprised you would consider Greenville?! Will you find enough of everything there that you've come to take for granted in San Fran and Phoenix?

I happen to feel the Greenville/Spartanburg area is a well kept secret!! It's got great value for your money and being along the I-85 corridor, a very bright future!

I would contact the Chamber and Economic Development Agency in the area to make a list of major employers. Get a copy of the yellow pages, and start getting the local paper.

Having family there will be a big help, but I'd make a list of things an area must have for you to be happy, and see how Greenville stacks up.

The Charlotte area isn't too far away, and might give you more diversity and opportunities for employment.

Remember, this is not investment advice, and you must always do your own due diligence.

Good Luck to both of you!  
See You in the Carolinas,  
Bob

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Frank,

Your considerations and observations are valid. Based on my 30 years of experiences as a location analyst/site selector, I have found incredible buys in areas that were still "growing into" their future.

Yes, New Bern is more countrified and getting there is a bit more circuitous.

However, I feel it's growing and things will keep evolving.

Asheville was the same way....not anymore!!

Some of it depends on how much you have to spend and how much you want to get for what you spend, right now. As you know, if you want exactly what you want right now and in a more populated area, you always pay more. I live in the Westchester/Putnam area, so I know what you mean about being near Manhattan and airports. But I'm sure glad I started buying in Asheville a while ago, before it looked exactly the way I wanted it to.

Read some of the other articles at [www.placesofvalue.com](http://www.placesofvalue.com), and my "Ultimate Guide to Finding Your Dream Place in the Carolinas" is under Products.

It details over 100 Towns I handpicked for value, services and lifestyle.

Be Well,  
Bob

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Good Morning Linda,

I'm not a real estate broker, so I don't have any houses to sell you. I'm a professional location analyst and site selector for over 30 years, and 5 years ago started using my expertise to find affordable areas in the Carolinas with great lifestyles to relocate to with my family. I have 3 sons! They love the Carolinas.

The first thing you must do in make a list of what's important to you, in a new place.  
Do you want to be near the coast, on a river, lake?  
Or in the Piedmont or Mountains?  
What's the smallest and largest City/Town you'd consider?  
How important are the arts, restaurants, activities?  
Which activities are important to you?  
Will you need to work?

At PlacesOfValue.com, you can read some of our articles which will help you decide what's important to you.

Also, under Products, check out the Places Of Value Guide. I've reviewed over 100 places which will allow you to see if they fit what it is you've decided is important to you. I've handpicked these places for good value and lifestyle, now and in the future!

See You In The Carolinas,  
Bob

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Donna,

If you give me a bit more information on what type of an area in the Carolinas you are looking to relocate to, I can be of much greater help to you.

Do you want to be near the coast, on a river, lake?  
Or in the Piedmont or Mountains?  
What's the smallest and largest City/Town you'd consider?  
How important are the arts, restaurants, activities?  
Which activities are important to you?  
Will you need to work?

At PlacesOfValue.com, you can read some of our articles which will help you decide what's important to you.

Also, under Products, check out the Places Of Value Guide. I've reviewed over 100 places which will allow you to see if they fit what it is you've decided is important to you. I've handpicked these places for good value and lifestyle, now and in the future!

Looking forward to hearing from you.  
Bob

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Good Morning Larry,

I've picked areas to research based on affordability, lifestyle and hidden value.

Also, I kept an eye on crime when I included the towns in the Places Of Value Guide. A number of towns didn't make it because of high crime. There is a section under each town on schools. A good place to further research schools is [www.schoolmatch.com](http://www.schoolmatch.com)

It's harder to find "affordable" waterfront areas where prices and taxes are not either already out of control or going in that direction. But they do exist!

If you're interested in "coastal living", there are a number of places in the Carolinas that would suit you very well.

Also, look at places that aren't right on the water, so you can get more for your money, especially now.

Places like Wilmington in NC; and Charleston and Beaufort in SC. Wilmington is a "good buy" right now because of the recent adjustment in real estate prices. The areas of Summerville, Mt. Pleasant and Johns Island outside Charleston might be more to your liking, if you found Edisto a bit remote. The Myrtle Beach area is a bit too built up for me, although Conway is nice because it gets you out of the thick of it. You should find reduced prices in the Myrtle Beach area because, along with other areas, things are overbuilt and there is a big inventory that will take quite some time to sell off! Also, I like New Bern, NC very much! Although the coast is about 40 minutes south, the Rivers in New Bern are incredible.

You can also consider some of the mountain lakes in western North Carolina in places like Asheville, Lake Lure, Cashiers, and Bryson City.

Read the Articles at [placesofvalue.com](http://placesofvalue.com). Under "Communities", you'll find Lake and Coastal Communities.

Also, take a look at my "Places of Value Guide" at [placesofvalue.com](http://placesofvalue.com) under "Products".

I've reviewed over 100 places which I've picked for good value and lifestyle, now and in the future!

Bob

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For detailed reviews on over 100 hand picked places in the Carolinas, with great lifestyles at affordable prices, see [www.placesofvalue.com/specialoffer](http://www.placesofvalue.com/specialoffer).

