



Where Luxury Service Meets Genuine Connection

A COASTAL RELOCATION GUIDE

Raleigh ➤ Wilmington

What changes, what stays the same, and what to expect
when you trade the Triangle for the Cape Fear coast.



01 Leaving the Triangle for the Coast

Every year, a steady stream of Raleigh-area homeowners trade the Beltline for the Intracoastal Waterway. Some are retiring and want to swap a commute for a sunset. Others have gone remote and no longer need to live near RTP. Still others are chasing a second home that can eventually become the primary one.

Wilmington offers what the Triangle can't: a historic, walkable downtown on the Cape Fear River, barrier-island beaches minutes away, and a slower pace without giving up good restaurants, healthcare, or an airport. It isn't a downgrade from Raleigh — it's a different kind of market, and this guide walks through what changes, what stays the same, and what to expect at each step.

As in any move between two very different North Carolina markets, the right approach depends on your timeline, your Raleigh-area equity, and whether you're buying first or selling first. That's where a local advisor on both ends makes the difference.

02 Homes & Neighborhoods

Wilmington's neighborhoods split roughly into three bands: barrier-island beach towns, established waterfront/golf communities just inland, and more affordable family suburbs farther from the coast.



Wrightsville Beach

The area's premier barrier island — surf culture, walkability, and some of the highest prices in the region, with homes commonly starting near \$850,000 and climbing well past \$2M for oceanfront.

Landfall

A 2,200-acre gated community anchored by two Pete Dye golf courses — Wilmington's signature luxury neighborhood inland of the beach, with median sale prices in the \$1.1M–\$1.2M range.

Porters Neck

Including the Waterstone and Figure Eight Island areas north of the city — gated golf-course living alongside marsh-front and barrier-island property, typically \$420,000–\$1M+.

Ogden

A more accessible, family-oriented alternative near Porters Neck, with newer construction and strong school assignments, generally in the \$400,000s.

Masonboro Sound

South of Wrightsville Beach along the Intracoastal — older coastal homes blended with new construction, typically \$500,000–\$1M.

Carolina Beach & Kure Beach

The barrier islands south of the city — a laid-back, boardwalk feel with both primary and vacation-home buyers, typically \$395,000 and up.

As in Wake County, school assignments and flood zones are address-specific even within the same neighborhood — always confirm using New Hanover County's official lookup tools rather than relying on a general neighborhood name.

03 Location & Convenience

Airport. Wilmington International Airport (ILM) offers direct flights to several East Coast hubs including Charlotte, Atlanta, and D.C. — not RDU's scale, but workable for most travel.

Medical care. Novant Health New Hanover Regional Medical Center anchors care in the area, with a growing network of specialists and urgent care throughout New Hanover, Brunswick, and Pender counties.

Schools. New Hanover County Schools (NHCS) serves Wilmington proper and most of the barrier islands; Brunswick County Schools and Pender County Schools cover Leland, Hampstead, and other nearby towns.

Property taxes. New Hanover County's rate is 30.6 cents per \$100 of assessed value for FY 2026–2027, with the City of Wilmington adding its own municipal rate for in-city addresses.

Getting settled. Utilities, permits, and local services run through the City of Wilmington or the relevant county, depending on address.

04 Raleigh vs. Wilmington, By the Numbers

Overall cost of living between the two cities is close, but where the money goes differs. Wilmington runs noticeably cheaper on groceries; Raleigh runs higher on housing relative to income, even though median home prices in the two markets have converged.

Metric	Raleigh	Wilmington
Median home sale price	~\$424,000–\$450,000 (mid-2026)	\$423,000 (Wilmington MSA, Sept 2026, +4.6% YoY)
Price per square foot	~\$226	~\$195–\$250
Monthly family-of-four expenses (ex. housing)	~\$3,000–\$3,100	~\$3,000–\$3,100
Airport	RDU (major hub)	ILM (regional)
Flood / hurricane exposure	Low	Meaningful — budget for it

+4.6%

Wilmington's median sale price rose 4.6% year-over-year as of September 2026, while Wake County's median *fell* roughly 2.1% over the same period — the two markets are moving in opposite directions.

The headline for most Raleigh-area buyers: coastal living doesn't come at the steep home-price premium it once did, but insurance, flood zone, and property tax structure are different enough that a straight income comparison undersells the real cost — or real savings — of the move.

05 Why Raleigh-Area Buyers Choose Wilmington

Remote & Hybrid Work

Loosened the tie to RTP for a large share of Triangle professionals, making a coastal relocation realistic without a job change.

Retirement & Second Homes

Year-round mild winters, beach access, and a lower day-to-day pace than the Triangle's growth has brought.

Lifestyle, Not Just Climate

A walkable historic downtown on the river, a slower calendar of life, and beach time as a weekly habit rather than a vacation.

A Realistic Reentry Point

Buyers who assumed the coast would be unaffordable after Raleigh's run-up are often surprised the two medians now sit so close.

06 Frequently Asked Questions

Q. Is it cheaper to live in Wilmington than Raleigh?

Overall cost of living is close between the two. Groceries tend to run cheaper in Wilmington; housing and insurance costs vary more by neighborhood and flood zone than by city.

Q. Will my Raleigh-area equity go further in Wilmington?

It depends on the neighborhood. Landfall or Wrightsville Beach can cost as much as a comparable Raleigh-area home; Ogden, Porters Neck, or Carolina Beach often cost noticeably less.

Q. How do I time buying in Wilmington against selling in the Triangle?

Most cross-market moves work best with a coordinated timeline — a bridge or contingency strategy on the sell side, pre-positioning on the buy side.

Q. Should I buy flood insurance even outside the flood zone?

Worth asking regardless of designation — rates and requirements vary by specific address, and it's a cost Triangle buyers often underweight.

Q. Do I need a different agent on each end of the move?

Not necessarily. DBRE is licensed in NC, SC, and GA and is actively expanding into Wake County, helping coordinate both sides of a Raleigh-to-Wilmington move.

Ready to Make the Move?

Let's talk through your timeline, your Raleigh-area equity, and the Wilmington neighborhood that fits.

Contact Dana Blanks Real Estate®



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DBRE is a boutique luxury virtual brokerage built on nearly two decades in the Wilmington/Cape Fear coastal market — the area this guide covers — and, more recently, an advisor-led expansion into Wake County and the Triangle. That dual footprint means one advisor team can help you sell in Raleigh and buy on the coast, rather than coordinating two separate agents who've never spoken.

SOURCES

- Cape Fear REALTORS®, Wilmington MSA Market Report (September 2026)
- thisisraleigh.com — Raleigh vs. Wilmington cost-of-living comparison
- ocity.org — Raleigh vs. Wilmington market comparison
- propertytaxalmanac.com — New Hanover County 2026 property tax rate
- As-of October 2026. Figures vary by source and ZIP; ask Dana for a current CMA for any specific neighborhood or price point.