



Charlotte Overview: Living Here



OVERVIEW

People love to live in Charlotte. Charlotte-Mecklenburg has one of the highest in-migration rates in the nation. In fact, the area consistently ranks in the top 10 most popular destinations to move to in the U.S. And Charlotte is the second fastest-growing large city in the country. Why Charlotte? Low cost of living and high quality of life. With a population of more than 2.3 million, the Charlotte metropolitan area offers all of the advantages and amenities of a major urban area with the feel of a small town. Charlotte's population of more than 800,000 makes it the largest city in the region and the 16th largest in the United States.

Located in the Piedmont region of North Carolina, Charlotte is two hours east of the Appalachian Mountains and three hours west of the Atlantic Ocean. Charlotte's strategic location makes the area only a two-hour plane ride from more than 50 percent of the U.S. population.

Although settled by the Scots-Irish in the 1740s, the Charlotte area felt the strong influence of German colonists who came south about the same time. The city owes its name to German-born Queen Charlotte, wife of England's King George III, and the county of her birthplace of Mecklenburg.

From its modest beginnings as a small village, Charlotte abruptly attained city status with America's first discovery of gold in 1799. It was also the first small step in establishing the city as a financial center. Charlotte quickly became the gold mining capital of the country until the California Gold Rush 50 years later. A few decades later, the cotton textile industry moved south from New England. By 1903, the Charlotte area was clearly defined as a textile leader. Today, Charlotte enjoys a vibrant, balanced economy that encompasses many sectors and companies ranging in size from multinational to microbusiness.



#1 Large city for **growth in business**
[Wallethub.com]

#2 Best state for business and **careers**
[Forbes]

#3 Real estate market to watch
[PriceWaterhouseCooper and Urban Land Institute]

COST OF LIVING

Charlotte is one of the nation's most affordable metros – a big city with a cost of living that is below the national average. It costs less to live here than in most major metropolitan areas, including Atlanta, Denver, New York City, San Francisco and Seattle. A key component of that figure is housing, which in Charlotte is 80.5 percent of the national average.

To compare cost of living by city, check out the chamber's cost of living calculator at charlotte.global/costofliving.

#1 City for **high pay** and **low expenses**
 [Yahoo Finance]

Charlotte is the No. 1 big city bargain based on **housing affordability, economic strengths and livability**
 [Money Magazine]



Cost of Living Index

Comparison Cities – Top 40 Metro Markets*
 Third quarter 2015

Rank	City	Index
1	San Antonio, TX	85.9
2	Raleigh, NC	89
3	Tampa, FL	89.9
4	Columbus, OH	90.6
5	Indianapolis, IN	91.3
6	Cincinnati, OH	90.6
7	St. Louis, MO-IL	92.7
8	Kansas City, MO-KS	93.7
9	Columbia, SC	95
10	New Orleans, LA	95.1
11	Salt Lake City, UT	95.2
12	Pittsburgh, PA	95.2
13	Austin, TX	95.5
14	Dallas, TX	96.1
15	Detroit, MI	96.4
16	Houston, TX	96.5
17	Nashville-Murfreesboro, TN	96.7
18	Charlotte, NC	97
19	Jacksonville, FL	97.3
20	Phoenix, AZ	97.6
21	Atlanta, GA	100
22	Fort Worth, TX	102.3
23	Minneapolis, MN	105.9
24	Las Vegas, NV	109.5
25	Denver, CO	110.2
26	Miami-Dade County, FL	110.9
27	Baltimore, MD	114.9
28	Philadelphia, PA	118.4
29	Chicago, IL	118.5
30	Providence, RI	123.1
31	Newark-Elizabeth, NJ	125
32	Portland, OR	126.7
33	Los Angeles-Long Beach, CA	143.9
34	Seattle, WA	145.5
35	Boston, MA	145.7
36	Washington-Arlington-Alexandria, DC-VA	149.3
37	New York (Brooklyn), NY	171.4
38	San Francisco, CA	178.1
39	New York (Manhattan), NY	236.1

Source: C2ER Inter-City Cost of Living Index, third quarter 2015

GORGEOUS WEATHER

Nothing could be finer than Charlotte's North Carolina weather. Four distinct seasons with balanced summers and winters prevail. This makes the city's weather one of its strongest assets, attracting visitors and new residents alike. The year is filled with days of clear blue skies and bright sunshine.

The area's climate can best be described as moderate, pleasant and sunny. With an average summer temperature of 76°F (24°C) and an average daily range of 20 degrees, inviting summer days are punctuated by cool nights under starry skies. The fall is marked by sunny days with an average temperature of 61°F and show-stopping red, orange and yellow foliage across the region. In the winter, snow is infrequent, and only half of winter days fall below freezing. For skiers, Charlotte is only two hours away from excellent snow skiing, so residents can enjoy the snow without having to endure it.

Rainfall is evenly distributed throughout the year with an average annual precipitation of 43 inches (107.5 cm). Only occasionally will Charlotte have dry spells, which last one to three weeks. Droughts are rare, and Charlotte has never had a major flood. Though occasional lowland flooding occurs, local stream and river basins are sufficient to carry most rainfalls effectively. The city's average humidity is 74 percent.

Severe weather, such as hurricanes and tornadoes, is a rarity in Charlotte. The city is located outside principal tornado zones, and the typical path of hurricanes along the east coast is such that storm centers are usually at sea by the time storms reach this latitude. The few storms that pass close to the North Carolina coast have little adverse effect on Charlotte.



Charlotte Climate Summary (monthly average)

Month	Daily Max. Temp. F°	Daily Min. Temp. F°	Average Mo. Temp.	Relative Humidity	Precip.	Avg. No. of Sunny Days
January	51	30	40	72	4.00	15
February	55	33	44	68	3.55	15
March	68	43	55	68	4.39	17
April	72	47	60	68	2.95	18
May	79	56	67	78	3.66	18
June	86	65	75	80	3.42	18
July	87	68	77	82	3.79	19
August	88	67	77	84	3.72	20
September	81	60	71	83	3.83	19
October	72	49	60	80	3.66	21
November	62	39	51	76	3.36	18
December	53	32	42	73	3.18	19
Average	71	49	60	76	43.51	212

Source: National Oceanic and Atmospheric Administration; National Weather Service, 30 year averages. 1984-2014

HOMES & NEIGHBORHOODS

Charlotte neighborhoods offer something for everyone. Whether close to the city or nestled in the suburbs, from historic homes to modern apartments and condominiums, newcomers can find the perfect place to call home. Not surprisingly, Charlotte is regularly included among the best U.S. cities to live. With a strong road network and mass transit options, more than 60 percent of commuters have a commute shorter than 30 minutes.



Charlotte has been ranked as one of best places for homeownership. Carolina Multiple Listing Services, Inc. reports that the average sales price for a home in Mecklenburg County through the first nine months of 2015 was \$301,868. This is based on more than 14,000 single-family home closings, totaling \$3.7 billion in sales volume.

The Charlotte area has many communities in a variety of styles, price ranges and living environments. Center City offers both sleek high-rise condos and historic Victorian homes. Surrounding neighborhoods, including Dilworth, Myers Park, NoDa, Plaza Midwood and South End, also offer multiple housing options. The Catawba River, Mountain Island Lake, Lake Norman and Lake Wylie provide exciting waterfront housing opportunities that are only short commutes from the central business district. And master-planned residential communities, including a PGA-sanctioned golf development, can be found throughout the county.

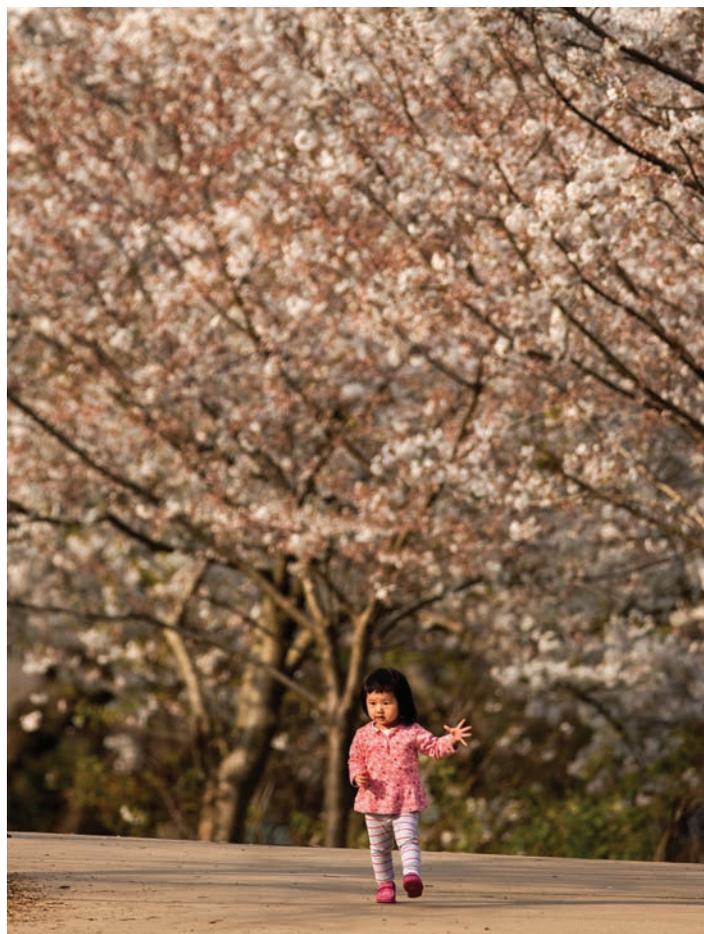
For those who prefer the ease of multifamily locations, there are a number of options. Multistory and townhouse condos can be found in Center City near office buildings, museums and restaurants; in neighborhoods convenient to shopping, schools and entertainment; and in suburbs near lakes, universities and other amenities.

Apartments offer the same variety of location, price and amenities, with the average rental rate at \$1,011 per month. Luxury complexes have swimming pools, tennis courts, clubhouses, social programming and other features.

Average Home Sales Price by Area

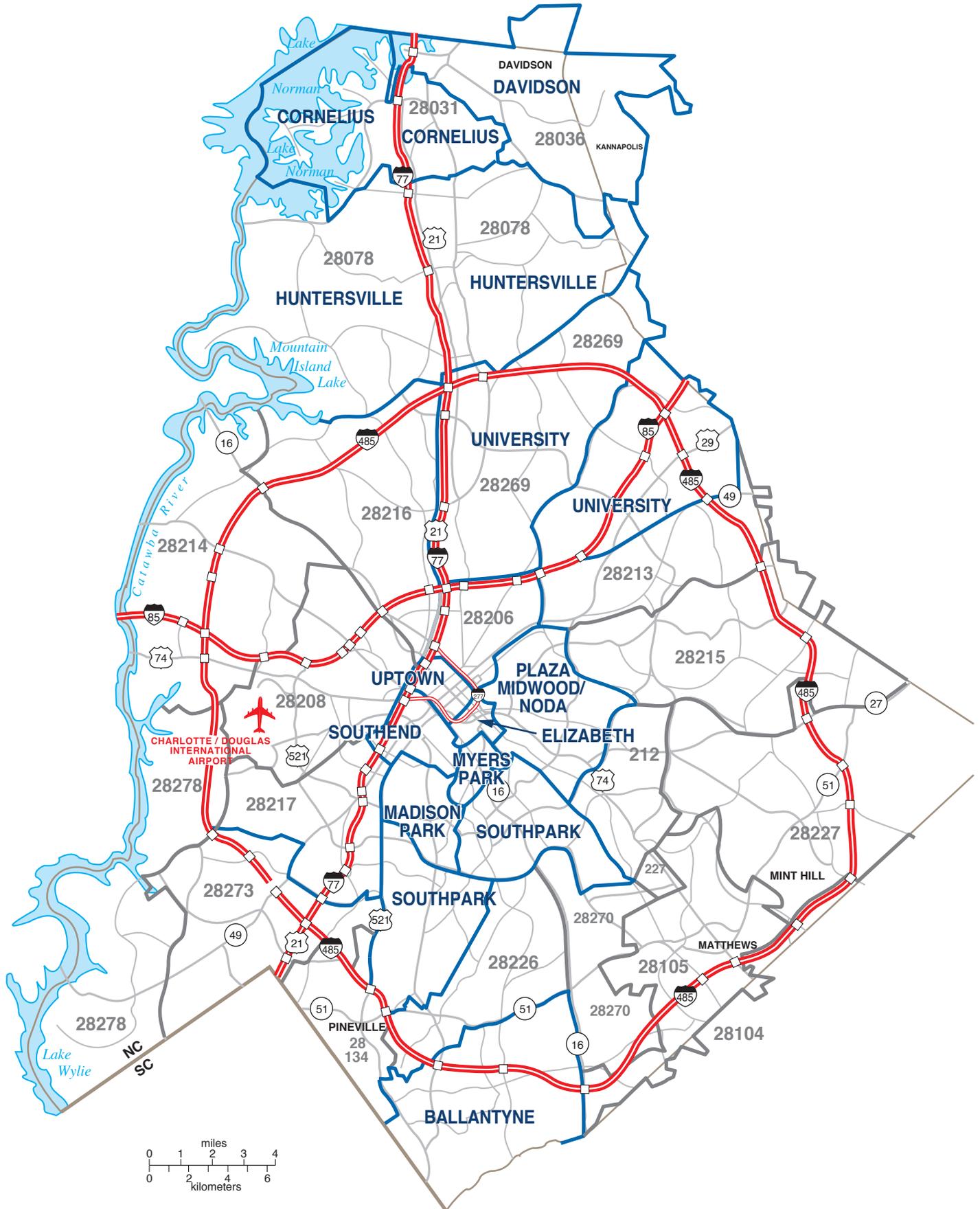
City	Single Family Avg. Price	Townhome/Condo Avg. Price
Charlotte	\$301,868	\$211,413
Cornelius	\$435,723	\$187,480
Davidson	\$370,382	\$183,017
Huntersville	\$286,380	\$164,873
Matthews	\$269,994	\$138,963
Mint Hill	\$277,585	\$172,000
Pineville	\$231,540	\$143,883
Lake Norman	\$310,938	\$185,248
Lake Wylie	\$349,064	\$127,650
Uptown Charlotte	\$395,000	\$315,734

Source: Carolina Multiple Listing Services, Inc. – October 2015



HOMES & NEIGHBORHOODS

Select Mecklenburg County Neighborhoods



HOMES & NEIGHBORHOODS

Ballantyne

Zip Code: 28277

2015 Population: 68,260

2020 Projected Population: 75,096

2015 Median Household Income: \$95,416

2015 Median Age: 38.1

2015 Population (Age 25-44): 27.5%

Bachelor's Degree or Higher: 62.2%

Ballantyne, spans about 2,000 acres in south Charlotte. Located along the South Carolina border, Ballantyne offers upscale living with shopping and dining options at Ballantyne Village and Ballantyne Commons. The five-star Ballantyne Hotel and Ballantyne Country Club offer upscale recreation opportunities. This area is also home to over 4 million square feet of office space, including the headquarters of Snyder's-Lance, MetLife, SPX, and Babcock & Wilcox.



Cornelius

Zip Code: 28031

2015 Population: 27,404

2020 Projected Population: 30,265

2015 Median Household Income: \$83,375

2015 Median Age: 39.0

2015 Population (Age 25-44): 30.4%

Bachelor's Degree or Higher: 54.9%

Cornelius is a small town located along Lake Norman in northern Mecklenburg County. The town is rich in history and boasts a highly diverse community with 10 public parks, retail and office centers, a championship golf course in the Peninsula Club, and a variety of housing opportunities along 70 miles of lakeside property.



Davidson

Zip Code: 28036

2015 Population: 17,278

2020 Projected Population: 19,036

2015 Median Household Income: \$83,679

2015 Median Age: 37.8

2015 Population (Age 25-44): 18.6%

Bachelor's Degree or Higher: 54.3%

Davidson, located in northern Mecklenburg County, is home to Davidson College. Also on the shores of Lake Norman, Davidson has a small town feel with a quaint, historic downtown area. Davidson is a pedestrian and bicycle friendly town with a wide variety of shops and restaurants and more than 12 miles of greenway.



HOMES & NEIGHBORHOODS

Elizabeth

Zip Code: 28204

2015 Population: 5,317

2020 Projected Population: 5,671

2015 Median Household Income: \$63,556

2015 Median Age: 33.9

2015 Population (Age 25-44): 46.9%

Bachelor's Degree or Higher: 62.7%

Elizabeth, southeast of uptown Charlotte, takes its name from Elizabeth College, a small Lutheran women's college founded in 1897 on the present-day site of Presbyterian Hospital. It is home to Independence Park, the first public park in the city. A substantial portion of the neighborhood is listed on the National Register of Historic Places.



Huntersville

Zip Code: 28078

2015 Population: 60,741

2020 Projected Population: 67,748

2015 Median Household Income: \$89,565

2015 Median Age: 36.3

2015 Population (Age 25-44): 28.94%

Bachelor's Degree or Higher: 52.9%

Just 12 miles north of Charlotte, Huntersville is a family-friendly town with close proximity to Lake Norman. One of the fastest growing areas in Mecklenburg County, Huntersville attracts families and businesses alike. Shopping options include the mixed-use Birkdale Village and Northlake Mall. Microban International, Forbo Siegling, and American Tire Distributors are headquartered there.



Madison Park / Selwyn Village

Zip Code: 28209

2015 Population: 21,576

2020 Projected Population: 22,746

2015 Median Household Income: \$61,964

2015 Median Age: 36.4

2015 Population (Age 25-44): 38.5%

Bachelor's Degree or Higher: 54.8%

Nestled between Myers Park to the east and South Park to the south, Madison Park is a mostly residential area offering many mid-century homes with short commutes to uptown and accessibility to the LYNX Blue Line light rail. Recreation options include the southern end of the Little Sugar Creek Greenway. A full range of upscale retail is available around the Park Road Shopping Center.



HOMES & NEIGHBORHOODS

Myers Park

Zip Code: 28207

2015 Population: 9,357

2020 Projected Population: 9,765

2015 Median Household Income: \$114,873

2015 Median Age: 40.1

2015 Population (Age 25-44): 20.7%

Bachelor's Degree or Higher: 80.2%

Myers Park is a mainly residential area just south of uptown and has the highest concentration of adults with a bachelor's degree or higher in Mecklenburg County. Known for its curvy and winding streets, Myers Park was home to The Myers Park Historic District and consists of notable examples of bungalow, craftsman, colonial, and Tudor revival style houses, most built from the early to mid-twentieth century. It is also home to Queens University of Charlotte.



NoDa / Plaza Midwood

Zip Code: 28205

2015 Population: 45,529

2020 Projected Population: 47,593

2015 Median Household Income: \$34,584

2015 Median Age: 34.4

2015 Population (Age 25-44): 37.4%

Bachelor's Degree or Higher: 29.0%

NoDa, the historic arts district just north of uptown Charlotte, and Plaza Midwood, located northeast of uptown Charlotte, are two of the county's most eclectic neighborhoods. Art galleries, funky boutiques, breweries and renowned local eateries characterize both districts. Charlotte's planned LYNX light rail extension will run through both neighborhoods by the end of 2017.



SouthPark

Zip Codes: 28210, 28211

2015 Population: 74,299

2020 Projected Population: 78,258

2015 Median Household Income: \$60,613

2015 Median Age: 38.6

2015 Population (Age 25-44): 29.8%

Bachelor's Degree or Higher: 54.6%

SouthPark is one of the biggest neighborhoods in Mecklenburg County, spanning much of the southern portion. It is a well-known retail hub, anchored by SouthPark Mall. It is also one of the largest business districts with numerous headquarters operations including Nucor, National Gypsum, Coca-Cola Bottling Consolidated, and Piedmont Natural Gas.



HOMES & NEIGHBORHOODS

South End / Dilworth

Zip Code: 28203

2015 Population: 12,600

2020 Projected Population: 13,747

2015 Median Household Income: \$63,337

2015 Median Age: 34.7

2015 Population (Age 25-44): 43.2%

Bachelor's Degree or Higher: 60.4%

Just south of uptown, the neighboring districts of South End and Dilworth offer a variety of apartments and bungalow style homes. Dilworth was known as Charlotte's original "streetcar suburb" and many historic homes from the turn of the twentieth century remain. This area has a growing food and craft beer scene as evidenced by the number of fine dining restaurants, breweries and food trucks.



University

Zip Codes: 28262, 28269

2015 Population: 122,860

2020 Projected Population: 135,794

2015 Median Household Income: \$46,236

2015 Median Age: 30.2

2015 Population (Age 25-44): 35.4%

Bachelor's Degree or Higher: 42.5%

The University area is home to the University of North Carolina at Charlotte and its nearly 30,000 students and staff. Several of the university's research centers make the neighborhood a hub for innovation. Companies including Hewlett-Packard, IBM, and Red Ventures operate large research and development and customer service centers in University Research Park.



Uptown

Zip Code: 28202

2015 Population: 12,351

2020 Projected Population: 13,509

2015 Median Household Income: \$63,608

2015 Median Age: 31.6

2015 Population (Age 25-44): 51.8%

Bachelor's Degree or Higher: 36.7%

Uptown Charlotte is the urban core of the city and is the second largest financial center in the country. Uptown houses a number of museums and cultural centers, sports venues including Bank of America stadium and Time Warner Cable arena, and a variety of restaurants and nightlife. It is marked by urban, upscale condos and apartments.



HEALTH CARE

Charlotte's quality health care facilities and health professionals serve more than 1 million patients a year. Prominent national and international specialists come to Charlotte to teach, practice and conduct research in such specialties as laser surgery, heart disease, organ transplantation, orthopedics and spinal cord injuries. Charlotte-Mecklenburg provides cutting edge technology and quality health care with a personal touch at competitive costs.

Carolinas HealthCare System

Carolinas HealthCare System, one of the nation's leading and most innovative health care organizations, provides a full spectrum of health care and wellness programs throughout North and South Carolina. Carolinas HealthCare System operates 38 hospitals in the Carolinas, including four acute care hospitals, a children's hospital, an inpatient behavioral health hospital, a rehabilitation hospital and a healthcare pavilion in Mecklenburg County. Carolinas HealthCare System also operates a regional network of primary and specialty care physicians. Carolinas Medical Center, named among the nation's best hospitals in urology and pediatrics by U.S. News and World Report, is the largest research hospital in the region and one of five teaching hospitals in North Carolina. For more information on Carolinas HealthCare System, visit carolinashealthcare.org.

Novant Health

Novant Health is a not-for-profit integrated health care system serving patients and communities in Georgia, North Carolina, South Carolina and Virginia. In Mecklenburg County, Novant




2,500 HOSPITAL BEDS

IN THE CHARLOTTE-MECKLENBURG AREA WITHIN CAROLINAS HEALTHCARE SYSTEM AND NOVANT HEALTH

Carolinas Medical Center has been named among the nation's best hospitals in urology and pediatrics

[U.S. News and World Report]

Health operates three acute care hospitals, a children's hospital and an orthopedic hospital, in addition to urgent cares, outpatient surgery centers and physician's offices. All three acute care hospitals are designated primary stroke centers and are designated as accredited chest pain centers. In 2014, Novant Health's Charlotte hospitals were named magnet health care facilities by the American Nurses Credentialing Center, a status awarded to only 6.9 percent of the nation's hospitals for excellence in nursing care. For more information on Novant Health, visit novanthealth.org.

With more than 2,200 physicians and 570 dentists in Mecklenburg County, it is easy to find the right health care provider. Based on the C2ER Inter-City Cost of Living Index 2015 third quarter averages, the following describes routine visit costs: \$100 for a general doctor's office visit and \$111 for a routine dentist office visit.

For older adults, the Charlotte area is home to more than 90 retirement, assisted living and nursing facilities.

Directory of Health Services

Charlotte Dental Society	704.376.6555
Mecklenburg County Emergency Medical (MEDIC)	704.943.6000
Mecklenburg County Health Department	704.336.4700
Mecklenburg County Medical Society	704.376.3688
Mecklenburg Mental Health Services	704.336.6404

TAXES & UTILITIES

Charlotte-Mecklenburg Taxes

Charlotte and Mecklenburg County offer a comparatively uncomplicated system of taxation. Because the city and county jointly operate one tax department, taxpayers are only subject to a single payment. Charlotte's residential property tax is lower than 30 of the nation's largest cities.

Property Tax (Real)

Real property is assessed at 100 percent of the fair market value and is assessed every four to eight years. Rental property is taxed at its full assessment. Both business and individuals are taxed at the same rate.

Property located within the corporate limits of the city of Charlotte is taxed by both city and county. A police service district tax of \$0.1937 is applied to the unincorporated area of the county. There is no state of North Carolina tangible property tax.

Detailed property tax examples can be found at charlotte.global.

Property Tax Rate per \$100 Valuation

Year	Charlotte	Unincorporated Area
2015	\$1.2944	\$1.0094
2014	\$1.2844	\$1.0094
2013	\$1.2844	\$1.0094
2012	\$1.2544	0.7922
2011	\$1.2536	0.8166

Source: Mecklenburg County Office of the Tax Collector

Income Tax

All residents of the state of North Carolina and some nonresidents are subject to personal income taxes. In 2013, the state of North Carolina passed a flat tax rate for everyone, regardless of income. For tax year 2015, the income tax rate is 5.75 percent. In 2017, the income tax rate will fall to 5.5 percent. For more information on North Carolina personal income tax, visit dor.state.nc.us/taxes/individual.



Belk Department Store

Sales Tax

A 4.75 percent state tax plus a 2.5 percent local tax makes up the 7.25 percent Mecklenburg County sales tax. Additional taxes of 1 percent on prepared food purchases and 8 percent on hotel room occupancy rates are collected locally. Qualifying foods are taxed at a rate of 2 percent. Motor vehicle sales are covered under the highway use tax. North Carolina levies a tax on the privilege of using the highway at the rate of 3 percent of the retail value of a motor vehicle.

Motor Vehicle Registration

The state's annual registration license fee is \$28 per private passenger vehicle and private truck less than 4,000 pounds. In 2013, North Carolina began collecting vehicle property taxes along with registration renewal fees. For more information on the Tax and Tag Together program, please visit ncdot.gov.

Utilities

Charlotte is home to Duke Energy, the largest electric power holding company in the nation. Electricity prices in Charlotte are consistently lower than the national average – the average residential price is 9.4 cents per kilowatt-hour compared to the national average of about 13 cents/kWh. Natural gas customers are served by Piedmont Natural Gas, the main supplier for North Carolina, South Carolina and Tennessee. In October 2015, Duke Energy announced it would purchase Piedmont Natural Gas. Both companies will remain in Charlotte. The deal is expected to close by the end of 2016.

More than 30 companies offer telecommunications services in Charlotte, including major national and regional providers. Charlotte telecommunications offerings are diverse and up-to-date with the newest technology trends. There are thousands of miles of fiber optic cable and a wealth of wireless providers in the region. In 2015, Google announced it would be installing its gigabit Internet and television service, Google Fiber, in select areas of Charlotte. Broadband providers in Charlotte include AT&T, Time Warner Cable and Windstream.



Duke Energy control room

EDUCATION

Charlotte-Mecklenburg Schools

Nationally recognized for combining academic rigor with rich opportunities in the arts and humanities, Charlotte-Mecklenburg Schools (CMS) offers a world of choices, including classical studies, culinary arts, information technology, and the highly acclaimed International Baccalaureate and Advanced Placement diploma programs.

In 2011, CMS won the Broad Prize, which is presented annually to four school districts in the country for elevating their achievement levels. CMS recently renewed its district accreditation from AdvanceEd, the world's largest education network. CMS was the first large urban district in North Carolina and in the country to earn accreditation more than a decade ago.

CMS serves 145,363 Mecklenburg County students in pre-K through 12th grade. As the 18th-largest district in the country, CMS has 164 schools and more than 18,000 employees. CMS employs nearly 11,000 full-time teachers and support staff, and 995 administrative staff. More than 3,500 of the district's certified teachers have advanced degrees, and 1,995 are National Board certified.

CMS offers a broad range of services and programs to enhance the district's educational opportunities. The English as a Second Language program offers assistance to students whose native language is not English. In the district, 175 native languages are spoken by students, and 158 countries are represented.

Charter Schools and Private Schools

More than 26,000 students are enrolled in 110 charter schools and private schools in Mecklenburg County. This growing system includes elementary, middle and high schools with various religious affiliations, as well as independent institutions. For a complete listing of charter and private schools in Mecklenburg County, visit charlottechamber.com/eco-dev/education.

Additional Community Support

Many organizations in Mecklenburg County support CMS' efforts to maintain excellence in education for students. The largest of these is the Charlotte Mecklenburg Library, which supports literacy and educational success through its early literacy efforts to prepare children for school; student-oriented programs and homework help after school; teen programs to help transition to college and the workforce; and summer reading programs to help students maintain academic achievement levels during summer break. For more information, visit cmlibrary.org.



Johnson & Wales kid's cooking camp



Myers Park High School



HIGHER EDUCATION

Higher education is as important in the affairs of the Charlotte metro region as business and government. This is especially apparent in the partnership between the city's colleges and universities and the rest of the community. More than 240,000 students are enrolled in degree, college-transfer or continuing education programs at the 50 colleges, universities, community colleges and technical institutes located in the Charlotte region.

Within the region there are:

- 25 public and private secondary institutions that offer a wide range of baccalaureate degrees
- 18 schools that offer graduate opportunities, master or doctoral programs, in a variety of disciplines.
- Two-year associate degrees offered at 21 junior colleges, community colleges, vocational schools and technical institutes.

Tuition for four-year degree programs in N.C. starts at just \$4,655 annually for a North Carolina resident living off campus at a public school.

With more than 26,000 students, UNC Charlotte is the fourth largest of the 16 member institutions of the University of North Carolina. As the state's urban research university, UNC Charlotte offers a broad array of bachelor's degree, master's degree and doctoral programs. Each year, UNC Charlotte grants about 5,500 degrees and now has more than 90,000 alumni.

Serving more than 60,000 students each year, Central Piedmont Community College is the largest of the 58 colleges in the North Carolina Community College System. Its six area campuses and online virtual campus make the college very accessible to students and employers. The college offers two-year associate degrees and short-term diploma and certificate programs in more than 100 technical specialties.

Higher Learning Institutions in the Charlotte Region, 2015

Universities	18
Four Year Colleges.	7
Community Colleges	6
Junior Colleges	1
Graduate/Professional Schools.	3
Technical Institutes.	7
Vocational Schools	4



UNC Charlotte's Uptown campus



CPC's Mechatronics Program

TRANSPORTATION

Charlotte Area Transit System

As quickly as Charlotte has grown, so has the area's public transportation provider, the Charlotte Area Transit System (CATS). CATS serves a six-county region with daily services while also advancing regional transit planning. Serving more than 23 million trips each year, CATS operates bus, light rail and vanpool routes, as well as services for the disabled. All CATS vehicles are handicap accessible and contain bicycle storage.

The Charlotte Transportation Center, which neighbors Time Warner Cable Area in uptown Charlotte, serves as the main hub for all radial bus routes and the LYNX Blue Line light rail line.

The LYNX Blue Line opened in 2007 and is the region's first light rail service. Running adjacent to South Boulevard, the line runs from the city center to Interstate 485 in the southern part of Mecklenburg County. Its 15 stations vary from walk-up stations to park-and-ride stations with space for as many as 1,100 vehicles. Running every 10 minutes in peak periods, LYNX offers a consistent trip time from the farthest station to the city center.

The Blue Line is currently being extended 9.3 miles to northeast Charlotte, terminating at UNC Charlotte. When complete in 2017, the vibrant neighborhoods of South End, Uptown, NoDa and University City will be connected like never before.

Charlotte Douglas International Airport

Charlotte Douglas International Airport (CLT), home to the second-largest hub of newly merged US Airways and American

Airlines, offers nonstop service to 151 destinations, including Dublin, Frankfurt, London, Madrid, Munich, Rome, Toronto, the Caribbean and several Mexican cities. More than 700 flights leave Charlotte daily.

CATS offers an express service to and from the airport throughout the day. The route runs frequently between the Charlotte Transportation Center and the airport terminal with a few stops in between, utilizing dedicated buses modified to accommodate travelers who may be traveling with luggage.



SPORTS & RECREATION

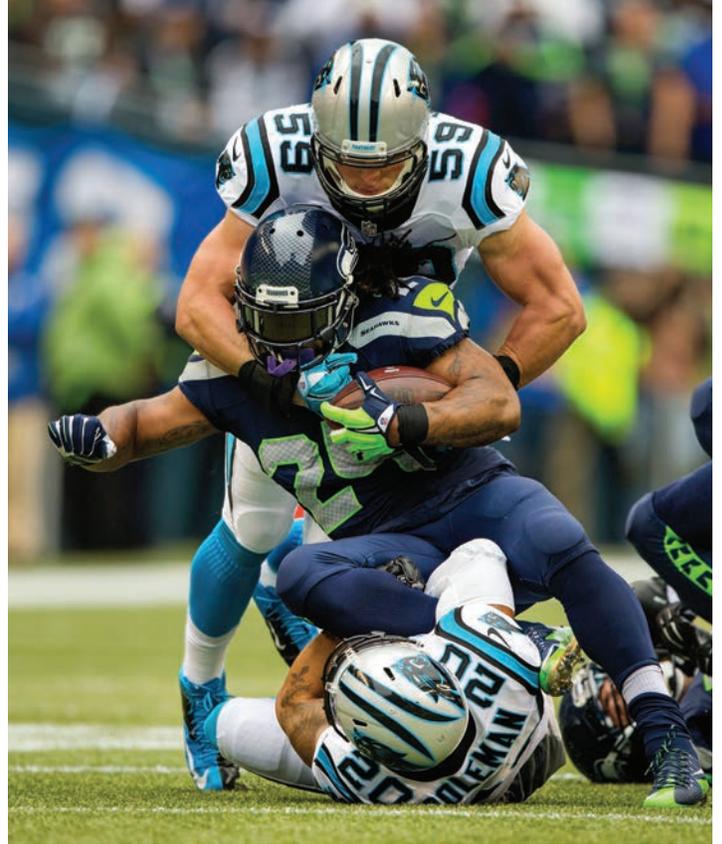
Charlotte is the ideal place for sports fans. A national sports hub, Charlotte is home to NFL, NBA, NASCAR, AAA baseball, MLL (lacrosse) and USL PRO (soccer) teams, and an NHL/AHL affiliate.

The NFL's Carolina Panthers play at Bank of America Stadium in uptown Charlotte. The NBA's Charlotte Hornets also play in uptown Charlotte, at Time Warner Cable Arena. The Charlotte Checkers, the AHL affiliate of the NHL's Carolina Hurricanes, play at Time Warner Cable Arena, as well.

Additionally, the Charlotte Knights, the Chicago White Sox's AAA affiliate, play in uptown Charlotte. And just outside of uptown Charlotte are the Charlotte Hounds, a Major League Lacrosse team, and the Charlotte Independence, a USL PRO soccer team.

For golf lovers, the PGA's Wells Fargo Championship is played in Charlotte each spring at Quail Hollow Club, except in 2017 when the course will host the 99th PGA Championship.

Charlotte was chosen as the home of the new NASCAR Hall of Fame and museum, which opened in 2010 in the heart of uptown Charlotte. Just outside of the city is Charlotte Motor Speedway, featuring a 1.5-mile superspeedway that plays host to three major NASCAR events each year, in addition to a dirt track and a drag strip.



Charlotte is also a major destination for recreation and tourism. The Catawba River and its system of man-made lakes provide many activities for water lovers. The river is home to the U.S. National Whitewater Center, which is an official U.S. Olympic Team training site. The Whitewater Center is open throughout the year and offers rafting courses, high ropes courses, zip-lining, paddle-boarding, and walking trails.

The city's mild climate makes it perfect for outdoor activities and competitive events most of the year. Charlotte hosts many foot races (5K and 10K) annually, and a marathon has been run every year in Charlotte since 1977.

Mecklenburg County has more than 210 parks with amenities including tennis courts, swimming pools, golf courses, community centers, fitness trails, mountain biking, fishing and much more. The YMCA of Greater Charlotte is one of the largest YMCA programs in the country with 19 facilities and more than 150,000 members.



ARTS & CULTURE

Charlotte-Mecklenburg's cultural community is alive and thriving. The greater Charlotte community understands that diverse cultural offerings are key to providing a rich and stimulating quality of life, complementing overall education and contributing to Charlotte's reputation as an outstanding city.

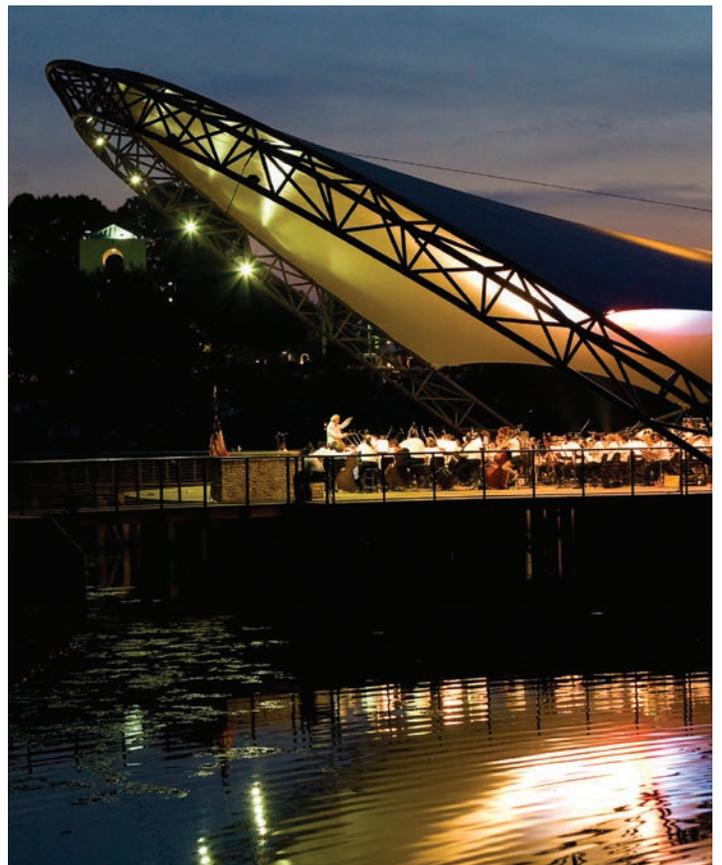
The Arts & Science Council of Charlotte-Mecklenburg (ASC) is committed to building appreciation, participation and support for arts and culture. The nonprofit organization serves and supports the cultural community through grant-making, planning, programs and services to ensure a vibrant community enriched with arts, science and history.

Public art plays a role in helping to personalize community history and identity, while enriching neighborhoods and community experiences, thus enhancing quality of life. In 2003, the City of Charlotte and Mecklenburg County approved ordinances that appropriate 1 percent of Capital Improvement Project funds for public art to ensure that artwork enhances and defines public spaces.

The Charlotte cultural community generates \$202.8 million in total economic activity and supports more than 6,240 jobs. Area cultural organizations offer volunteer and social opportunities for people of all ages. Residents and visitors can discover Charlotte's rich history and heritage by exploring museums, historic plantations and cultural centers. Children have an array of cultural avenues in which to participate, including choir and theater as well as hands-on children's museums.

More than 25 civic and cultural organizations offer art shows, performances, hands-on education and lively museums. There are also multiple concert venues and a variety of performing arts centers, which ensures every act has the perfect place to perform.

Charlotteans love to socialize and celebrate; as a result, the community calendar is full of events (charlottesgotalot.com). Community events range from holiday parades to huge outdoor street festivals and cultural celebrations. Visit charlottecultureguide.com to explore hundreds of local cultural events. For more information about ASC, visit artsandscience.org.



COMMUTING

Travel Time to Work

Minutes	Meck.	Gaston	York, SC	Cabarrus	Iredell	Lincoln	Lancaster, SC	Rowan	Stanly	Catawba
Less than 10	9.9%	10.3%	11.5%	10.4%	12.7%	11.3%	11.0%	13.6%	17.4%	12.6%
10 to 14	13.4%	12.4%	13.6%	13.4%	17.6%	11.9%	14.5%	18.5%	15.9%	18.8%
15 to 19	16.3%	17.0%	15.2%	16.3%	17.3%	11.7%	14.3%	17.2%	14.9%	21.4%
20 to 24	17.9%	16.7%	14.9%	13.5%	15.2%	11.1%	12.2%	15.3%	11.1%	17.5%
25 to 29	7.7%	8.3%	7.6%	7.6%	5.5%	5.5%	4.7%	6.6%	4.9%	5.5%
30 to 34	16.8%	16.5%	15.6%	13.7%	11.1%	16.3%	13.8%	10.4%	8.6%	10.6%
35 to 44	7.2%	7.3%	7.7%	8.9%	5.6%	10.6%	9.4%	4.2%	5.8%	3.1%
45 to 59	6.0%	*7.8%	8.5%	10.0%	8.5%	13.3%	11.7%	6.8%	11.2%	4.4%
More than 59	4.8%	*7.8%	5.5%	6.2%	6.6%	8.4%	8.5%	7.4%	10.2%	6.1%
Average	24.7	24.4	25.1	26.4	24.4	29.4	27.5	23.4	25.7	22.4

Source: U.S. Census Bureau, 2009-2013 5-Year American Community Survey. *Note: Due to some data collection error, these numbers do not sum to 100%

The Charlotte metropolitan area has one of the highest in-migration rates in the country and is consistently considered one of the top moving destinations in the U.S. People are coming to Charlotte not only from surrounding counties and states, but from many different countries as well, creating a more diversified city each year. People moving to Charlotte can expect a relatively low commute time compared to other large cities, averaging 15 to 30 minutes.



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