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REAL ESTATE | NATIONAL PERSPECTIVES

A Sleepy Mill Town Coming to Life

By HILLARY CHURA AUG. 19, 2007 Fort Mill, S.C.

THIRTY minutes in rush-hour traffic from Charlotte, N.C., this once drowsy textile mill town is growing up.

While much of the nation is experiencing a downturn, Fort Mill and York County continue to report rising real estate prices. In the first six months of this year, Fort Mill was up 3 percent from the same time last year, while neighboring Tega Cay was up 15 percent, according to the regional Realtors' association. Homeowners who sell often do so without an agent and receive close to their asking price.

Many of the people moving to the area are part of the overflow from the tight real estate market in several areas of Charlotte, looking for good public schools and plenty of new construction, as well as from other parts of the country.

In the last decade, Fort Mill, Tega Cay and nearby areas have attracted midlevel professionals and young families, aging baby boomers and retirees escaping Florida's hurricanes and related insurance woes. By 2025, the population of York County is expected by county officials to grow to 278,000; in 2006, it was 199,000, according to Census Bureau data.

"People who come from Florida and up north — and even California sometimes — most of the time they are surprised at prices," said Julie Van Slambrook, who owns First Properties of the Carolinas, a real estate brokerage based in Lake Wylie,

S.C. "If they come from Ohio, they usually are disappointed. If they come from New York, New Jersey or Florida, they're ecstatic."

Marked by new construction of single-family homes in the \$200,000 to \$600,000 range, Fort Mill also has older developments, downtown homes originally built for textile mill workers and 6,000-square-foot manses with four-car garages. The former resort area of Tega Cay on Lake Wylie has a golf course, marina and hilly lots.

The Del Webb Corporation has recently opened a retirement community in Lancaster County outside Fort Mill.

South of town, along the Catawba River, an environmentally oriented development — Kanawha — is being planned by York County's Cultural and Heritage Foundation and Cherokee Investment Partners of Raleigh, N.C. It will have up to 1,000 town houses and detached homes, a commercial town center and an environmental museum.

After living in several other places in the South, Christina and Kenneth Knighten moved to Baxter Village, another planned community, outside Fort Mill. Homes there have a small-town feel, with white fences, American flags, backyard garages and front porches.

Begun in 1998, Baxter has a public elementary school, a Y.M.C.A., a library, restaurants and boutiques within walking distance of houses and town homes. There are 1,000 homes now, with an additional 400 planned by the end of the decade, according to the developer, the Clear Springs Development Company.

The Knightens have three daughters -5, 3 and 1 - and are expecting another child in February. They bought their 2,500-square-foot house for \$256,000 about four years ago, and Mrs. Knighten said a similar house nearby recently sold for \$100,000 more.

"A lot of people have moved in," she said, "but it's kept the small-town atmosphere and small-town activities."

In Baxter, the average price for new construction tops \$400,000, up from \$365,000 last year.

The company plans two smaller mixed-use neighborhoods in the area in the next two years. Its Kingsley development will have up to 1,000 detached homes and town homes near the site of a new hospital, and its Springfield project will have up to 680 homes, according to Kerri Robusto, the director of marketing and sales. The company is owned by the Close family, whose ancestors founded Springs Industries, a textile manufacturing company, in 1887.

Jerry and Beth Hiers and their two daughters relocated to Tega Cay in March 2006 after Hurricane Katrina drove them from suburban New Orleans. Mrs. Hiers said they had wanted to live in North Carolina, but a friend suggested Fort Mill. They paid \$384,000 for a new 3,300-square-foot home with a lake view. In June 2007, they listed it for \$449,000 and sold it themselves within 18 days. They are moving across the cul-de-sac to a slightly larger home on a lakefront lot; it cost \$750,000.

York is one of the fastest-growing counties in the state. Jobs remain plentiful throughout the area and in Charlotte, a financial center that was the 26th largest city in the nation in 2000. And many people believe the area will benefit from light-rail service scheduled to come to South Charlotte this fall.

While longtime residents and even some newcomers may fret that the town is expanding too quickly, growth-associated animosity seems minimal.

"Folks moving in tend to embrace the values rather than try to change them," said Gail Cote, who moved to Fort Mill from Greenville, S.C., with her family 13 years ago. "I think it's reduced the resentment that is a natural outgrowth of the number of people moving in." The Cotes live in Beacon Knoll, an established subdivision with little turnover.

After having lived in Charlotte for 13 years, Kerry and Jimmy Arnold and their three children moved to Tega Cay three years ago. On Friday nights, neighbors pull up lawn chairs and chat, while children play kickball and flashlight tag.

The Arnolds' neighbors, Kristy and Guy Williams, moved to Tega Cay from Virginia three years ago. The housing inventory was sparse at the time, so they built a house, staying in an apartment in the meantime. The Williamses and their two daughters — now 15 and 9 — moved in this past January. Shortly after moving day, Mr. Williams had to leave town on business. Boxes were everywhere, and it was sleeting. Mr. Arnold had not met them yet, but stopped by and offered to pick up some food for them.

"That was the reason I knew we were going to love it," Mrs. Williams said.

"Because we don't have family here, we knew we had to have a community. We had to have friends. That's exactly what we got. A lot of people — their families don't live right around here. If you need anything, you go to your neighbor."

The family paid \$360,000 to build their 3,200-square-foot home on three-quarters of an acre. Now she figures it is worth \$440,000.

Of course, Fort Mill isn't for everyone. "It's got a lot of advantages, but it's not Venice Beach," said Kathryn Miller, a real estate broker for Coldwell Banker United Realtors in Fort Mill.

"Some people move here and get bored," she said. "People don't hang out in town. They spend time with their families and do family stuff. If you're used to a big night life, well, the Waffle House is open until 2."

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