

🚤 Lake Norman Luxury Buyer's Guide

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Your Guide to Buying Luxury Property in Lake Norman, NC

Where Elegance Meets Waterfront Living

📍 Presented by Greg Josefchuk | 704-740-7994 | GregSellsLKN.com



🏡 1. Welcome to Lake Norman

"Thank you for your interest in luxury real estate around Lake Norman. I'm Greg Josefchuk, and I specialize in helping discerning buyers find their dream home in this one-of-a-kind community. Whether you're seeking a lakefront estate, a gated golf community, or a modern retreat with panoramic views—you're in the right place."

2. What Defines a Luxury Home in Lake Norman?

- Lakefront or lake view
 - Private docks or boathouses
 - Gated community or private drive
 - Premium construction: smart systems, chef kitchens, spa bathrooms
 - Outdoor entertainment areas (pools, fireplaces, kitchens)
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3. Top Luxury Neighborhoods

<u>Neighborhood</u>	<u>Highlights</u>
The Peninsula (Cornelius)	Golf, lake access, custom estates
The Point (Mooresville)	Trump National Golf Club, private marina
The Farms (Mooresville)	Secluded, estate-style homes on large lots
The Harbour at The Pointe (Mooresville)	Mix of homes and condos with lakefront access.
Governors Island (Denver)	Private island community
River Run (Davidson)	Golf & country club community

4. Insider Tips for Waterfront Buyers

- Understand **dock permits** and **shoreline regulations**
- Check for **flood zones** and **bulkhead conditions**
- Boat access: Can your dock accommodate your watercraft?
- Sun orientation: sunsets vs sunrises on your dock
- HOA vs non-HOA restrictions
- Property Inspection: Conduct a thorough inspection, especially focusing on areas prone to water damage like foundations, walls, and roofs.
- Maintenance: Expect higher maintenance costs, including upkeep for docks, boats, and shoreline improvements.



5. The 2025 Lake Norman Market Outlook

Lake Norman

North Carolina

Key Metrics	April			Year to Date		
	2024	2025	Percent Change	Thru 4-2024	Thru 4-2025	Percent Change
New Listings	283	327	+ 15.5%	915	1,059	+ 15.7%
Pending Sales	188	206	+ 9.6%	655	701	+ 7.0%
Closed Sales	149	145	- 2.7%	524	587	+ 12.0%
Median Sales Price*	\$519,000	\$585,000	+ 12.7%	\$519,000	\$574,000	+ 10.6%
Average Sales Price*	\$796,156	\$867,153	+ 8.9%	\$772,052	\$852,423	+ 10.4%
Percent of Original List Price Received*	96.5%	95.5%	- 1.0%	95.8%	94.8%	- 1.0%
List to Close	82	100	+ 22.0%	104	105	+ 1.0%
Days on Market Until Sale	39	56	+ 43.6%	55	60	+ 9.1%
Cumulative Days on Market Until Sale	44	70	+ 59.1%	56	73	+ 30.4%
Average List Price	\$1,011,290	\$1,084,164	+ 7.2%	\$954,064	\$1,055,908	+ 10.7%
Inventory of Homes for Sale	474	659	+ 39.0%	--	--	--
Months Supply of Inventory	3.1	4.0	+ 29.0%	--	--	--

* Does not account for sale concessions and/or downpayment assistance. | Percent changes are calculated using rounded figures and can sometimes look extreme due to small sample size.

- Average list price: \$1.1M4
- Average home sales price: \$800K+
- Days on market until sale: 56
- Months supply of inventory: 4.0
- Inventory trends: Low supply in waterfront, especially <\$2M
- Buyer competition: High demand for turnkey properties



6. Financing High-End Properties

- Work with local lenders who specialize in **jumbo loans**
- Consider private financing or asset-based lending
- Pre-approval is essential, even at the luxury level
- **Proof of funds** often required for showings or offers
- Down Payment: Prepare for a down payment of 20% or more, though some lenders may accept less.
- Property Appraisal: The property must appraise at or above the loan amount.

7. The Step-by-Step Buying Process

1. **Discovery Call** – We discuss your goals & vision and “must haves”
 2. **Custom Search Setup** – On-market + off-market opportunities
 3. **Private Showings** – In-person or virtual
 4. **Offer & Negotiation** – Expert strategy for high-stakes deals
 5. **Due Diligence & Inspections**
 6. **Closing & Celebration**
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8. Why Work With Me





- Local expert with years of experience in Lake Norman
- Discreet, personalized service
- Proven track record
- "Luxury real estate is about relationships, not just square footage."

Let's Connect

Ready to explore homes or just getting started?

Let's have a confidential conversation about what you're looking for.

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 GregSellsLKN.com

 Licensed in North Carolina | Based in Lake Norman | "See you on the water!"