THINKING ABOUT BEAUFORT COUNTY?

Beaufort County: 10 Questions Buyers Ask

Straight answers to the questions people ask most about buying a home in Beaufort County, NC.



Questions about Beaufort County? Call or text Travis at **(252) 632-8681**.

1. Where can I find crime statistics for Washington, NC?

Crime data for Beaufort County is published on the NC Department of Public Safety's NC Justice Data Portal, which reports at the state and county level from incident reports local agencies send to the State Bureau of Investigation. Not every agency reports every year, so check the portal's list of reporting agencies for the year you look at. For a question about a specific area, contact the Beaufort County Sheriff's Office or, inside a city or town, its police department.

Source: ncdps.gov; ncsbi.gov

2. What is the property tax rate in Beaufort County?

Beaufort County's rate for fiscal 2026-27 is 44.5 cents per $100 of assessed value, and the county also bills the town taxes. Inside the City of Washington, the state's 2025-26 table lists the city rate at $0.485 (a combined $0.93), and the city manager's FY2027 budget message proposed $0.465. Depending on location, a fire district rate ($0.039 to $0.053 in 2025-26) and a rescue district rate ($0.0375 to $0.05) can be added. The 2026 bills were due Sept. 1, 2026 and can be paid without interest until Jan. 5, 2027.

Source: beaufortcountync.gov; ncdor.gov; washingtonnc.gov · as of October 25, 2026 · check: beaufortcountync.gov

3. Does Washington or Belhaven flood?

Parts of Washington, Belhaven and the county are mapped flood zones, so check the exact parcel on North Carolina's Flood Risk Information System and get an insurance quote before you commit. The current flood maps took effect June 19, 2020 for Washington, Washington Park and Belhaven and January 17, 2025 for unincorporated Beaufort County. In FEMA's Community Rating System, the City of Washington is Class 7 (15% discount) and Belhaven and Washington Park are Class 8 (10%); unincorporated Beaufort County does not participate.

Source: fema.gov; fris.nc.gov · as of October 25, 2026 · check: fris.nc.gov

4. Is Washington, NC expensive to live in?

Census figures for 2020-2024 put the median value of an owner-occupied home at $206,800 in the City of Washington and $192,700 across Beaufort County. Median gross rent was $856 a month in Washington and $871 county-wide. These are survey estimates, not today's asking prices, so compare them with recent sales where you want to buy.

Source: census.gov · as of October 25, 2026 · check: census.gov

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General information, not legal, tax or lending advice. Answers checked against the sources listed on October 25, 2026; confirm anything that matters with the source or a licensed professional.

5. What hospital serves Washington, NC?

ECU Health Beaufort Hospital, a campus of ECU Health Medical Center, at 628 East Twelfth Street in Washington is the only hospital the state lists in Beaufort County. As of March 5, 2026 it is licensed for 120 general and 22 psychiatric beds. The larger ECU Health Medical Center is in Greenville, in Pitt County.

Source: info.ncdhhs.gov · as of March 5, 2026 · check: info.ncdhhs.gov

6. How far is Washington, NC from Greenville and Raleigh?

Beaufort County describes itself as about 1.5 hours east of Raleigh and 30 minutes from Greenville, and part of the Greenville-Washington combined statistical area. Pitt-Greenville Airport is under 30 minutes away and Raleigh-Durham International about 120 minutes, per the county. Census survey data for 2020-2024 show 30.3% of county workers work in another North Carolina county and the average trip to work is 24.8 minutes. Drive your own route at commute time before you buy.

Source: beaufortcountync.gov; data.census.gov · as of October 25, 2026 · check: beaufortcountync.gov

7. Who provides electric and water service in Beaufort County?

Five electric utilities serve the county: Washington Electric Utilities, Tideland Electric Membership Corporation, Duke Energy Progress, the Town of Belhaven and Dominion Energy, so the provider depends on the address. Washington Electric serves much of the area north of the Pamlico River, including Washington Park, Chocowinity, Bath, Pinetown, Pantego and Terra Ceia. Outside the towns, the Beaufort County Water Department serves about 12,000 residential connections in seven districts; the north-side districts buy their water from the City of Washington. Ask the seller for recent bills and confirm whether the property is on public water or a well.

Source: beaufortcountync.gov; washingtonnc.gov · as of October 25, 2026 · check: beaufortcountync.gov

8. What internet service is available in Beaufort County?

Census estimates that 87.5% of Beaufort County households had a broadband subscription in 2020-2024. The state has funded rural expansion projects in the county several times: GREAT grants to Brightspeed's parent company in 2022 and to Spectrum in 2023, and a Completing Access to Broadband award to Brightspeed in 2024. Check the exact address on the FCC National Broadband Map before you count on a provider.

Source: census.gov; governor.nc.gov; ncbroadband.gov · as of October 25, 2026 · check: broadbandmap.fcc.gov

9. How are the schools in Beaufort County?

The NC Department of Public Instruction publishes a School Report Card for every public school in the state, including Beaufort County's. Look up the schools for a specific address on the NC School Report Cards site, and confirm the assigned schools with the school district before you buy, since assignments can change.

Source: ncfvapublicprod.ondemand.sas.com

10. Can I use a USDA loan in Beaufort County?

USDA's property map shows no ineligible area in Beaufort County, but eligibility is decided address by address, so run the exact address on USDA's map. USDA's Guaranteed loan income limit for the county is $122,800 in adjusted household income for 1 to 4 people and $162,100 for 5 to 8 (as of 2026-10-24). NCHFA's NC 1st Home Advantage Down Payment is a fixed $15,000 for first-time buyers and veterans, with Beaufort County income limits of $117,000 (1 to 2 people) and $137,000 (3 or more) and a $525,000 price limit; it is a 0% forgivable second mortgage (a loan, not a grant), forgiven 20% a year at the end of years 11-15, so nothing is owed after year 15. A licensed mortgage broker can confirm which program fits your situation.

Source: eligibility.sc.egov.usda.gov; nchfa.com · as of October 24, 2026 · check: eligibility.sc.egov.usda.gov

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Questions while you work through this? Call or text Travis at **(252) 632-8681**.

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