

Highland Creek & Moss Creek

A practical buyer comparison

Highland Creek crosses Mecklenburg and Cabarrus counties; Moss Creek is a separate community in Concord, Cabarrus County. Confirm every material detail for the parcel, not its neighborhood label.

01 / Read the county line

A mailing city alone does not establish a home's taxing jurisdiction, school assignment, utility service or permitting authority. Look up the specific parcel in county records and confirm the tax districts and applicable municipal services. Ask the appropriate school district to verify assignment by address; boundaries and programs can change.

02 / Association dues and approvals

Highland Creek has an umbrella association; some villages can also have a sub-association. Moss Creek has detached and attached homes with differing fee structures. Advertised fees are not an estoppel statement. Request the applicable resale packet, dues, budget, special assessments, insurance responsibilities, governing documents and architectural rules before closing. Check association approvals and jurisdictional permits for proposed construction.

03 / Golf-front is a different decision

Highland Creek Golf Club is a public course separate from association amenities. Consider ball exposure, mowing and maintenance hours, cart paths, privacy, drainage and recorded easements. Do not assume golf access comes with dues or that a view is protected. Moss Creek is not part of the course; its anchors include the Monarch Club and Hector H. Henry II Greenway. Confirm access rights and hours.

04 / Compare the home itself

Compare lot position, orientation, roof and mechanical ages, drainage, renovation permits, floor plan, noise and everyday routes. Seek a qualified inspection. Neighborhood medians are context, not a valuation of an individual home.

Parcel and schools

Confirm the legal parcel, county, municipal jurisdiction, property taxes and school assignment by address.

Total ownership cost

Request association and sub-association dues, transfer fees, reserves, special assessments, insurance and maintenance responsibilities.

Permissions

Review governing documents, architectural review procedures, setbacks, easements and permit jurisdiction.

Setting

Walk the street at different times; assess golf exposure, road noise, greenway access and nearby amenities.

Condition

Review inspections and renovation documentation; compare homes by condition and lot position, not only price per square foot.

Sources & verification

Highland Creek Community Association - <https://www.highlandcreek.com/community-info/>

Highland Creek association - <https://www.highlandcreek.com/association-information/>

Highland Creek Golf Club - <https://highlandcreekgolfclub.com/>

Moss Creek neighborhood - <https://moss creek neighborhood.org/>

Cabarrus County Schools - <https://www.cabarrus.k12.nc.us/>

Charlotte-Mecklenburg Schools - <https://www.cmsk12.org/>

Independent editorial guide, not legal, tax or financial advice. No individual listings. Information may change; confirm directly before relying on it.