BLUE RIDGE, Ga.—When former New Yorker Marty Stefanelli and his wife contemplated retirement, they didn’t know where to look until a visit to this Appalachian mountain town last year.

“We bought a house that week,” Mr. Stefanelli said. “I need to find time to wind down, and Blue Ridge forces you to wind down.”

For the 57-year-old Mr. Stefanelli, the area’s draws included moderate weather, a lack of traffic and low costs on everything from property prices to restaurant bills to taxes.

The twist is that the Stefanellis weren’t moving from New York but rather from West Palm Beach, Fla., part of a movement known as “halfbacks”—northern transplants to Florida who are retiring in mountain communities of western North Carolina, northern Georgia and eastern Tennessee. These retirees are reshaping local economies, boosting everything from tax revenues to restaurant receipts to sales of electric chair lifts for the elderly. Along the way, they are chafing locals who say the migration is pricing them out of homes and bringing in a sort of big-city brusqueness.
Mr. Stefanelli says he pays about $3,000 in taxes a year for his Georgia house, compared with about $20,000 for his home in Florida. He also maintains a home in New York that costs him about $30,000 a year in taxes. He plans to make Georgia his main residence in a few years.

“I bought a pickup to fit in,” he said.

The halfback phenomenon—so named because the retirees are said to be moving roughly halfway back up north—was well under way by the early 2000s before coming to a halt during the recession. For several years afterward, many retirees found themselves unable to sell their Florida homes, and property values in many Appalachian areas plummeted.

But the trend has come back, according to federal data, as many of the nation’s 74 million baby boomers move for retirement.

Census data show that from 2010 to 2017, net migration to retirement-destination counties in Appalachian regions of Georgia, North Carolina and Tennessee increased 169%, the same percentage of growth for retirement destinations in Florida, according to Hamilton Lombard, a University of Virginia demographer who has tracked the halfback phenomenon. During the same period, net migration to all U.S. retirement-destination counties increased 67%.
In Georgia, many of the mountain counties experienced an increase in the 65-and-older population, including Blue Ridge’s Fannin County, up to 27% in 2016 from 22% in 2010, according to the U.S. Census Bureau.

Net migration to retirement-destination Appalachian counties in Georgia, North Carolina and Tennessee has risen steadily from about 10,000 in 2011 to more than 46,000 in 2017, census data show. The U.S. Agriculture Department designates counties as “retirement destinations” if their population 60 and older grew by 15% or more within a decade due to net migration.

Rebecca Tippett, a chief demographer at the University of North Carolina-Chapel Hill’s Carolina Population Center, said that postrecession, retirees are once again playing a large role in western North Carolina’s growth. “We’ve seen a major return to previous migration levels,” she said.

In Blue Ridge, about 75 miles north of Atlanta’s downtown, it’s now common to see Florida license plates in a grocery store parking lot, hear New York accents as a couple walks by or see older men on a bench wearing Chicago Cubs baseball caps. Realtor Brian White, who sold the Stefanellis their mountain home, said at least three-quarters of his clients come from Florida, most originally came from northern states.

Ken Brenneman, owner of Blue Jeans Pizza, said that when the restaurant shows football games in the fall, customers overwhelmingly cheer for Philadelphia, Pittsburgh or New England. Many Florida investors have come up to scout for residential and commercial property, he said.

“This place is not Sleepy Hollow anymore,” he said.

Nathan Fitts, a local real-estate agent and newly elected city councilman, said the influx has helped raise tax revenue and revive the local economy.

Bret Benson, owner of Scooters & More Factory Outlet in Blue Ridge, said business for scooters and installing lifts for elderly clients was up more than 20% last year from the level five years ago. And James Nichols, co-owner of Love Those Mountains Realty in Ellijay, Ga., said, “the halfback process is very much in motion again,” with about 75% of their sales to retirees coming up from Florida. Sales are booming, he said.
The median home sales price in Fannin County last year jumped 75% from 2012 to $250,000, according to Attom Data Solutions, an Irvine, Calif., property-data provider. During the same period, the U.S. median home sales price rose 51%, to $236,000.

Long Island-raised Mike Galinski, owner of a semiconductor company who is also a real-estate developer in Florida, bought property in Fannin County after the recession. He is building restaurants and plans to add homes in and around McCaysville, a town on the Tennessee border.

“The upside is there,” said Mr. Galinski, who also built a home for himself in the area.

But increased development has created its own problems, including extra traffic and strained water infrastructure, as well as a higher demand for medical services. When a developer proposed recently to building a 3 1/2-story building in Blue Ridge, many complained it was “a skyscraper,” said Mr. Fitts, the real-estate agent.
Jeremy Jones, a 34 year-old auto mechanic whose family has lived in Fannin County for four generations, complained that the influx has driven up rents making it tough for locals.

“This used to be a very tight knit community, the Bible Belt. Now it’s about money,” he said. “Us, the regular people who are here, are struggling.”

Terry Stonecipher, a 43-year-old mechanic who has lived in the area most of his life, said area residents have bristled at some of the newcomers. “People that have no manners,” he said. “Go back where you came from.”

Write to Cameron McWhirter at cameron.mcwhirter@wsj.com

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