# Hilton Head Home Prices Reach All-Time High

Exploring the drivers of demand and affordability

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THE DATA

# $475K

## Median Price

Median home prices in Hilton Head have surged over the past year.

The Richmond Fed's latest report indicates a 10% increase in median home prices compared to the same period last year. This upward trend is largely driven by robust job growth in the area and an influx of tourists, contributing to a tighter housing market.

Source: Richmond Fed · Published August 17, 2026

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# Affordability Squeeze for First-Time Buyers

Despite the high prices, the affordability gap remains a critical issue. The average mortgage payment for a $475K home in Hilton Head exceeds $2,500 per month, which is beyond the reach of many potential buyers. This trend is exacerbating the inventory shortfall in the market, as fewer buyers are entering the market due to financial constraints.

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## Investment Opportunities in Hilton Head

The surge in home prices presents significant investment opportunities for those with the capital to purchase. Many investors are seeing this market as a hedge against inflation and a way to generate passive income. However, it also signals that the market is becoming more speculative, with some homes selling above their assessed values, creating risks for potential buyers and investors alike.

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