#1 in South Carolina: Severe Rent Burden

Bluffton Has SC’s Highest Rent Burden

28.9% of renters spend over half their income on rent — #1 in the state

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THE DATA

28.9%

Renters Over the 50% Rent Threshold (2024)

Bluffton leads South Carolina in severe rent burden, with nearly 1 in 3 renters spending over half their income on housing.

This figure is not a sign of market failure, but a structural marker of enduring demand. The high percentage reflects deep buyer interest in permanent coastal residency, where long-term ownership and rental income stability are prioritized over short-term affordability. It indicates that Bluffton's housing market has evolved beyond mere access — it now functions as a wealth preservation mechanism.

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2024 · ALEX Intelligence computation
https://alex-companies.com/data/2026-09-20-hilton-head-severe-rent-burden-place-mkt

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Affordability Is a Proxy for Long-Term Value

In Bluffton, the severe rent burden is not a flaw but a feature of a market where ownership is a strategic asset. High rental demand, driven by remote workers and second-home buyers, sustains elevated pricing and tight inventory — not due to speculation, but due to sustained migration from high-cost urban centers. This dynamic favors long-term owners who benefit from rental yields and appreciation, even as entry-level affordability erodes.

02

Rent Burden Drives Capital Efficiency

The 28.9% threshold reveals an underappreciated capital efficiency: when renters spend over half their income, they are effectively subsidizing property value growth. This creates a feedback loop where owners see rising equity, which attracts more investment and further tightens supply. The market is not broken — it is optimizing for capital preservation in a high-demand coastal zone, where scarcity is a feature, not a bug.

Real Estate Strategy & Intelligence Leader. Democratized Blue Ocean Strategist & Operator.

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