

#1 Median Monthly Owner Cost in the Midlands — ALEX Intelligence 2026

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Lake Murray leads with \$1,548 — a benchmark of premium, sustainable living

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THE DATA

\$1,548

Median Monthly Owner Cost (2024)

Lake Murray of Richland holds the highest median monthly owner cost in the Midlands.

This figure is not a burden—it's a reflection of deep market maturity. High owner costs correlate with strong infrastructure, low turnover, and elevated resident retention. In Lake Murray, the cost structure is sustained by long-term residency, stable employment, and high property value preservation. These are not outliers; they are the foundation of a resilient, self-reinforcing real estate ecosystem.

01

High Cost = High Resilience

The \$1,548 median owner cost in Lake Murray isn't a red flag—it's a green light. It signals that residents are not just buying homes; they're investing in permanence. This market has achieved a threshold where affordability is no longer the primary driver. Instead, stability, neighborhood quality, and long-term equity growth dominate. This is the signature of a mature, self-sustaining community where demand is anchored in lifestyle, not speculation.

02

The Hidden Advantage of Premium Pricing

In a market where new construction is soaring and FHA reliance is rising, Lake Murray's premium cost structure stands out as a differentiator. While others rely on government-backed loans to maintain volume, Lake Murray's high owner cost reflects demand that is self-sustaining. This allows the community to avoid the long-term risks of over-leveraged development. The result? A market that grows not through volume, but through value—where each new home contributes to a higher-tier, more resilient asset base.

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

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