

#1 in SC: Homes Owned Free and Clear — ALEX Intelligence 2026

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Hollywood leads with 45.3% free-and-clear ownership — ALEX Intelligence 2026

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THE DATA

45.3%

Homes Owned Free and Clear (2024)

Hollywood leads the Charleston tri-county in free-and-clear ownership, a metric reflecting long-term financial stability and deep equity accumulation.

This figure is not just a number—it signals a market where homeownership is not merely a transaction but a generational asset. The 45.3% rate in Hollywood indicates that nearly half of its homes carry no mortgage, a level that exceeds national averages and reflects decades of wealth-building through stable, long-term tenure. This deep equity base strengthens the local economy by reducing default risk and increasing household resilience during economic downturns.

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2024 • ALEX Intelligence computation

<https://alex-companies.com/data/2026-09-24-charleston-sc-free-and-clear-place-mkt>



01

Equity as Infrastructure

In Hollywood, free-and-clear ownership is not accidental—it is structural. The high rate suggests that property has long served as a primary financial engine for residents, enabling wealth transfer across generations. This creates a unique feedback loop: homes that are fully paid off are less likely to be sold in downturns, stabilizing the local housing market and reducing price volatility. As a result, Hollywood functions not just as a residential zone but as a de facto wealth preservation hub within the tri-county.



02

The Hidden Stability Engine

This data reveals a counterintuitive truth: the most financially resilient neighborhoods are not necessarily the most expensive or newly developed. Hollywood's high free-and-clear rate, despite not being the most affluent in median value, suggests that long-term affordability and intergenerational ownership are stronger drivers of stability than current market price. This challenges the assumption that rapid appreciation is the only sign of a healthy market. Instead, it shows that deep equity accumulation—often invisible in traditional metrics—is a critical indicator of market maturity and long-term sustainability.

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