#1 in Owner Occupancy Rate — Hilton Head Region 2026

Bluffton: #1 in Owner Occupancy — 83.4%

Highest owner-occupied city in the Lowcountry — ALEX Intelligence, 2026

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THE DATA

83.4%

Owner Occupancy Rate (2024)

Bluffton leads the Lowcountry in owner-occupied housing, a rare distinction in a national market trending toward rental dominance.

This figure reflects not just financial commitment but deep community integration. With 83.4% of homes occupied by owners, Bluffton has cultivated a stable, long-term residential base that resists speculative cycles. This stability supports consistent property maintenance, stronger neighborhood networks, and predictable tax revenue — all critical in a high-value, low-supply market.

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2024 · ALEX Intelligence computation
https://alex-companies.com/data/2026-09-26-hilton-head-owner-share-place-mkt

01

Ownership as a Defensible Moat

Bluffton's high owner occupancy isn't accidental — it's a structural advantage. Unlike markets where rentals dominate and turnover is high, Bluffton's long-term residents are less sensitive to short-term price volatility. This reduces transaction churn and supports sustained home value appreciation. The data suggests that ownership here is less about investment and more about belonging — a cultural capital that buffers against market shocks.

02

The Rent Gap's Hidden Counterweight

While Bluffton has the highest rent burden in the Lowcountry, its owner-occupancy rate mitigates the social and economic strain typically tied to high rents. With most residents not paying rent, the pressure on household budgets is distributed differently. This creates a unique equilibrium: high prices are sustained not by renters but by long-term owners who internalize appreciation. The market is resilient not despite high costs, but because of this ownership foundation.

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