

Hilton Head Island — #1 of 6: Home Value to Income Ratio

Hilton Head Leads SC in Home Affordability Gap

7.3x value-to-income ratio, per ALEX Intelligence 2026

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THE DATA

7.3x

Home Value to Income Ratio (2024)

Hilton Head Island ranks #1 in the Lowcountry and #1 in South Carolina for the highest ratio of home value to median household income.

This means a typical home in Hilton Head Island costs 7.3 years of local median income to purchase—far above the national average and the highest in the region. The data, drawn from the U.S. Census Bureau's American Community Survey 5-Year Estimates, 2024, reflects a market where income growth has not kept pace with housing appreciation, especially in high-demand coastal areas. This imbalance signals a growing affordability crisis even as demand remains strong.

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2024 • ALEX Intelligence computation
<https://alex-companies.com/data/2026-10-28-hilton-head-value-to-income-place-mkt>



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01

Affordability Is a Market Filter

The 7.3x ratio is not a sign of weakness—it's a signal of selective demand. Buyers in Hilton Head Island are not deterred by price; they are filtered by income. This dynamic favors high-earning professionals, remote workers, and investors who can absorb the premium. The market is not cooling—it's becoming more exclusive. This is not a crash risk; it's a consolidation of wealth into a limited pool of buyers who can afford the premium.

02

The Income Gap Is the New Supply Constraint

While inventory remains tight, the real bottleneck is not physical supply—it's income supply. The 7.3x ratio shows that even with new construction, the market cannot absorb units unless buyers earn significantly above the median. This creates a feedback loop: high prices deter entry-level buyers, which limits the pool of potential purchasers, which in turn sustains high prices. The result is a self-reinforcing affordability wall that only deepens over time.



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