Hilton Head Island — #1 of 6: Top-to-Median Affordability Gap

Hilton Head Leads SC in Affordability Spread

Based on ALEX Intelligence's 2024 Lowcountry Analysis

Swipe for insights →

Photo: danperry.com · CC BY 2.0 · Wikimedia Commons

THE DATA

1.6x

Top-to-Median Affordability Gap (2024)

Hilton Head Island's affordability spread exceeds the median by 1.6 times the city's own median.

This metric reflects how far the most affordable homes in the city fall below the median price, indicating a deep divide in access to housing. The 1.6x gap is not just a number—it’s a structural signal that the housing market is stratified, with a small segment of homes priced at a premium while the median remains relatively insulated. This gap is growing as new construction remains constrained and demand from remote workers persists.

Photo: danperry.com · CC BY 2.0 · Wikimedia Commons

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2024 · ALEX Intelligence computation
https://alex-companies.com/data/2026-11-01-hilton-head-spread-value-to-income-place

01

Affordability is not a city-wide issue

The top-to-median gap reveals that affordability is not evenly distributed across Hilton Head Island. While the median home price is accessible to some, the majority of homes are priced far above that level, creating a two-tiered market. This means that even with rising incomes, many residents face a narrowing path to homeownership, especially those in the middle-income bracket. The data suggests that affordability is not a function of income alone but of supply structure and pricing dispersion.

Photo: formulanone from Huntsville, United States · CC BY-SA 2.0 · Wikimedia Commons

Photo: Jeff Gunn from Atlanta, USA · CC BY 2.0 · Wikimedia Commons

02

The market is becoming self-reinforcing

As the top-to-median gap widens, it becomes harder for first-time buyers to enter the market, which in turn reduces turnover and increases the number of long-term owners. This dynamic fuels the rise of 'accidental landlords'—homeowners who stay put due to unattractive selling conditions. The result is a feedback loop where affordability erosion leads to reduced mobility, which further distorts the market.

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

Diane Hart Alexander, MBA, MHA

Chair & CEO, ALEX Companies

Designated Broker, Alexander Tiffany Southwest, LLC dba ALEX.realestate, et.al.

Texas License #574877-B · Broker License #565194-BB

diane@alex.realestate · +1 713.591.9902

ALEX

ALEX Intelligence
deep intelligence

ALEX Real Estate
genius real estate

ALEX Advisory
uncontested strategy

ALEX Cares
purposeful philanthropy