

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

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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.

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>

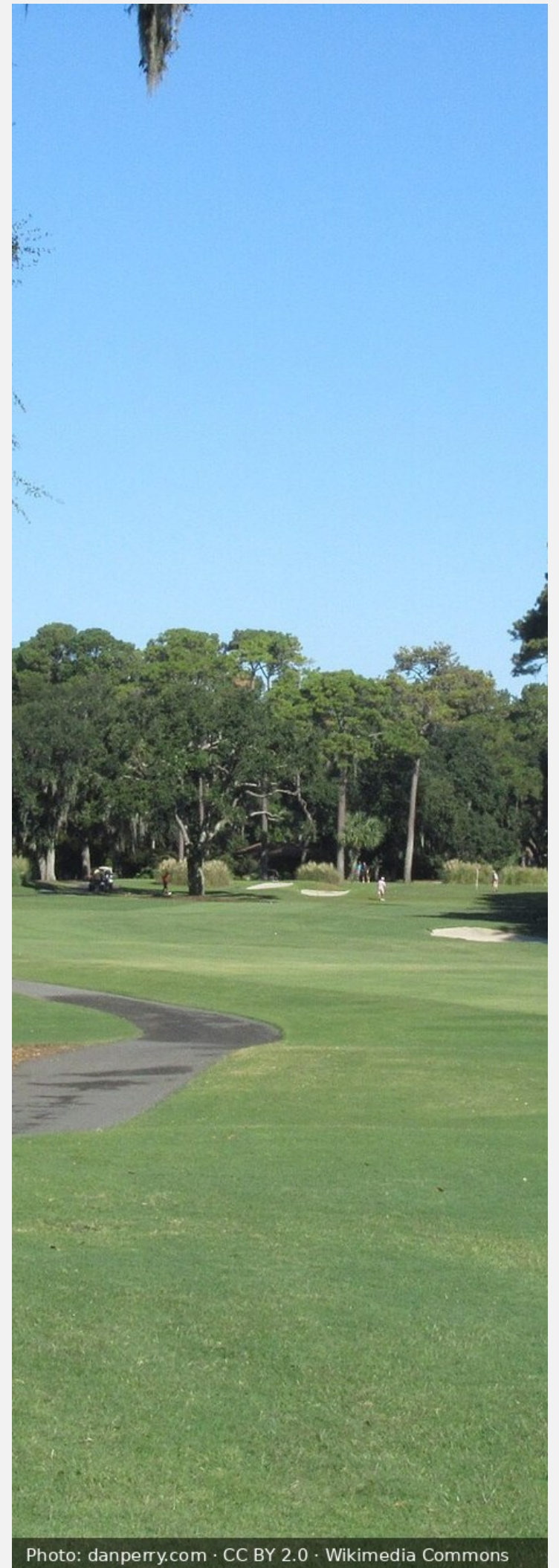
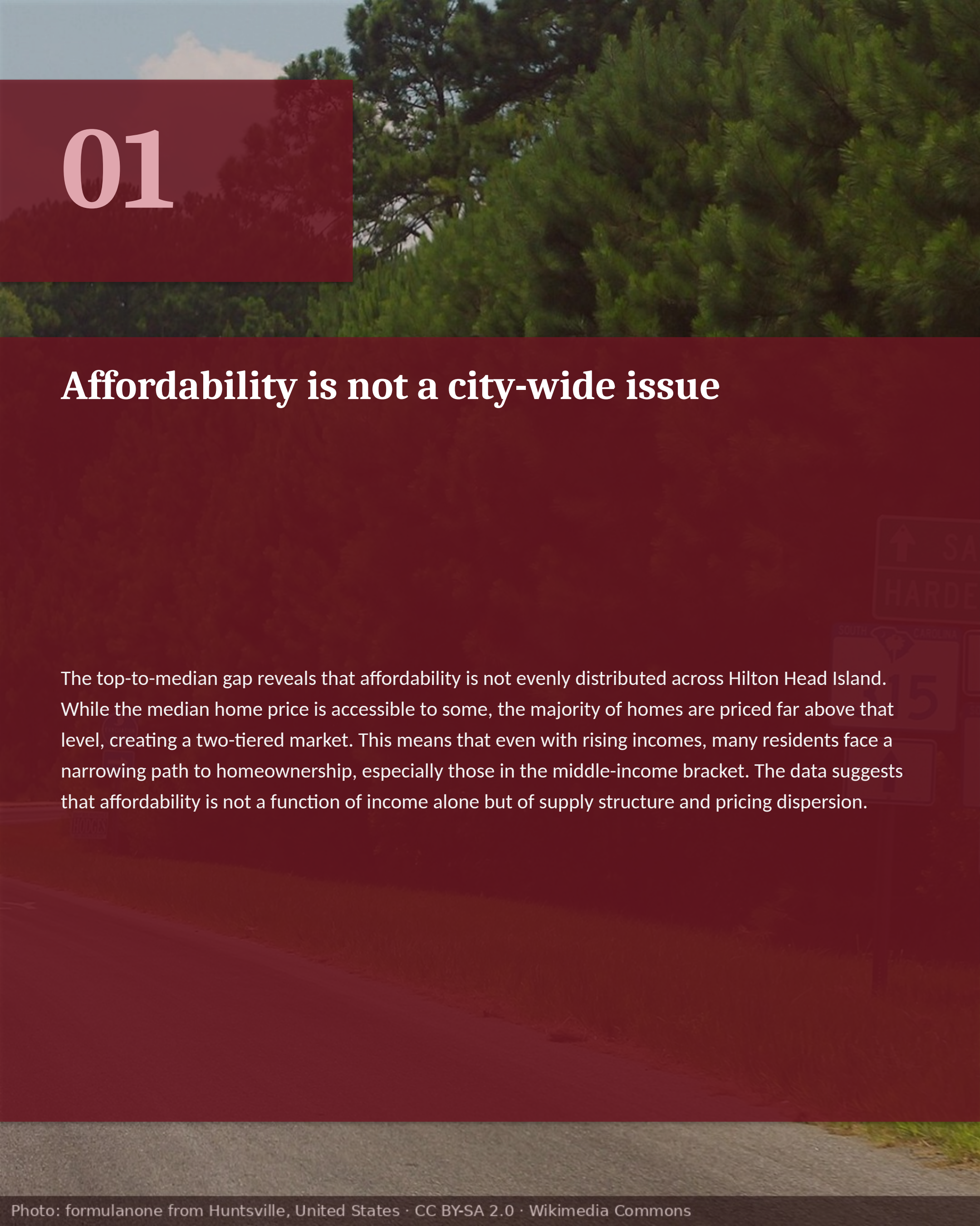


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The background of the slide is a photograph of a paved road curving to the right, lined with dense green trees. On the right side of the road, a road sign is visible, featuring an upward arrow, the text 'SOUTH CAROLINA', and a shield with the number '5'.

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.

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.



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