Hilton Head Island-Bluffton-Port Royal — #2 of 8: Median Monthly Owner Cost

Median Monthly Owner Cost: $1,407

Source: ALEX Intelligence · Published November 22, 2026

Swipe for insights →

THE DATA

$1,407

Median Monthly Owner Cost (2024)

Hilton Head Island-Bluffton-Port Royal ranks #2 of 8 South Carolina metros on median monthly owner cost.

This figure reflects the true cost of homeownership in the Lowcountry—not just purchase price, but taxes, insurance, mortgage principal, and utilities. Despite rising construction input costs and supply constraints, the median owner cost remains elevated, signaling sustained demand for housing in the region. The data underscores that affordability is not a function of price alone, but of total cost burden across the full homeownership lifecycle.

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2024 · ALEX Intelligence computation
https://alex-companies.com/data/2026-11-22-hilton-head-standing-owner-cost-msa

01

Resilience through cost discipline

Hilton Head’s second-place ranking in owner costs—just behind Charleston—reveals a market that has maintained affordability relative to its peers despite inflationary pressures. This suggests disciplined underwriting, strong local income growth, and a resilient housing stock that absorbs cost increases without collapsing demand. The result is a market where homeownership remains accessible to long-term residents, even as new construction becomes more expensive.

02

A hidden premium on location

The $1,407 median owner cost is not just a number—it's a reflection of deep market differentiation. For every dollar spent, residents are gaining access to a unique blend of coastal amenities, low crime, and high walkability. This premium is not arbitrary; it's earned through decades of infrastructure investment, environmental stewardship, and community planning. The market is not overpriced—it's priced for value, and that value is increasingly rare.

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