Hilton Head Island-Bluffton-Port Royal — #1 of 8: Home Value to Income Ratio

Hilton Head Leads SC in Home Value-to-Income Ratio

Hilton Head Island-Bluffton-Port Royal · U.S. Census Bureau 2024

Swipe for insights →

THE DATA

5.3x

Home Value to Income Ratio (2024)

Hilton Head Island-Bluffton-Port Royal has the highest home value relative to median household income of any South Carolina metro.

This ratio reflects how many years of median income it would take to purchase a home in the area. A 5.3x ratio indicates that housing affordability is under significant pressure, with homes priced well above local income levels. This is not just a cost-of-living issue — it's a structural imbalance in the local economy.

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2024 · ALEX Intelligence computation
https://alex-companies.com/data/2026-11-28-hilton-head-standing-value-to-income-msa

01

Affordability is a myth — pricing is the policy

The result is a system where wealth concentration is not incidental — it’s built into the asset’s valuation. Those who can afford to wait or invest in secondary homes are the only ones who can enter, while long-time residents are being priced out of their own communities.

02

The real risk isn’t price — it’s permanence

This isn’t just a housing crisis — it’s a demographic shift. The people who make Hilton Head work are being displaced, replaced by investors and second-home owners who treat the area as a financial asset, not a home. The long-term consequence is a loss of cultural continuity and civic engagement.

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