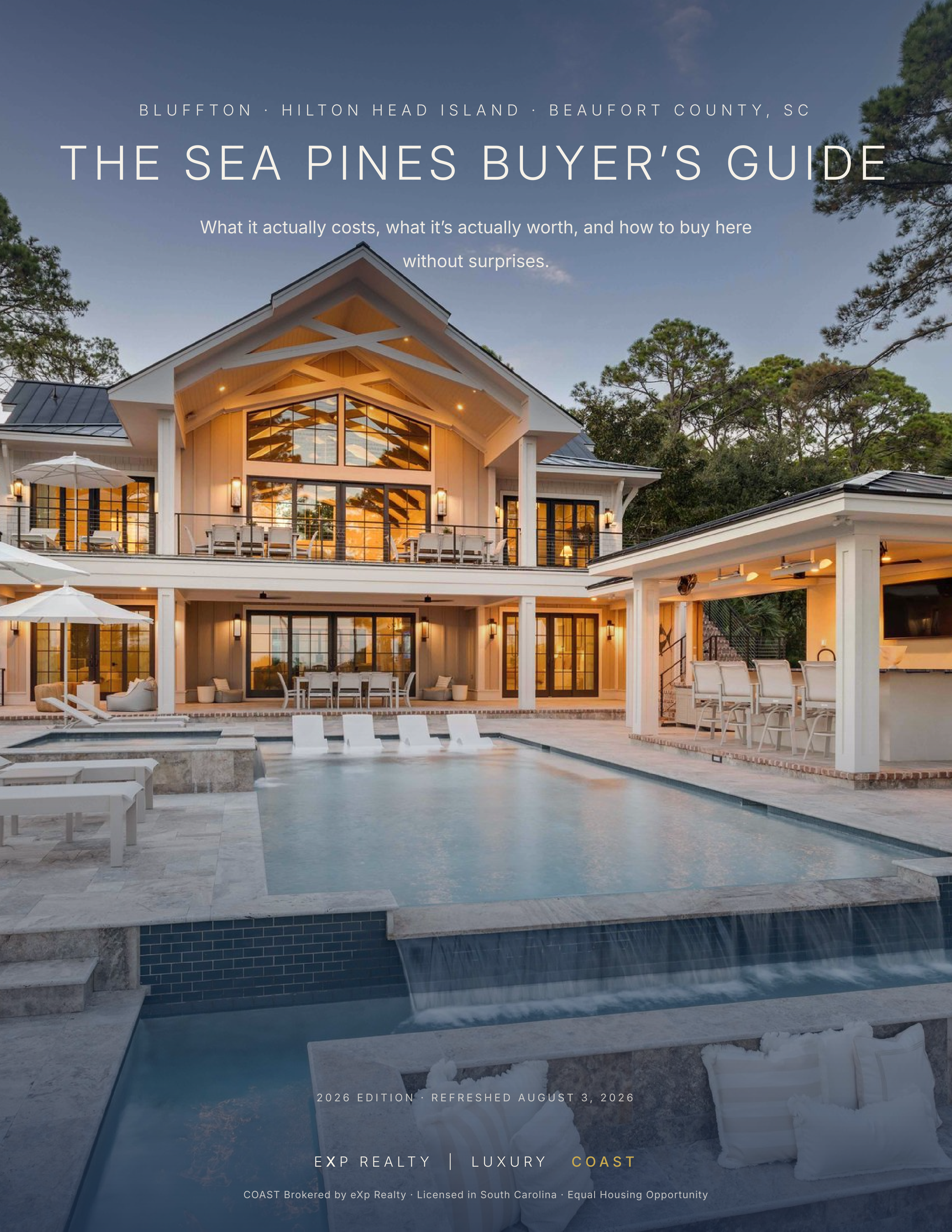
BLUFFTON · HILTON HEAD ISLAND · BEAUFORT COUNTY, SC

# THE SEA PINES BUYER'S GUIDE

What it actually costs, what it's actually worth, and how to buy here without surprises.



2026 EDITION · REFRESHED AUGUST 3, 2026

EXP REALTY | LUXURY COAST

INSIDE THIS GUIDE

# CONTENTS



HOW TO USE THIS GUIDE

Read the two market chapters first — almost every decision downstream depends on which side of the bridge you land on. The numbers pages are refreshed the day this guide is generated — they are current, not history.

YOUR REPRESENTATION

# COAST BROKERED BY EXP REALTY

Brokered by eXp Realty

Buying in the Lowcountry is about more than square footage and price. It's about lifestyle, long-term value, and understanding how this market actually works.

We built this guide because most buyers arrive here with expectations set by a national headline or a rental week in July, and the reality of ownership — insurance, dues, seasonality, classification — lands later. Our job is to move that reality to the front of the process, where it's still useful, so you can buy confidently and enjoy it once you do.

COAST Brokered by eXp Realty · Brokered by eXp Realty
mycoastbrokeredbyexp.com

| $958M | 1334 | 70+ |
|---|---|---|
| CLOSED VOLUME · SINCE 2022 | TRANSACTIONS · SINCE 2022 | AGENTS ACROSS THE LOWCOUNTRY |

IN THEIR WORDS

# WHAT CLIENTS SAY

"Rick Saba and the team at Coast are the consummate professionals in the Hilton Head, Bluffton, and Low Country area. This was our third transaction with Rick (2 purchases and one sale) and everything, every time went smoothly. Rick has an extensive network of local professionals to assist with marketing, social media, pictures, attorneys to handle the closing, etc. If something needs to get done, Rick and his team ge"

JOE AND DONNA MILLER · WITH RICK SABA

"Ivan Lazovic is my go-to realtor in the Low Country. He is knowledgeable about the area having grown up here. He is professional in his interactions. He is a strong negotiator and communicator. I have worked with Ivan on many, many transactions both buying and selling and he treats me (and all the people I have referred to him) as if I am his only client. Highly recommend Ivan for all things real estate in Hilton Hea"

RANDI B. · WITH IVAN LAZOVIC

"Julia is the ultimate professional. She is so pleasant and her explanations are very clear. She held our hand throughout the entire process of both selling our home and buying our new home. There is no other like her!"

SHARON CRAWFORD · WITH JULIA

THE PLATFORM BEHIND THE LOCAL WORK

# LOCAL ADVICE, GLOBAL REACH

Buying here is a local decision. But the buyers who compete for the same marsh-front lot you want are often relocating from Atlanta, Charlotte, Ohio, New Jersey, or the UK — and the referral networks that reach them matter.

### WHAT THE NETWORK DOES FOR YOU

- Listings surfaced through agent-to-agent channels before they hit the public sites
- Relocation and referral partners in the feeder markets that drive demand here
- Vetted introductions for lenders, insurers, attorneys, and contractors
- Continuity if your search widens to Beaufort, Savannah, or the barrier islands

### WHAT IT DOESN'T REPLACE

- Knowing which POA is about to raise dues or fund a bulkhead project
- Knowing which streets flooded in the last storm and which didn't
- Knowing which regime allows short-term rentals and which quietly stopped
- Knowing what a house is worth on this street this month

That part is hyper-local, and it's the part we do ourselves.

> THE HONEST VERSION
>
> Brokerage scale gets your offer taken seriously and your questions answered fast. It doesn't price a house. Judge any agent — including us — on the second list, not the first.

CHAPTER ONE

# TWO MARKETS, ONE BRIDGE

Bluffton and Hilton Head Island are marketed as one destination and behave as two economies. They price differently, finance differently, insure differently, and reward different kinds of patience. Nearly every mistake buyers make here starts with treating them as interchangeable.

### MAINLAND Bluffton

- Primary residences and long-term living
- Growing communities and active new construction
- More flexibility for financing and cash flow
- Lower insurance and POA costs overall
- Deeper year-round rental demand from local workforce

**Best for:** full-time residents, relocations, long-term investors

### ISLAND Hilton Head

- Lifestyle-driven and resort-oriented
- Strong second-home and vacation ownership
- Higher insurance, POA, and operating costs
- Limited land and long-term supply constraints
- Seasonal rental income with real seasonal gaps

**Best for:** second-home buyers, lifestyle investors, long-term equity plays

> A USEFUL TEST
>
> If the property has to earn its keep every month, look hard at the mainland. If the property's job is to be the reason you came, look at the island — and price the carry honestly before you fall in love.

A third category sits between them: Callawassie, Spring Island, Daufuskie, and the Okatie corridor. Gated, water-oriented, mainland cost structure, island pace. Worth a look if neither column above fits cleanly.

CHAPTER TWO

# WHAT OWNERSHIP ACTUALLY COSTS

The single biggest mistake buyers make here is shopping the purchase price. In coastal Beaufort County, the carry is the deal. Two homes at the same price can differ by four figures a month once insurance, dues, and taxes land.

| LINE ITEM | TYPICALLY IN BLUFFTON | TYPICALLY ON THE ISLAND |
|---|---|---|
| Homeowners, wind & hail | Moderate; inland exposure | Materially higher; wind & hail often separate |
| Flood insurance | Zone-dependent; many lower-risk zones | Zone-dependent; more AE and VE exposure |
| POA & regime dues | Community amenity dues | POA dues plus regime dues on villas |
| Property taxes | 4% ratio if primary, 6% if not | Same ratios; second-home use far more common |
| Maintenance & reserves | Standard; much of the stock is newer | Higher; salt, humidity, and older stock |
| Utilities & services | Predictable year-round | Pest, landscape, and pool service add up |
| Rental income | Long-term, year-round demand | Seasonal and peak-weighted |
| Financing profile | More finance-friendly overall | Financed short-term rentals often need annual contribution |

ASK BEFORE YOU OFFER

Current wind & hail and flood premiums for this address; POA and regime dues plus any special assessment on the books; the property's flood zone and elevation certificate; and — for anything you plan to rent — the community's current short-term rental rules in writing.

### WHERE ISLAND BUYERS GET SURPRISED

Financed short-term rentals often require out-of-pocket contribution each year. Insurance and POA increases have outpaced rental rate growth in much of the market. Run the property at a realistic occupancy, not a peak-season one.

### WHERE MAINLAND BUYERS GET SURPRISED

New-construction communities can carry CDD-style bonds, transfer fees at resale, and dues that step up as amenities come online. Ask what the dues will be at build-out, not today.

RUN YOUR OWN NUMBERS

mycoastbrokeredbyexp.com/tools/cost-of-ownership/

The Cost of Ownership tool models the full monthly carry — taxes at your classification, insurance bands, dues — for any community, live.

CHAPTER THREE

# THE PROPERTY TAX LINE THAT CHANGES THE MATH

South Carolina assesses owner-occupied primary residences at a lower ratio than second homes and investment property. On the same house, the difference is not a rounding error — it is frequently the largest single swing in your monthly carry.

### IF IT'S YOUR PRIMARY RESIDENCE

- You apply for the legal residence (4%) assessment ratio with Beaufort County
- You must actually occupy it and file — it is not automatic at closing
- School operating millage relief applies to qualifying primary residences

### IF IT'S A SECOND HOME OR RENTAL

- It is assessed at the higher non-owner-occupied (6%) ratio
- Renting it out can affect your classification — confirm before you list it
- Accommodations and rental taxes apply to short-term stays

> BEFORE YOU RELY ON A LISTING'S TAX FIGURE
>
> The taxes shown on a listing are usually the seller's taxes under the seller's classification. Ask for the figure recalculated at your intended use. We'll pull it, and your closing attorney and a local CPA should confirm it — rates, ratios, and millage change, and this guide is not tax advice.

South Carolina is an attorney-closing state: a licensed South Carolina attorney must supervise your closing. Budget for it, and choose one who closes in Beaufort County regularly.

CHAPTER FOUR

# FINANCING IN THE LOWCOUNTRY

Financing works here. Strategy matters more than rate shopping.

### WHAT TO EXPECT

- Higher down payment requirements on second homes and investment property
- Stricter insurance and appraisal standards near the coast
- Different loan products for primary vs. secondary vs. investment use
- Condo and regime financing turns on the association's budget, reserves, and owner-occupancy ratio — not just on you
- Rate locks that expire before a coastal appraisal comes back

### WHAT SEPARATES A SMOOTH FILE FROM A HARD ONE

- A lender who has closed in Beaufort County this year
- Insurance quoted before underwriting, not during
- Condo docs ordered the week you go under contract
- Reserves documented and seasoned early
- A realistic appraisal window built into the contract

PRO TIP

Get pre-approved with a lender who understands coastal insurance and POA structures. National call-center lenders routinely miss regime budgets, wind-and-hail deductibles, and flood requirements — and those misses surface late, when they cost you the deal.

### CASH BUYERS

Cash removes the appraisal and financing contingencies, not the diligence. You still want the inspection, the flood and elevation review, the POA document review, and — if it's a condo — the reserve study. Speed is your leverage; skipping diligence is not.

CHAPTER FIVE

# MARKET REALITY

What today's numbers actually mean

This is no longer a market of instant wins or overnight appreciation. Inventory has returned, days on market have stretched, and negotiation is normal again. That favors prepared buyers — not rushed ones.

| $1.30M | 30 | $616 |
|---|---|---|
| MEDIAN SALE · SEA PINES | MEDIAN DAYS ON MARKET · SEA PINES | PRICE PER SQUARE FOOT · SEA PINES |

### WHAT BUYERS ARE SEEING

- Homes taking longer to sell
- More inventory and more genuine choice
- Price reductions on anything mispriced at launch
- Sellers entertaining concessions and rate buydowns again

### WHAT HASN'T CHANGED

- Genuinely scarce inventory — deep water, direct beach access, the best golf and marsh views — still moves fast
- Well-priced, well-presented homes still see competition
- Insurance and dues keep rising regardless of price direction

CURRENT READ · 2026-08-03

The market is balanced — good options without frenzy. Supply has tightened from 5.6 months a year ago.

RUN YOUR OWN NUMBERS

The Market Momentum tool shows where each community sits in its cycle — updated as the market moves, not quarterly.

mycoastbrokeredbyexp.com/tools/market-momentum/

CHAPTER SIX

# CHOOSING THE RIGHT STRATEGY

### BUYING IN Bluffton

Think:

- Livability
- Long-term appreciation
- Community amenities
- Flexibility

### BUYING ON Hilton Head Island

Think:

- Lifestyle first
- Long-term equity
- Limited supply
- Expectation-adjusted returns

Neither is "better." They serve different goals.

## IS HILTON HEAD STILL A GOOD INVESTMENT?

Yes — but usually not for the reason buyers expect. Island real estate is best understood as:

- A lifestyle investment — you are buying use, not just yield
- A long-term equity asset — measured in decades, not quarters
- A hedge against limited coastal supply — they are not making more island

It is not a short-term cash-flow market when financing is involved. Owning here still creates value. It creates it differently than a spreadsheet built on 2021 assumptions predicts.

> THE QUESTION WORTH ANSWERING FIRST
>
> How many weeks a year will you actually be here? That single number decides island vs. mainland, rental vs. no rental, and how much carry is rational for you to accept.

RUN YOUR OWN NUMBERS

mycoastbrokeredbyexp.com/tools/community-match/

The Community Match tool turns your priorities into a ranked shortlist of communities, scored on live market data.

CHAPTER SEVEN

# HOW BUYER REPRESENTATION WORKS NOW

Since August 2024, a written buyer agreement is required before your agent tours homes with you, and buyer-agent compensation is negotiated openly rather than assumed. Two years in, this is simply how the business runs — and it works in your favor if you use it properly.

## WHAT THE AGREEMENT ACTUALLY SETTLES

- Scope of service — what we do, and what we don't
- Duration — how long we're committed, and how either of us exits
- Geography and property type — where the agreement applies
- Compensation — the amount, in writing, before we tour
- How it gets paid — seller concession, listing-side offer, or directly by you
- What happens if the seller pays part — any shortfall is yours to cover

READ THIS LINE TWICE

Compensation is negotiable, and it is not set by law, by the MLS, or by any brokerage. Whatever we agree to is what appears in the agreement. If a seller offers less than that, we address the gap in the offer — which is exactly why we discuss it before you find the house, not after.

## WHY A BUYER'S AGENT STILL EARNS THE FEE HERE

Going alone looks like independence. In a market with regime documents, wind-and-hail deductibles, elevation certificates, POA transfer fees, and rental rules that vary street by street, it mostly transfers risk onto you. The listing agent's duty runs to the seller. Someone should be reading the documents on your side of the table.

### BEFORE YOU SIGN ANYTHING

We'll read the agreement together, line by line, and answer the uncomfortable questions directly — including what happens if you decide to work with someone else. A representation agreement you didn't understand isn't representation.

CHAPTER EIGHT

# THE BUYER'S JOURNEY

Eleven steps, in the order they actually happen. The order matters: nearly every deal that falls apart here skipped or reordered one of the first four.

## PHASE ONE · BEFORE YOU TOUR

01 **Strategy conversation and buyer agreement**
Goals, timeline, use case, and honest carry tolerance. We sign representation before we tour.

02 **Pre-approval, or proof of funds**
With a lender who closes coastal deals. Cash buyers assemble statements and a source letter now, not later.

03 **Insurance reality check**
Ballpark wind, hail, and flood pricing for your target areas before we shop — so the budget you tour on is the budget you can actually close on.

## PHASE TWO · FINDING IT

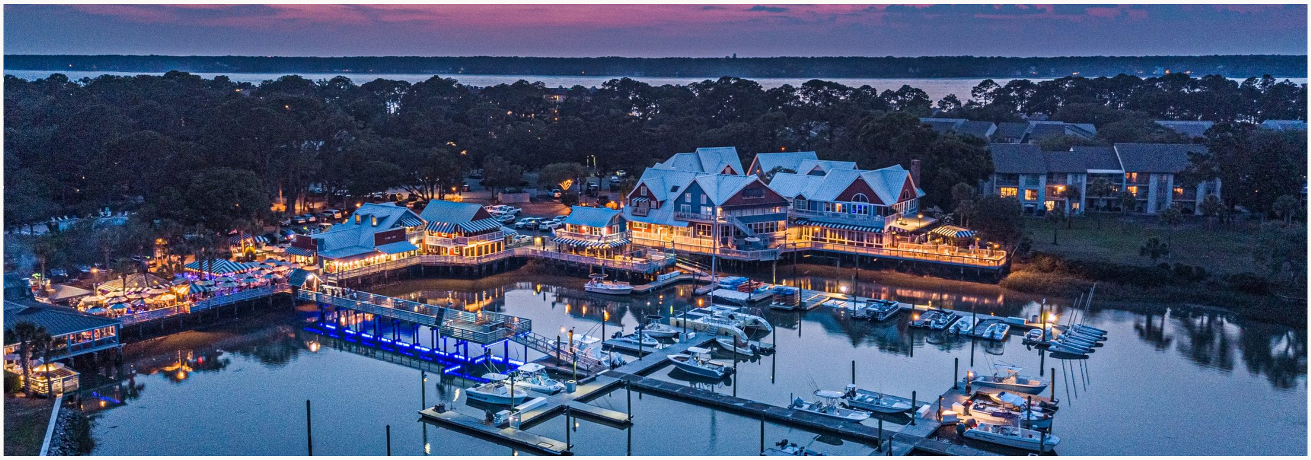
04 **Search, tour, and calibrate**
We look, we compare, and we revise the criteria out loud. The first three showings are data, not failure.

05 **Underwrite the specific property**
Dues, assessments, taxes at your classification, insurance quote, rental rules. Before the offer, not after.

## PHASE THREE · GETTING IT

06 **Offer strategy, then offer**
Price, terms, timelines, and concessions built around what this particular seller needs.

07 **Negotiate to a signed contract**
Counteroffers, deadlines, earnest money delivered to escrow, and a South Carolina closing attorney engaged.



# UNDER CONTRACT TO KEYS

## PHASE FOUR · DUE DILIGENCE

08 **Inspect everything, then negotiate repairs**
General inspection, CL-100 wood infestation report, and any specialist you need. Read the POA and regime documents in full during this window — this is the only time you can walk on what you find.

## PHASE FIVE · CLOSING THE LOAN

09 **Appraisal and final underwriting**
Bind insurance, clear conditions, and keep your financial picture completely still until you close.

10 **Title, survey, and closing disclosure**
Your attorney runs title and prepares closing. Review the disclosure line by line and ask about anything that moved since the Loan Estimate.

## PHASE SIX · KEYS

11 **Final walk-through, then sign**
Walk it the day of or day before. Then sign, fund, and take possession.

> TYPICAL TIMELINE
>
> Financed purchases here commonly run 30–45 days from contract to close; condos and regimes can run longer when documents are slow to arrive. Cash can close in about two weeks — but don't compress diligence to do it.

### WHAT WE HANDLE AT EACH STEP

Scheduling, document chase, deadline tracking, and the phone calls between lender, attorney, insurer, POA, and listing agent. Your part is making decisions — not chasing paperwork.

CHAPTER NINE

# GET PRE-APPROVED, OR GATHER PROOF OF FUNDS

Demonstrating financial readiness is what makes an offer credible. In a market with more inventory, it is also what makes a seller take your terms seriously instead of waiting for the next buyer.

### DOCUMENTS YOUR LENDER WILL WANT

- Tax returns
- W-2s, or 1099s if self-employed
- Recent pay stubs
- Bank and asset statements
- Loan obligations: student, auto, credit cards
- Proof of earnest money, such as a deposit slip
- Asset confirmation: balances, securities, deeds
- Letter of explanation for anything unusual
- Gift letter, if gift funds come from a third party
- Source and seasoning for large deposits
- Employment verification
- Fully executed sales contract, once you have one

### WHAT TO AVOID WHILE YOUR LOAN IS IN PROCESS

- Opening a new credit card
- Buying or leasing a vehicle
- Taking on new student debt
- Co-signing anything for anyone
- Furnishing the new house on credit before closing
- Ignoring a dormant store card or small collection
- Changing or leaving your job
- Moving money between accounts without a paper trail
- Pulling from a retirement account without timing it with your lender

ONE RULE COVERS MOST OF IT

Between pre-approval and closing, keep your financial picture boring. Every change re-triggers underwriting.

CHAPTER TEN

# WRITING THE OFFER

An offer is more than a price. It's a package of terms, and in a market where sellers are negotiating again, the terms are often where you win — or where you quietly overpay.

### WHAT THE OFFER SETS OUT

- Price and financing terms
- Earnest money amount and delivery deadline
- Due diligence and inspection windows
- Appraisal and financing contingencies
- Seller concessions toward closing costs or a rate buydown
- Fixtures, appliances, and furnishings included
- Closing date and possession
- How buyer-agent compensation is handled

### LEVERS THAT STRENGTHEN AN OFFER

- A closing date built around the seller's move, not yours
- A short rent-back if the seller needs time
- Higher earnest money, showing you're serious
- Shorter — not skipped — diligence windows
- Fewer contingencies, only where you can genuinely absorb the risk
- A lender who will pick up the phone for the listing agent

> CAREFUL
>
> Waiving inspection or appraisal transfers real money risk to you. In this market it is rarely necessary. We use it as a last lever, not a first one.

Contingencies are conditions that must be satisfied before closing. If one fails within its window and you follow the contract, you generally recover your earnest money. Miss a deadline, and you may not — which is why deadline tracking is a core part of what we do for you.

CHAPTER ELEVEN

# DUE DILIGENCE, LOWCOUNTRY EDITION

A standard home inspection is the floor here, not the ceiling. Salt air, high humidity, high water tables, and hurricane exposure produce a specific list of things worth checking that buyers from inland markets have never had to think about.

### STANDARD

- General home inspection
- CL-100 wood infestation report
- HVAC, roof, and water heater age
- Sewer or septic evaluation
- Survey and boundary review

### COASTAL-SPECIFIC

- Flood zone and elevation certificate
- Wind mitigation features that affect premiums
- Crawl space moisture, encapsulation, and dehumidification
- Drainage, grading, and standing water after rain
- Bulkhead, dock, and seawall condition and permits
- Stucco and EIFS moisture testing where present
- Corrosion on exposed metal, fasteners, and HVAC coils

### PAPER DILIGENCE — DO NOT SKIP

- POA and regime governing documents
- Current budget, reserve study, and dues history
- Minutes from the last twelve months
- Pending or recently passed special assessments
- Master insurance policy and what it does not cover
- Short-term rental rules, in writing
- Architectural review requirements before you renovate
- Transfer, capital contribution, and amenity fees at closing

> YOUR OPTIONS AFTER THE REPORT
>
> Fix it yourself · ask the seller to repair · ask for a credit or price reduction · accept it and move forward · or walk within your window.

Your inspector reports condition, not value — and doesn't opine on whether your price is justified. Inspections are the buyer's cost, not the seller's.

CHAPTER TWELVE

# CLOSING COSTS AND CLOSING DAY

### WHAT CLOSING COSTS COVER

At application your lender provides a Loan Estimate breaking down the cost of processing and closing the loan alongside your rate and payment. These are the fees that finalize the purchase, and you need the funds ready and budgeted:

- Appraisal and credit reporting
- Flood certification
- Loan origination and underwriting
- Attorney and title work
- Title insurance — lender's and owner's
- Recording fees and deed stamps
- Prepaid taxes and insurance into escrow
- POA transfer and capital contribution fees
- First-year insurance premiums, paid up front

> REMINDER
>
> Buyer-agent compensation is not automatically a seller cost. It is whatever your representation agreement and the negotiated contract say it is.

### WHAT TO BRING TO CLOSING

- ☐ Government-issued photo identification
- ☐ Wired funds, confirmed by phone with your attorney
- ☐ Proof of bound homeowners and flood insurance
- ☐ Your final walk-through notes

### WHAT YOU'LL SIGN

- Deed — transfers title from seller to you
- Note and mortgage — your promise to repay, secured by the property
- Title insurance — protects you and your lender against title defects
- Closing disclosure — the final accounting of every dollar

> WIRE FRAUD IS THE REAL RISK
>
> Wire instructions are a top target for fraud. Never accept them by email alone. Call your closing attorney at a number you looked up independently and verbally confirm every digit before you send.

Then there's one step left: move in.

CHAPTER THIRTEEN

# WHAT EXPERIENCED BUYERS DO DIFFERENTLY

### WHILE YOU'RE SEARCHING

- Talking strategy inside the house. Assume you're being recorded — doorbell and interior cameras are standard now.
- Contacting sellers or listing agents directly. Everything goes through your agent, and there's a reason.
- Expecting perfection. The 80/10/10 rule holds: 80% of what you want, 10% you can change, 10% you can live with is a good house.
- Shopping on price alone and discovering the carry after you're emotionally committed.
- Touring the island in June and assuming January feels the same. Visit in the off-season if you can.
- Not telling us about pet allergies, mobility needs, or anything else that shapes a showing day.

### ONCE YOU'RE UNDER CONTRACT

- Booking travel — especially a cruise — before you have a Clear to Close.
- Scheduling movers with no Plan B if closing slips a few days.
- Transferring utilities before closing is confirmed.
- Skipping the final walk-through.
- Waiting until the last week to shop insurance. In coastal markets, that's how closings slip.
- Letting a POA document request sit unopened until the diligence window is nearly closed.
- Making any change to your credit, income, or accounts before you sign.

> THE PATTERN
>
> Almost every one of these is a timing error, not a judgment error. Front-load the work — insurance, documents, funds, financing — and the back half of the transaction gets quiet.

WHERE LUXURY LIVES

# SIX MARKERS ON THE MAP

## SEA PINES

The island's original — and most prestigious — resort community.

$1.30M
SINGLE-FAMILY MEDIAN

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## FOREST BEACH

Un-gated beachside living at the heart of the island.

$1.38M
SINGLE-FAMILY MEDIAN

---

## PALMETTO BLUFF

A 20,000-acre Lowcountry sanctuary along the May River.

$2.40M
SINGLE-FAMILY MEDIAN

---

## WEXFORD

A private harbour community of rare scale and seclusion.

$1.82M
SINGLE-FAMILY MEDIAN

---

## BELFAIR

Two Tom Fazio courses, Colleton River deep-water access, and tidal marsh at every turn.

$1.20M
SINGLE-FAMILY MEDIAN

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## BERKELEY HALL

Two Tom Fazio courses along the Okatie River, framed by tidal marshes and ancient live oaks.

$1.59M
SINGLE-FAMILY MEDIAN

DIRECTORY

# BEYOND SEA PINES

A buyer considering Sea Pines is usually weighing its neighbors too — these are the ones we show most often. Every community profile lives at mycoastbrokeredbyexp.com/communities/.

### FOREST BEACH

Un-gated beachside living at the heart of the island.

### SHIPYARD

Gated oceanfront plantation where live oaks, Atlantic beach, and three golf courses define the south island.

### WEXFORD

A private harbour community of rare scale and seclusion.

### LONG COVE CLUB

An intimate, member-owned golf community on Broad Creek.

NEXT

# START WITH A CONVERSATION, NOT A SHOWING

The most valuable hour in this process happens before you tour anything.

Explore the intelligence tools — cost of ownership, community match, market momentum

Set your criteria and receive a live search alert the day a match lists

**mycoastbrokeredbyexp.com/tools/**

## COMMENT GUIDE ON ANY COAST POST

and we'll send your community's guide directly to you.

mycoastbrokeredbyexp.com

This guide is general information for prospective buyers in Beaufort County, South Carolina. It is not legal, tax, insurance, or investment advice, and market conditions, tax rates, and association rules change. Verify specifics with your attorney, lender, insurer, and tax professional.