

MOVING TO Hilton Head Island

The Ultimate Guide

A Native Islander's Honest Guide to Communities,
Costs, and What Nobody Tells You Before You Move



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A Note Before You Start Reading

If you are reading this, you have probably been thinking about Hilton Head Island for a while. Maybe you have visited three or four times. Maybe your spreadsheet of possible homes is longer than your holiday card list. Either way, you are at the part of the process where the glossy brochures stop being useful and you need straight answers from somebody who actually lives here.

That is what this guide is. It is short on purpose, because your time is valuable and because most of what gets written about Hilton Head is either a sales pitch or a tourism ad. What follows is the information I find myself explaining to buyers over and over: what the 13 communities are really like, what it actually costs to own a home here, how taxes and insurance work, where you go when you get sick, and how the buying process goes when you are 800 miles away.

I grew up on this island. My family has been here for generations. I serve on the Planning Commission and the Gullah Geechee Taskforce. I say that not to sell myself but to explain the posture of this guide: I am not going to pretend Hilton Head is perfect, and I am not going to tell you what you want to hear. If a community is wrong for you, I will say so. If you are moving for the wrong reasons, I will tell you that too. That is how my family has done business here for a long time, and it is how I work with every client.

Read the parts that matter to you. Skip the rest. When you are ready to talk, you know where to find me.

— *John Campbell*

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Section 1

The Island at a Glance

Hilton Head Island is a 42-square-mile barrier island on the South Carolina coast, about 20 miles northeast of Savannah, Georgia. Around 40,000 people live here year-round. Another 2.5 million pass through as visitors each year.

For a relocation decision, a handful of facts matter more than the rest:

- 12 miles of Atlantic Ocean beach and more than 60 miles of leisure pathways — you will walk and bike more than you expect.
- 24 golf courses, including Harbour Town, host of the PGA Tour’s RBC Heritage each April.
- Roughly 70% of the island is dedicated to green space, plantations, parks, or water. New construction land is scarce, which is why resale matters more than new builds here.
- Two seasons, practically speaking: a long, warm, humid stretch from roughly April through October, and a mild, short winter. Average winter day is about 52°F; summer is around 82°F.
- You are in hurricane country. Not as often as Florida, but often enough to take seriously. More on that in Section 5.

The one-minute orientation

The island is shaped a bit like a foot or a sneaker. The “toe” points south toward Sea Pines and the Atlantic. The “heel” points north toward Port Royal Sound. Highway 278 is the only road on and off the island. The Cross Island Parkway is the paid shortcut to the south end and worth every dollar if you are in a hurry.

Section 2

The 13 Communities — Honest Summaries

Hilton Head is organized into distinct communities, most of them gated. Each has its own personality, price range, HOA culture, and club structure. If you hear an agent talk about “the island” as one place, find another agent. These communities are meaningfully different.

Below are summaries of the communities that come up most often for relocating buyers in the \$800K–\$3M range. I have deliberately left out the marketing adjectives.

Community	Character	Typical Range
Sea Pines	The largest and best-known community on the island. Harbour Town lighthouse, the RBC Heritage, beach access, three golf courses. Mixed primary and second-home. Gate fees for non-residents.	\$1M–\$10M+
Hilton Head Plantation	North-end, family- and primary-residence heavy. Four golf courses, dolphin-watching on Skull Creek. Less flashy than Sea Pines, better value.	\$800K–\$2.5M
Palmetto Dunes	Oceanfront community with three golf courses, an 11-mile lagoon system, and strong rental demand. Popular with second-home buyers and investors.	\$900K–\$4M+
Wexford	Small, private, English-village aesthetic. A working harbor with a lock system. Heavy on primary residences and serious about discretion. Single, private golf course.	\$1.5M–\$5M+
Long Cove Club	Pete Dye golf course, no rentals allowed, members-only feel. Quiet and residential. A community for people who want to know their neighbors.	\$1M–\$4M
Colleton River	Technically just off the island in Bluffton but often grouped with HHI. Two championship golf courses, Pete Dye and Jack Nicklaus. Mature community.	\$900K–\$3M+
Port Royal	North-end oceanfront community with three golf courses and a racquet club. Older homes with renovation upside. A strong mix of full-time residents.	\$900K–\$3M+
Shipyard	Mid-island, walk-to-beach, mix of villas and single-family homes. Good value for proximity to the ocean. More visitor traffic than the north end.	\$600K–\$2M
Indigo Run	Residential-first, mid-island community with one golf club (Golden Bear). Family-friendly with a wide price range.	\$700K–\$2M
Spanish Wells	Small, old-Hilton-Head community on the north end. Deep-water access, mature trees, non-gated but quiet.	\$900K–\$3M+
Palmetto Hall	Two Arthur Hills golf courses, family-oriented, good value in the mid-island price range. Less well-known, which is part of the appeal.	\$700K–\$1.5M
Leamington	A gated sub-community within Palmetto Dunes with its own beach access and quieter feel. Often overlooked.	\$1M–\$3.5M
Forest Beach / Folly Field	Not a gated community in the traditional sense — closest-to-the-beach non-plantation areas. Mix of condos, villas, and single-family. Walkable.	\$500K–\$2M

A quick note on price ranges

These ranges are typical as of early 2026 for single-family homes, not outliers. Deep-water and oceanfront properties can exceed these ranges substantially. A condo or villa will come in below them.

Section 3

What It Actually Costs to Live Here

Housing is the biggest line item, and it is where most of the “is Hilton Head expensive?” conversation lives. The median sale price on the island is roughly \$790,000–\$850,000 as of early 2026. In the luxury segment most relocating buyers are shopping — \$1M to \$3M — you should plan for these ongoing annual costs on top of the mortgage:

Line Item	Typical Annual Range	Notes
Property tax (primary residence)	\$4,000 – \$12,000	4% assessment ratio. Effective rate ~0.57%.
Property tax (second home)	\$9,000 – \$25,000+	6% assessment ratio. Roughly 50% higher than primary.
Homeowners insurance	\$3,000 – \$7,000	Higher for older homes and closer to water.
Wind & hail insurance	\$2,000 – \$6,000	Separate policy in coastal SC. Required by lenders.
Flood insurance	\$700 – \$3,500+	Required in AE zones. Most of the island qualifies.
HOA / community dues	\$1,500 – \$12,000	Varies widely. Sea Pines, Wexford, Long Cove higher.
Golf equity (if applicable)	\$10K–\$150K init + \$10K–\$20K/yr	Not all communities. Ask before you assume access.
Utilities & services	\$4,000 – \$8,000	Electric, water, sewer, internet, pest control, lawn.

Put together, a \$1.5M primary residence in a mid-tier community typically carries \$25,000–\$40,000 a year in total ownership costs before the mortgage. A second home in the same price range will be closer to \$35,000–\$55,000 because of the higher property tax assessment ratio. These numbers surprise people, and they are the reason we build a cost-of-ownership estimate into every buyer engagement before we start touring homes.

Section 4

Taxes: Why South Carolina Is Different

This is often the single biggest financial reason buyers move here from the Northeast. It is worth understanding clearly.

The headline numbers

- State income tax tops out at 6.5% — well below New York (10.9%), New Jersey (10.75%), and California (13.3%).
- No state tax on Social Security benefits.
- No state estate tax.
- Property tax effective rate of about 0.57% in Beaufort County — below the national average of roughly 1.1%.
- Sales tax of 6–7% (state plus local).

The primary vs. second home distinction

South Carolina assesses primary residences at 4% of market value and second homes at 6%. That 50% difference in assessment ratio is large. For a \$1.5M home, the property tax bill can differ by \$7,000–\$9,000 a year depending on classification.

To qualify as primary, you typically need to vote in South Carolina, file your state income taxes here, and register your vehicles. If you plan to be a true primary resident, it is worth establishing domicile properly from day one. A good CPA in your current state and a local attorney can walk you through this — I am happy to introduce you to both.

The homestead exemption

If you are 65 or older, permanently disabled, or legally blind, and you have been a South Carolina resident for at least one year, the first \$50,000 of your home's fair market value is exempt from property tax. Small but meaningful.

One thing to verify before you close

Ask for a printout of the actual property tax bill for the past three years on any home you make an offer on. The listing price and online estimates are often off. Beaufort County's Assessor and Treasurer are the source of truth.

Section 5

Insurance, Flood Zones, and Hurricanes

Insurance is the part of Hilton Head ownership that out-of-state buyers most consistently underestimate. Here is the straight version.

You will carry three separate policies

- **Homeowners insurance** — covers the dwelling, liability, and contents for most standard perils. Does not cover wind or flood in coastal SC.
- **Wind and hail insurance** — a separate policy issued through the South Carolina Wind and Hail Underwriting Association or a private carrier. Deductibles are typically 1–10% of the home’s insured value. For named storms, 3% is common.
- **Flood insurance** — required by lenders if the home is in a flood zone, which covers most of the island. Usually written through the National Flood Insurance Program (NFIP), sometimes supplemented or replaced by private flood coverage for high-value homes.

Flood zones

Most of Hilton Head sits in FEMA flood zone AE, meaning there is a meaningful chance of coastal flooding over a 30-year mortgage. The good news: the Town of Hilton Head Island is a Class 5 Community Rating System participant, which gives policyholders a 25% discount on NFIP flood premiums. Average NFIP flood premiums on the island run around \$700 per year, though they can be meaningfully higher for homes below base flood elevation.

Hurricanes — the honest conversation

Hilton Head has been directly affected by hurricanes in recent decades, most notably Matthew in 2016 and Tropical Storm Debby in 2024. A direct major-hurricane hit is less frequent than on the Florida coast but not rare. You should plan as if one will happen during your ownership.

What this means practically:

- Newer construction (post-2000) is built to significantly stronger wind codes. Age of the home matters.
- Evacuation orders are part of life on a barrier island. Have a plan and a place to go.
- Getting homeowners coverage for an older home near the water is harder than it used to be. Get insurance quotes before you make an offer — not after.

My standing advice

Before you fall in love with a specific home, get a real insurance quote on it from a local agent. Not an estimate, a quote. I keep a short list of agents I trust and I will send it to any client who asks. This one step prevents more buyer’s remorse than any other.

Section 6

Healthcare on the Island

For retirees, this is often the second-biggest question after taxes. Here is what the landscape looks like today.

Hospitals

- **Hilton Head Hospital (Novant Health Hilton Head Medical Center)** — 93-bed acute care hospital on the island. Joined the Novant Health system in 2024, returning it to non-profit status. 24-hour ER, cardiac care, orthopedics, surgical services. From anywhere on the island, you can typically be in the ER within 15 minutes.
- **Coastal Carolina Hospital** — 41-bed acute care hospital in Hardeeville (about 30 minutes off-island), also part of Novant Health.
- **Memorial Health University Medical Center** — Level I trauma center in Savannah, about an hour away. This is where serious emergencies often get transferred.

Specialists and primary care

The island and surrounding Bluffton/Okatie area have a solid base of primary care, cardiology, orthopedics, and oncology. For highly specialized care — major cancer centers, transplant programs, advanced neurology — most residents travel to Savannah, Charleston (about 2 hours), or occasionally Atlanta.

Medicare

Both Novant Health hospitals participate in Medicare, as do most island providers. If you have a Medicare Advantage plan, check network coverage in Beaufort County before you move — a handful of plans have narrow networks here.

A practical suggestion

If healthcare access is a top-three priority for you, choose a community on the north end of the island (Hilton Head Plantation, Port Royal, Palmetto Hall, Spanish Wells) or in a Bluffton community close to the 278 bridge. You will save 10–15 minutes on every hospital and specialist visit, which adds up over decades of ownership.

Section 7

Daily Life: Getting Around, Getting Out

Airports

- **Savannah/Hilton Head International Airport (SAV)** — about 45–60 minutes from most of the island. This is the workhorse. Nonstops to most major East Coast and Midwest hubs.
- **Hilton Head Island Airport (HHH)** — small regional airport on the island itself. Limited scheduled service (primarily American Eagle) to Atlanta, Charlotte, and a few seasonal destinations. Convenient when it works for you.
- **Charleston International (CHS)** — about 2 hours away. Broader flight options; used occasionally when SAV doesn't fit.

Driving off-island

- Savannah: 30 miles, 45–60 minutes. This is your “go out to dinner” city.
- Charleston: 100 miles, about 2 hours 15 minutes. Day-trip or overnight.
- Atlanta: 280 miles, about 4.5 hours.
- Jacksonville: 170 miles, 2.5–3 hours.

Getting around the island

You will drive — the island is too spread out to be walkable end-to-end. But within any community, a golf cart and a bicycle cover most daily errands. The 60+ miles of leisure pathways are a real amenity, not a marketing line. Most residents of long-tenured communities use the car less than they expected to.

Culture, dining, and everyday life

Grocery stores, medical offices, hardware stores, and everyday services are present on the island and plentiful in Bluffton just over the bridge. For serious culture — symphony, major museums, big-ticket concerts — Savannah and Charleston are the destinations. On-island, the Arts Center of Coastal Carolina and the Coastal Discovery Museum anchor a small but active arts scene. Restaurant quality has grown significantly over the last decade.

Section 8

Healthy Living and Sports

One of the things that surprises people about Hilton Head is how naturally active daily life becomes. The island's climate, infrastructure, and culture are built around being outdoors. Most residents find they exercise more here than they ever did up North — not because they are trying harder, but because the island makes it easy.

Golf

You already know Hilton Head is a golf destination. Over 20 courses on the island and more than 40 in the broader Hilton Head–Bluffton area. What matters for residents is the club structure: most gated communities have their own courses with equity or non-equity membership options. Golf equity initiation fees range from \$10,000 to over \$150,000 depending on the community, with annual dues on top. If golf is central to your lifestyle, the club structure should be one of your first conversations — not an afterthought.

Tennis and pickleball

Hilton Head has more than 300 tennis and pickleball courts across six major tennis centers and dozens of community facilities. Palmetto Dunes Tennis & Pickleball Center alone has 17 clay tennis courts and 24 dedicated pickleball courts, all lighted for night play. Sea Pines Racquet Club offers instruction under former U.S. Open and Wimbledon champion Stan Smith. Pickleball in particular has become the social sport of the island — many communities have their own clubs with over 200 members, and organized round robins run daily.

Cycling and running

The island has over 60 miles of paved leisure pathways — a network that has twice earned gold status as a Bicycle Friendly Community from the League of American Bicyclists. These are not narrow sidewalks. They are wide, well-maintained paths that run through maritime forest, along the beach, and through every major community. Most residents own a bike and use it daily. For runners, the hard-packed beach at low tide is one of the best running surfaces you will find anywhere, and several communities have their own running and walking groups.

Water sports

The island is surrounded by water, and residents use it. Kayaking and stand-up paddleboarding through Broad Creek, Calibogue Sound, and the surrounding salt marshes are year-round activities. Several marinas — Shelter Cove Harbour, Palmetto Bay Marina, Skull Creek Marina, and the Harbour Town Yacht Basin — support everything from deep-sea fishing charters to sailing and sunset cruises. If you own a boat or plan to, deep-water access and marina slip availability should factor into your community choice.

Fitness and wellness

The Island Recreation Center on the north end is a public facility with a full gymnasium, indoor and outdoor pools, a walking track, fitness equipment, and group classes. Memberships are available to residents by the year, month, or day. Beyond the rec center, the island has a solid range of private fitness options: yoga studios, Pilates, cycling studios, and personal training. Hilton Head Health, a wellness resort on the island, has been recognized by U.S. News & World Report as one of the top wellness retreats in the country and offers programs open to residents. Several spa and wellness centers round out the picture.

Beach and nature

Twelve miles of Atlantic beach is an amenity unto itself — walking, swimming, shelling, and simply sitting. The Sea Pines Forest Preserve is the last remaining tract of undeveloped land on the island, with walking trails and a 4,000-year-old Indian Shell Ring. Pinckney Island National Wildlife Refuge, just across the bridge, has 3.5 miles of trails bordered by water and watched over by dolphins and alligators. The Audubon Newhall Preserve attracts birdwatchers year-round — nearly 350 species of native birds have been sighted on and around the island.

The real fitness advantage

The island's 60-plus miles of pathways, year-round warm weather, and community culture mean most residents are far more active here than they expected to be. If staying healthy and active matters to you, Hilton Head's infrastructure does most of the work.

Section 9

Clubs, Charities, and Community Life

One of the questions I hear most from buyers — especially those relocating from out of state — is some version of “Will I make friends?” The honest answer is yes, and faster than you think. Hilton Head has a deep volunteer culture and an unusually wide range of clubs and organizations. Most new residents find their social circle through one of these within the first few months.

Community clubs and social groups

Nearly every gated community on the island has its own internal clubs. Hilton Head Plantation alone offers bocce, pickleball, garden clubs, bridge, bunco, canasta, craft beer, history groups, and a dedicated newcomers club that meets monthly from September through May. Hampton Lake and Sun City Hilton Head have similarly extensive club rosters. These are low-barrier, high-social-return activities that connect you to neighbors quickly.

Service clubs

Hilton Head has three active Rotary clubs with a combined membership of over 225: the Hilton Head Island Rotary Club (150-plus members, the oldest on the island), the Sunset Rotary Club, and the VanLandingham Rotary Club. All three run regular community service projects and fundraisers. The island also has an active Italian-American Club and other affinity organizations. These clubs are where many of the island’s business and professional relationships form — they are as much about networking as they are about service.

Charitable organizations

The philanthropic culture on the island is strong. Several of the larger organizations have deep local roots:

- **The Deep Well Project** — founded in 1973, originally to address contaminated water for Native Islanders. Today it provides emergency aid including food, clothing, rent, and job assistance to residents in need.
- **Volunteers in Medicine (VIM)** — a free clinic staffed by volunteer healthcare professionals, serving local residents who lack health insurance. One of the most respected organizations on the island.
- **The Heritage Classic Foundation** — connected to the PGA Tour’s RBC Heritage tournament, this foundation has donated over \$52 million to South Carolina charities since 1987, funding scholarships, education, and community programs.
- **Boys & Girls Club of Hilton Head Island** — serves over 700 local children daily across six Lowcountry locations. Resident volunteers are always needed for tutoring, coaching, and mentoring.
- **Community Foundation of the Lowcountry** — the largest source of philanthropic resources in the region, having invested over \$125 million since 1994 across Beaufort, Colleton, Hampton, and Jasper counties.
- **Second Helpings** — the only food rescue organization serving Beaufort, Jasper, and Hampton counties, collecting and distributing food that would otherwise go to waste.

Community foundations within gated communities

Several communities run their own charitable foundations. The Long Cove Endowment Fund, created in 2003, was the first of its kind on the island and has awarded over \$2 million in grants to local nonprofits. The Wexford Foundation has distributed over \$2.8 million. Port Royal and Hilton Head Plantation both have active conservation

and charitable arms. These community-level foundations are a meaningful way for residents to direct their giving locally.

Arts and culture

The Arts Center of Coastal Carolina is the island's performing arts hub, hosting theater, concerts, and community events year-round. The Coastal Discovery Museum covers the island's natural and cultural history, including its Gullah Geechee heritage. Garden clubs affiliated with state and national federations are active in several communities. For more serious cultural events — symphony, major museums, touring shows — Savannah (45 minutes) and Charleston (two hours) are the destinations.

Why this matters for your move

Community belonging is one of the top reasons people stay on Hilton Head long-term — and one of the top reasons they leave if they do not find it. Getting involved early, even before you close on a home, is the single best thing you can do to make Hilton Head feel like home rather than an extended vacation.

Section 10

The Buying Process from 800 Miles Away

Most of my buyers have never bought a home remotely before. The process is smoother than people expect, but a few things genuinely matter.

A realistic timeline

- **Months –12 to –6:** You are researching communities, visiting the island, reading guides like this one, and probably talking to a few agents.
- **Months –6 to –3:** You have narrowed to two or three communities. You have opinions. This is when most buyers formally engage an agent.
- **Months –3 to 0:** We set up property tours, often in 2–3 day visits. You evaluate 6–15 homes in total. You make an offer.
- **Offer to close:** Typically 30–45 days. Inspection, insurance binding, appraisal, and closing.

What I do for out-of-state buyers

- Video walk-throughs of homes before you fly down, so your in-person visit is focused on finalists.
- Introductions to local lenders, insurance agents, attorneys, and CPAs who work with relocating buyers every day.
- Real, community-level intelligence on HOA governance, flood zones, golf equity, resale velocity, and which streets flood in a heavy rain. This is the gap generic listing sites cannot fill.
- Coordination with your selling agent in your current state if you are selling to fund this purchase.
- An honest opinion on whether a specific home is right for you, even when that costs me a commission.

One thing most buyers don't realize

In the luxury segment on Hilton Head, inventory is genuinely constrained. If you find a home you love, acting decisively matters. That is not a sales tactic; it is the market. But acting decisively and acting quickly are different things. Acting decisively means knowing in advance what you want, what you will pay, and who your team is. That is what the 6–9 months of research should produce.

Section 11

Ten Questions to Ask Before You Commit

Whether you work with me or someone else, take these to every community you seriously consider. The answers matter far more than the marketing.

1. What is the HOA's financial reserve position, and what is the history of special assessments?
2. What are the short-term rental rules, and are they stable or actively being debated?
3. What is the actual property tax bill for the past three years on this specific home?
4. What does a real homeowners + wind + flood insurance quote look like for this address?
5. What is the flood zone designation, and what is the base flood elevation relative to this home?
6. If golf matters, what is the equity structure and wait list for the club?
7. How old is the roof, HVAC, and any wind-facing windows? (Big-ticket items in a coastal climate.)
8. What is the resale velocity in this community — how long do similar homes sit on the market?
9. How many primary residents vs. second-home owners are in this community? (Affects community feel.)
10. What changes are on the horizon — zoning, development, road projects — that could affect this location?

If an agent cannot answer most of these clearly for a specific home in a specific community, you have the wrong agent. Full stop.

Section 12

Next Steps

If this guide has been useful, here is what I would suggest from here, in the order that tends to work:

- 1. Narrow to two or three communities.** Use Section 2 and the questions in Section 11 to do it. Getting specific makes everything else easier.
- 2. Plan a focused visit.** Not a vacation — a visit. Spend a full day in each finalist community, including a weekday and a weekend day. Drive the streets. Eat at the local spots. Talk to residents.
- 3. Get your financial picture clear.** Talk to your CPA about domicile if you are making this primary. Get pre-approved with a local lender who knows coastal properties. Get a real insurance quote on any home you seriously consider.
- 4. Engage an agent who knows the island at the community level.** That is what I do. I only represent buyers and sellers in this market, and I have lived it my entire life.

Let's Talk When You're Ready

I am not going to ask you to commit to anything to have a real conversation. If you have questions after reading this — about a community, a street, a school, a number in this guide — email or call and I will answer them. If our conversation goes somewhere, terrific. If it does not, you will still have better information than when you started.

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Disclaimer: The information in this guide is provided for general educational purposes based on market conditions, tax law, and insurance practice as of early 2026. Tax, legal, and insurance matters are individual and subject to change. Consult licensed professionals for advice specific to your situation. Property taxes, insurance premiums, and HOA fees vary by property and should be verified directly before any purchase decision.