

Physician Relocation Guide

Lowcountry Physician Relocation Guide

Bluffton & Hilton Head Island

South Carolina

The Lowcountry Lifestyle

Why Physicians Choose the Lowcountry



Coastal Lifestyle

Miles of pristine Atlantic beaches and iconic marsh landscapes create an unparalleled quality of life.



Growing Healthcare

Expanding health systems actively recruiting physicians across all specialties.



Excellent Schools

Top-rated public and private schools throughout Beaufort County.



World-Class Recreation

24+ championship golf courses, boating, fishing, and 70+ miles of bike trails.



Prime Location

Easy access to Savannah (45 min) and Charleston (90 min).



Your Practice

Healthcare Systems in the Lowcountry

Hospital	Location	Health System
Hilton Head Hospital	Hilton Head Island	Hilton Head Regional Healthcare
Coastal Carolina Hospital	Hardeeville/Okatie	Hilton Head Regional Healthcare
MUSC Health Bluffton	Bluffton	MUSC Health
Beaufort Memorial Hospital	Beaufort	Beaufort Memorial

4

Major Hospital Systems

500+

Active Physicians

Growing

Medical Community



Physician Insight: Many physicians choose to live in **Bluffton or Okatie** for convenient access to multiple hospitals and newer communities.

Work-Life Balance

Life Outside the Hospital



Where Doctors Choose to Live



Bluffton

The fastest-growing area with newer homes, master-planned communities, and excellent hospital access. Many physicians choose Bluffton for its value and convenience.



Hilton Head Island

World-renowned resort communities with ocean access, golf courses, and resort amenities. Premium location with higher home values.



Okatie

Strategic location between Bluffton and Beaufort with easy access to Coastal Carolina Hospital and newer residential developments.



Why Physicians Choose These Areas

- ✓ Commute convenience to multiple hospitals
- ✓ Newer homes and modern amenities
- ✓ Master-planned communities
- ✓ Access to multiple hospital systems

Top Neighborhoods Physicians Choose

Neighborhood	Location	Typical Price
Palmetto Bluff	Bluffton	\$1.2M – \$5M+
Hampton Lake	Bluffton	\$600K – \$1.2M
Belfair	Bluffton	\$700K – \$1.5M
Berkeley Hall	Bluffton	\$800K – \$2M+
Rose Hill	Bluffton	\$450K – \$900K
Sea Pines	Hilton Head	\$900K – \$3M+
Palmetto Dunes	Hilton Head	\$800K – \$2.5M
Long Cove Club	Hilton Head	\$1M – \$3M+
Indigo Run	Hilton Head	\$700K – \$1.5M
Wexford	Hilton Head	\$1.2M – \$3M+



Market Insight

Bluffton communities offer newer construction and better value, while Hilton Head provides established resort amenities and ocean access.

Best Communities for Physician Commutes



1

Palmetto Bluff

20,000-acre luxury community with Jack Nicklaus golf and May River access.

🏠 5-10 min to MUSC



2

Hampton Lake

Award-winning community with 165-acre lake and resort-style amenities.

🏠 10-15 min to hospitals



3

Belfair

Private golf community with two championship courses and clubhouse.

🏠 10-20 min to hospitals



4

Sea Pines

Iconic 5,000-acre resort community with Harbour Town and beaches.

🏠 5-15 min to hospital



5

Indigo Run

Hilton Head's newest private golf community on the island's north end.

🏠 10-20 min to hospital

★ **Why These Communities?** Proximity to hospitals, exceptional lifestyle amenities, gated security, and strong physician presence make these the top choices for medical professionals.

Home Prices in the Lowcountry

Area	Typical Price Range
Bluffton	\$450K – \$1.2M+
Hilton Head Island	\$700K – \$3M+
Okatie	\$400K – \$900K

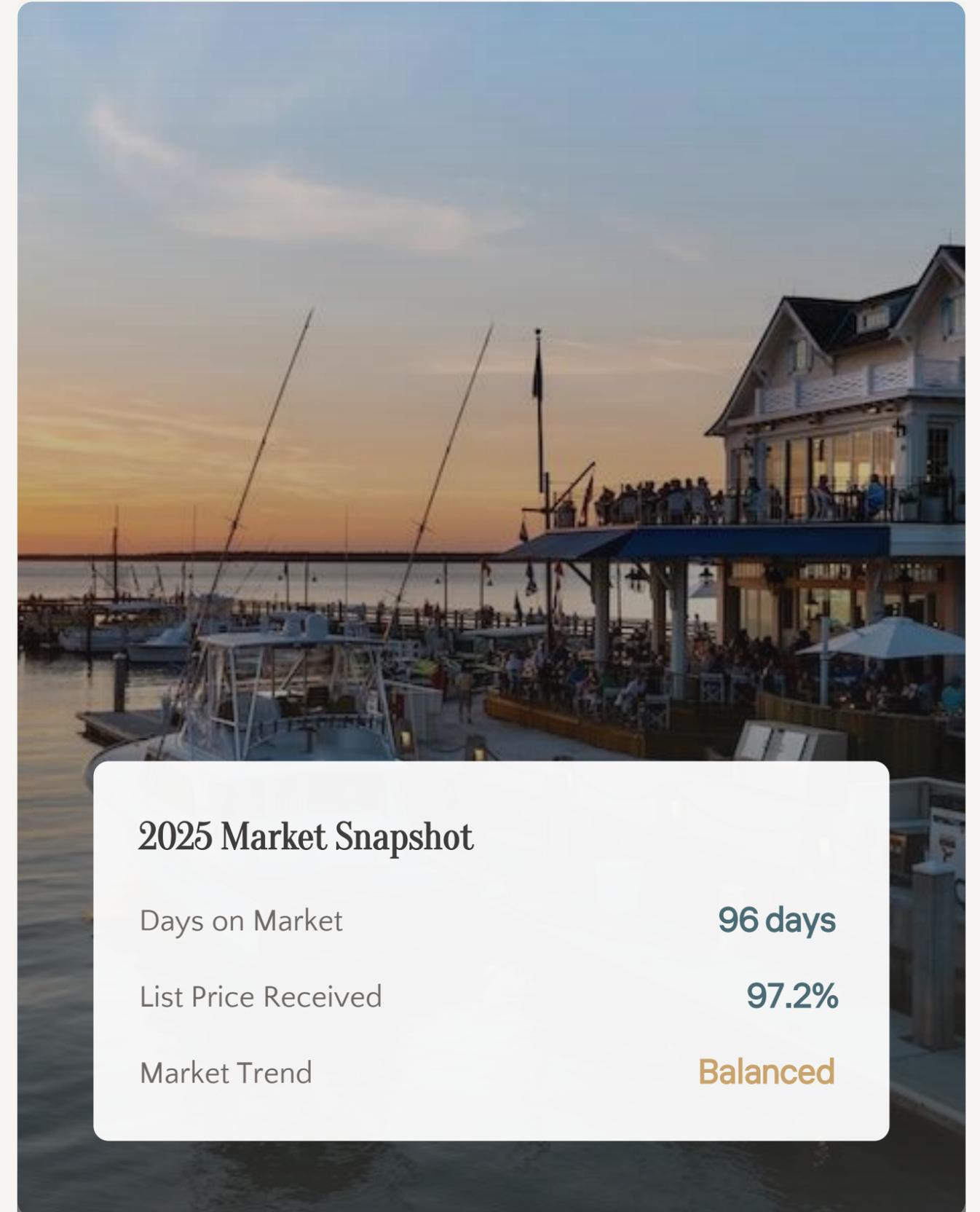
\$530K

Bluffton Median (2025)

\$1.2M

Hilton Head Median

Physician Insight: Bluffton offers the best combination of value, newer homes, and commute access for physicians working throughout the Lowcountry.



2025 Market Snapshot

Days on Market	96 days
List Price Received	97.2%
Market Trend	Balanced

Choosing Where to Live Based on Your Hospital



Bluffton

to Hilton Head Hospital

20-30

minutes



Bluffton

to MUSC Bluffton

5-10

minutes



Okatie

to Coastal Carolina Hospital

10-15

minutes



Okatie

to Beaufort Memorial

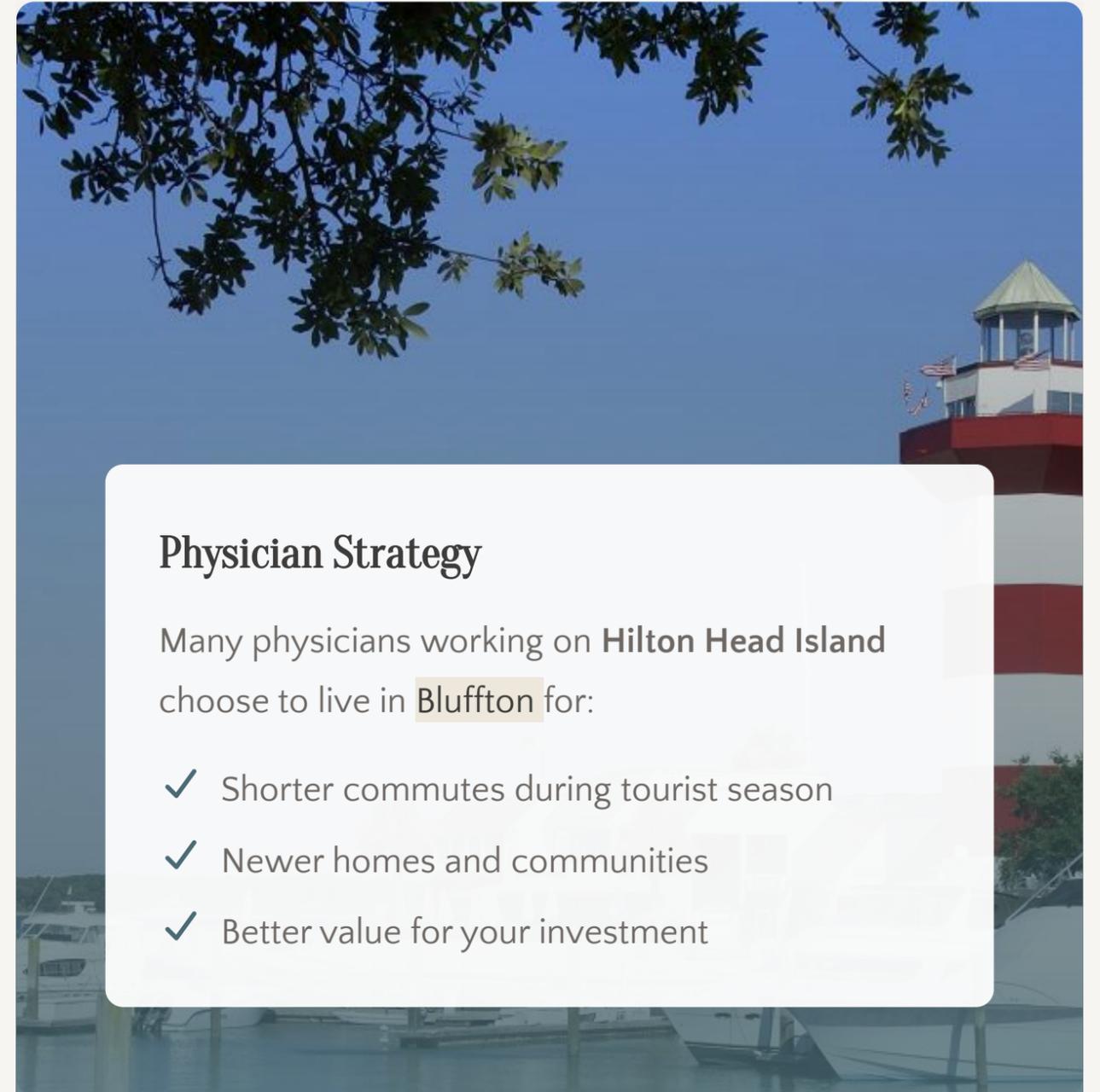
20-25

minutes

Physician Strategy

Many physicians working on **Hilton Head Island** choose to live in **Bluffton** for:

- ✓ Shorter commutes during tourist season
- ✓ Newer homes and communities
- ✓ Better value for your investment



Relocation Tips for Physicians



1. Seasonal Commutes

Commute times vary significantly during tourist season (March–October). Plan for 20–40% longer travel times during peak months.

i Peak season: March–Oct



2. Flood Zones

Many waterfront and marsh-front properties are in flood zones. Factor flood insurance costs into your budget—typically \$800–2,500 annually.

i Check FEMA maps



3. Property Taxes

South Carolina has relatively low property taxes. Primary residence rate is -0.5–0.7% of assessed value—significantly lower than many states.

i -0.5–0.7% rate



4. Limited Rentals

Rental inventory is extremely limited in Bluffton and Hilton Head. Quality rentals are scarce and move quickly when available.

i Act fast on rentals



5. Buy vs. Rent

Many physicians purchase instead of renting due to limited inventory and strong appreciation. Physician loan programs make buying accessible.

i Explore physician loans

Physician Insight



Most relocating physicians find that **purchasing** with a physician loan program offers better options and long-term value than competing for scarce rental inventory.

Buying Before Your Start Date

Many **physician loan programs** allow approval using your **employment contract** instead of pay stubs, enabling you to close on your new home before your first day.

📅 Close up to **90-120 days** before your start date



Low Down Payment Options

0-5% down payment options available, preserving your cash for relocation expenses and other needs.



No PMI Required

Most physician loans don't require private mortgage insurance, saving you \$200-500+ monthly.



Flexible Student Loan Treatment

Deferred student loans often excluded from debt-to-income calculations, improving qualification.

Who Qualifies?

- ✓ MD, DO, DMD, DDS
- ✓ Residents & Fellows
- ✓ NPs, PAs, CRNAs
- ✓ DVM, OD, DPM

📄 Most programs require credit score 680+

Physician Mortgage vs Traditional Mortgage

Feature	Physician Loan	Conventional Loan
Down Payment	0-5% Minimal upfront cash required	10-20% Significant savings needed
PMI	Often Not Required Saves \$200-500/month	Required under 20% Adds to monthly payment
Student Loans	Flexible Treatment Deferred loans often excluded	Standard Calculation Full debt counted in DTI
Employment Contract	Allowed Close before starting job	Rare Usually requires pay history

\$0

Down Payment Options

\$2.5M+

Max Loan Amounts

90-120

Days Before Start

Why Many Physicians Buy Instead of Rent

⚠️ Rental Challenge: Rental inventory is extremely limited in Bluffton and Hilton Head. Quality rentals are scarce, move quickly, and often don't meet the standards physicians expect.



Long-Term Equity

Build wealth through appreciation in one of the Southeast's most desirable coastal markets. Lowcountry home values have shown consistent growth.



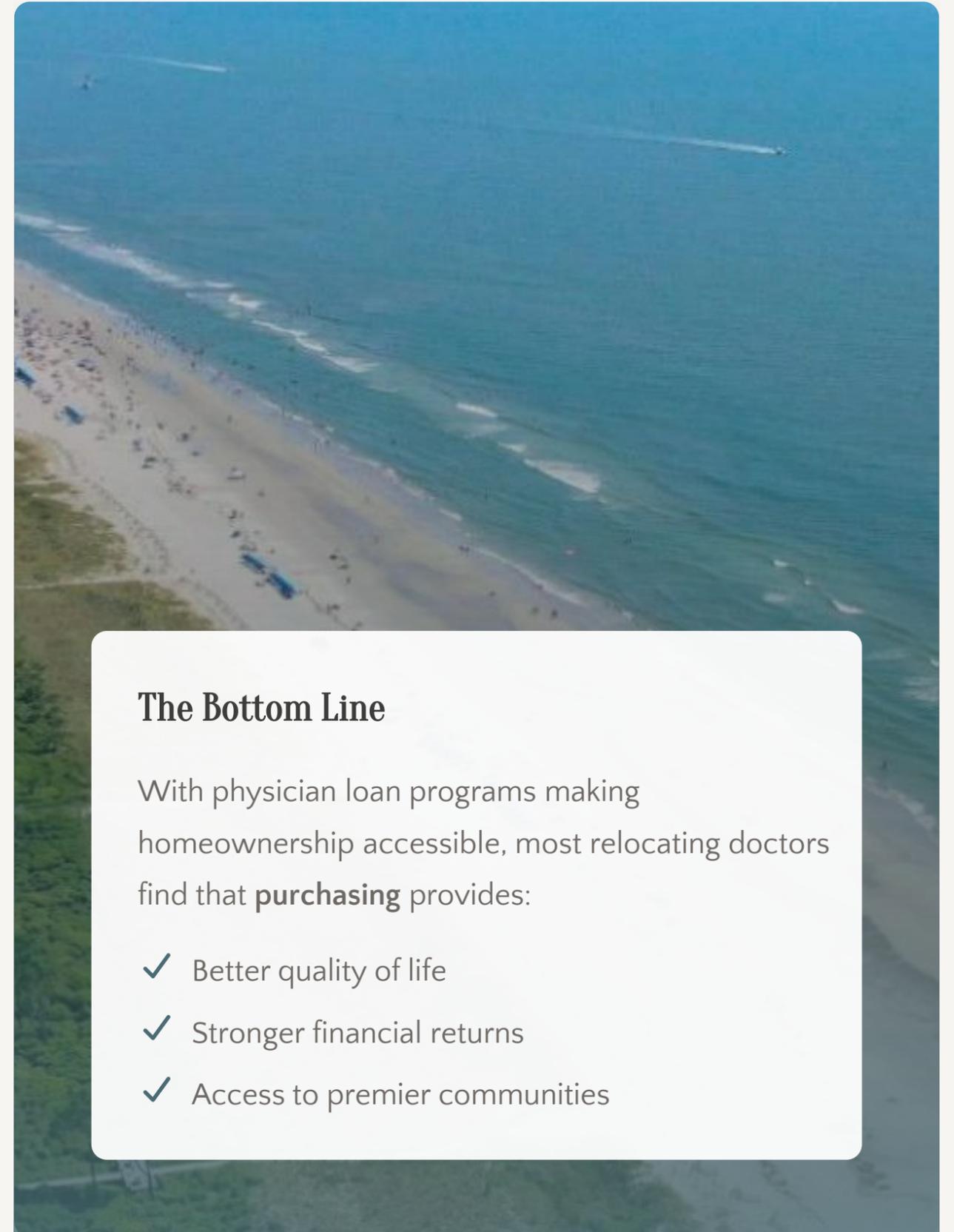
More Housing Options

Purchasing opens access to exclusive gated communities, golf neighborhoods, and waterfront properties not available in the rental market.



Lifestyle Communities

Join established physician-friendly communities with amenities designed for professionals: golf, fitness, dining, and social networks.



The Bottom Line

With physician loan programs making homeownership accessible, most relocating doctors find that **purchasing** provides:

- ✓ Better quality of life
- ✓ Stronger financial returns
- ✓ Access to premier communities

The Lowcountry Advantage

Why Physicians Love Living Here



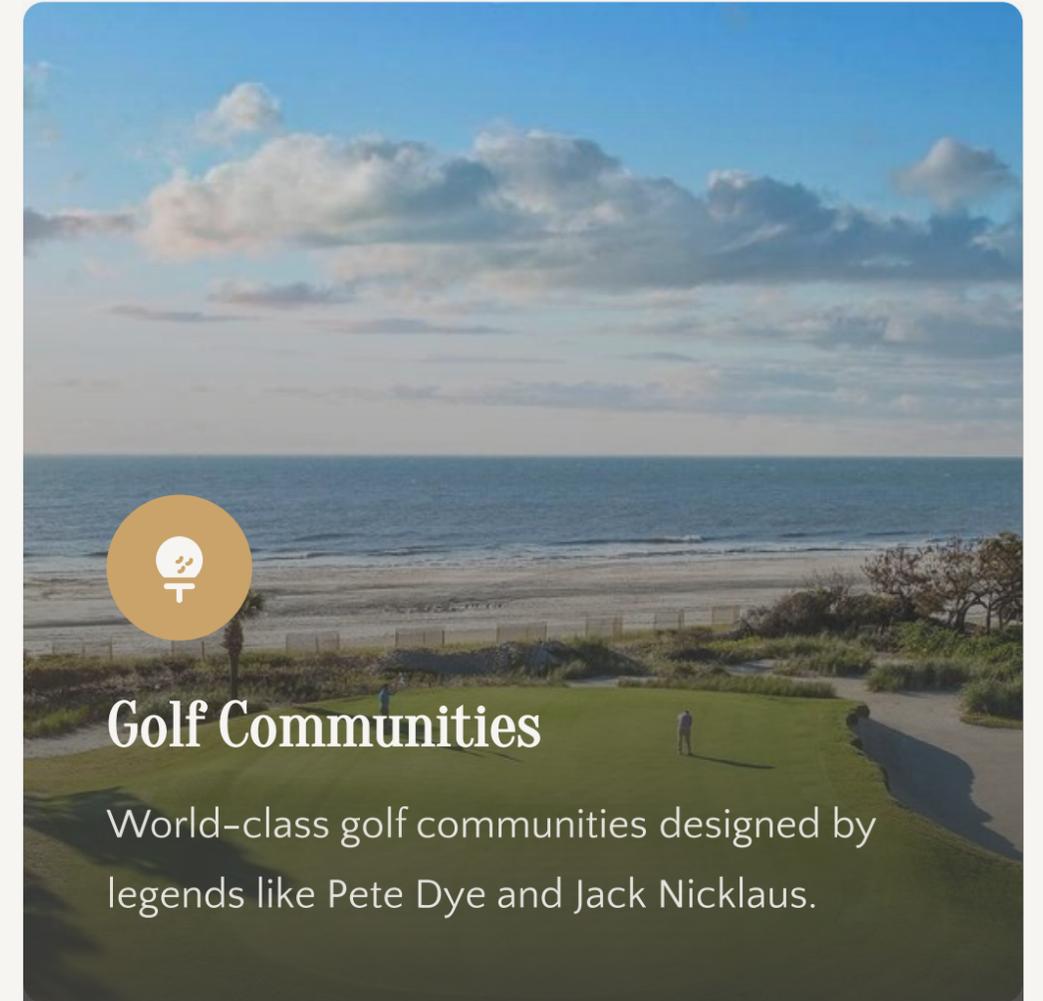
Coastal Lifestyle

12+ miles of pristine beaches, marsh landscapes, and waterfront living create an unmatched quality of life.



Outdoor Recreation

70+ miles of bike trails, 24+ golf courses, boating, fishing, and endless outdoor activities year-round.



Golf Communities

World-class golf communities designed by legends like Pete Dye and Jack Nicklaus.



Strong Medical Community

A growing network of physicians across all specialties, creating professional connections and referral relationships.



Beautiful Neighborhoods

From luxury waterfront estates to charming golf communities, find the perfect home for your lifestyle.



Your Lowcountry Resource

Your Lowcountry Physician Mortgage Specialist



Helping physicians navigate the Lowcountry real estate market with specialized mortgage solutions designed for medical professionals.



Phone

843-575-7768



Email

Maggieblank@synovus.com



Website

Synovus.com/Maggieblank

Maggie Blank NMLS 504377