



## Top Reasons Why People Are Buying Hilton Head Island Real Estate Now

After being in the real estate business on Hilton Head Island and the Lowcountry for almost 30 years, we keep meeting folks who have visited Hilton Head Island and are dreaming of the day they can call Hilton Head home. We like to say “Come for a Visit and Stay for a Lifetime!” Quite often the people will say they are 1-5 years away from moving here or retire so they can move to Hilton Head Island and the Lowcountry of South Carolina.

### **Long Term Rental of Your Property Makes You Money**

An option that has worked out very well over the past years of selling Hilton Head Island real estate is to have the buyer consider buying today and putting the property into long term rental. As an example Bill and Anne from New York purchased a Hilton Head Plantation home and for the first few years it was with a rental company. The rental company rented the home for a year or more at a time. Over the first five or so years, Bill told me the home was rented all except one or two months total and that was just a few days or weeks between rentals. They thought this was such a good idea that *they had their friends do the same thing* a few years ago. On this transaction, the seller of the home allowed it to be shown to potential tenants before closing and as a result *they had it rented out before it closed*.

### **Discounted Houses Right Here in the Lowcountry With Low Bank Rates**

Today’s Buyers are considering this as a great option due to a few things: (a) the prices of the homes on the market are still selling at a high discount from where they were in 2004-2006; (b) bank rates were projected to go up higher than they have due to the governments ??? (gradual ending of the \$80 Billion buying of bonds – this program is down to less than \$30 Billion and should end in total this fall).

Bank rates have gone up since the summer of 2013, but are still at historic lows; and (c) buying today affords you a selection from today’s inventory, today’s prices and bank rates and great rental possibilities helping you to with your mortgage payment until you are ready to move to Hilton Head Island and the SC Lowcountry.

A recent email from one of the better Hilton Head area long term rental companies stated *“Inventory of available rental properties is at an all time low. We have a waiting list of clients looking to rent 3 and 4 bedroom homes in Bluffton and on Hilton Head Island.”* This was from just one company but most all of them are asking for rental properties.



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## Five Considerations When Buying Rental Properties

A local bank also suggested this option as a good plan. In the bank's email they highlighted five (5) reasons to consider when buying rental properties.

These five points include: (1) it is a good time to buy like I have already suggested; (2) your expenses are offset in several ways (i.e. let your tenant help pay for your home, there may be some tax breaks that will need to be verified by your tax advisor); (3) appreciation; (4) diversify your portfolio; and (5) you can invest in your retirement.

I must say the bank's nos. 3, 4, and 5 talk about investment so we suggest you speak with your financial advisor prior to buying Hilton Head Island or Lowcountry real estate as an investment.

## Hilton Head Real Estate is "An Investment in Pleasure"



What I can tell you is what one of my first real estate clients told me as we played a round of golf at the Melrose Club in the 1980's. He said he bought Hilton Head Island area real estate as an **"Investment in Pleasure!"** We hope you will consider picking up some Hilton Head Island or South Carolina Lowcountry property and begin living the Island Lifestyle.

**Now is a Great Time to be a Buyer** and our team at the Charles Sampson Real Estate Group of Charter One Realty would love to help.

To view all of the property  
fun facts about our area, just



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