

South Carolina

Why halfbacks land here: mild winters, no tax on Social Security, generous 65+ homestead exemption, and Lowcountry charm an easy drive from Florida.

Top Halfback Cities

Bluffton / Hilton Head

Lowcountry living, mild winters, ranked #1 retirement market for years.

- Best neighborhoods: Sun City Hilton Head, Palmetto Bluff, Belfair, Sea Pines.
- Median home: ~\$575K. Property tax extremely low for primary residents.
- Closest airport: SAV (35 min) or HHH.
- Halfback fit: golf, water, active 55+ community life.

Charleston / Mount Pleasant

Historic charm, walkable downtown, top-rated food scene.

- Best neighborhoods: I'On, Old Village (Mt. Pleasant), Daniel Island, Kiawah, Seabrook.
- Median home: ~\$610K. Property tax ~0.5% on primary home.
- Halfback fit: culture, history, coastal warmth without FL extremes.

Greenville (Upstate)

Mountains, four seasons, vibrant downtown — and 30% cheaper than coast.

- Best neighborhoods: Cliffs communities, Augusta Road, Five Forks, Travelers Rest.
- Median home: ~\$385K. Property tax ~0.6%.
- Halfback fit: cooler summers, real fall color, mountain hiking.

NOTES

Myrtle Beach / Murrells Inlet

60 miles of beach, lowest cost-of-living of the SC coast.

- Best neighborhoods: Carolina Forest, Market Common, Prince Creek, Pawleys Island.
- Median home: ~\$320K. Property tax very low for primary residents.
- Halfback fit: budget-conscious snowbirds, golfers.

Aiken

Horse country, mild climate, walkable historic downtown.

- Best neighborhoods: Woodside, Cedar Creek, Houndslake.
- Median home: ~\$355K.
- Halfback fit: quieter pace, equestrian lifestyle, near Augusta GA.

Cost of Living Snapshot

- State income tax: graduated 0–6.2%. Social Security exempt; up to \$10K retirement income deduction (65+).
- Property tax: among lowest in US for primary residents (4% assessment ratio).
- Sales tax: 6% state + up to 3% local.
- No estate or inheritance tax.

NOTES

Healthcare

- MUSC Health (Charleston) — top-ranked academic system.
- Prisma Health (Greenville + Columbia) — largest in SC.
- Roper St. Francis (Charleston).
- Tidelands Health (Myrtle Beach / Pawleys Island).

Government & Move-In Resources

- Driver's license & registration: scdmvonline.com (45 days to transfer).
- Voter registration: scvotes.gov.
- Homestead exemption (65+): first \$50,000 of fair market value exempt — apply at county auditor.
- 4% primary-residence assessment ratio: apply at county assessor — major property tax savings.
- SHIP Medicare counseling: aging.sc.gov.

Halfback Tip

- File for the 4% primary-residence ratio AND the 65+ homestead the moment you close — together they can cut property tax 60%+.
- Hurricane prep matters on the coast. Ask insurers about wind/hail deductibles before you buy.

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