BIFFY'S LOWCOUNTRY RETIREMENT GUIDE

Thinking About Retiring to Beaufort or Port Royal?
What to know before making the Lowcountry your new home.



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Local knowledge. Honest guidance. Personal service.

Welcome to the Lowcountry



Hi, I'm Biffy Dobyns. I've spent my career helping people buy homes and relocate to the Beaufort and Port Royal area. Over the years, I've learned that choosing where to retire is about much more than finding a house. It's about finding a community and a lifestyle that feel right for you.

That's why I created this guide. Inside, I'll share practical information about neighborhoods, cost of living, property taxes, healthcare, flood zones, recreation, boating and fishing, veteran resources, and buying a retirement home in the Lowcountry.

My goal isn't to sell you on Beaufort. It's to help you decide whether the Lowcountry is right for you. Whether you're planning a move soon or simply beginning your research, I hope this guide makes the process a little easier.

- Biffy

1 - Choosing the Right Neighborhood



One of the first things I tell people considering a move to the Beaufort area is: **Don't choose a home until you've spent some time choosing your lifestyle.**

Downtown Beaufort & the Historic District
If you picture yourself walking to restaurants, shops, galleries and the waterfront, downtown Beaufort may immediately appeal to you. You'll find much of the historic architecture and character Beaufort is known for here. Historic properties can also come with additional considerations when renovating or making exterior changes.

Port Royal
Port Royal has a personality all its own - a relaxed, small-town atmosphere, convenient access to the water and close proximity to downtown Beaufort. It's worth exploring for buyers who like being near Beaufort but don't necessarily want to live downtown.

Lady's Island
Cross the Beaufort River from downtown and you're on Lady's Island. You'll find established neighborhoods, newer homes, waterfront properties and communities offering more room. Because the island has grown considerably, traffic and proximity to the places you'll visit regularly should be part of your decision.

Beyond the Immediate Beaufort Area
Other nearby communities may offer larger lots, quieter surroundings, waterfront opportunities, golf or neighborhood amenities. That's why I don't like to begin by simply handing someone a list of subdivisions.

Questions Worth Asking Yourself
Do you want to walk to restaurants and shops? Is boating or water access important? Historic or newer construction? Golf or neighborhood amenities? More privacy? How important is proximity to healthcare and shopping? Would you rather be close to downtown activity or somewhere quieter?

Biffy's Tip: Come spend some time here before deciding where you want to buy. Drive the neighborhoods at different times of day. Go to the grocery store. Have lunch in Port Royal. Walk downtown Beaufort. Cross the bridges during normal traffic. Explore the rivers and marshes. You're not just buying a house. You're choosing what your everyday life in the Lowcountry is going to feel like.

2 - Cost of Living in the Lowcountry



One of the questions people naturally ask before retiring here is: **What will it actually cost me to live in Beaufort?**

Look Beyond the Purchase Price
There isn't one simple answer. Your housing choice and lifestyle will make a tremendous difference. Two homes with similar purchase prices can have very different ongoing costs. Property taxes, homeowners insurance, flood insurance when appropriate, HOA fees, utilities, maintenance, transportation and boating or dock expenses all deserve consideration.

Insurance Deserves Special Attention
Coastal living makes insurance an important part of the home-buying decision. The age, construction and location of a home can affect insurance availability and cost. Flood coverage is generally a separate consideration from standard homeowners insurance. Get actual quotes for a home you're seriously considering before you buy.

South Carolina Retirement Taxes
South Carolina does not tax Social Security benefits. The state also provides qualifying retirement-income deductions and an additional income deduction for residents age 65 and older. Military retirement income included in South Carolina taxable income is fully deductible under current state rules.

Think About the Lifestyle You're Buying
Someone wanting a modest, low-maintenance home near town will have a very different retirement budget from someone wanting waterfront property, a private dock and a boat. Neither is right or wrong. The important thing is understanding the lifestyle you're buying along with the house.

Biffy's Tip: Before you make an offer, let's look at the expenses that come with the home - not just the asking price. I want you to know as much as possible before you buy, rather than discover an unexpected expense six months after you move in. A retirement home should fit both your life and your budget.

3 - Property Taxes



South Carolina's property-tax system has some important features for retirees and primary-residence owners. **Don't assume the seller's current tax bill will be your tax bill.**

Veteran? Don't Skip This.
South Carolina provides a potentially substantial property-tax exemption for qualifying veterans with a total and permanent service-connected disability. We'll cover this again in the Veteran & Military Resources section.

Primary Residence - 4% Assessment Ratio
A qualifying South Carolina legal residence is generally assessed at a 4% ratio, while other real estate is generally assessed at 6%. A buyer establishing the property as a legal residence needs to apply through the county assessor.

Age 65+ Homestead Exemption
Qualifying residents age 65 and older may receive the Homestead Exemption on the first $50,000 of fair-market value of their legal residence. Residency and other eligibility requirements apply.

Why This Matters When Shopping
The taxes shown on a listing or prior tax bill may reflect the current owner's circumstances. Your own legal-residence status and exemptions can affect what you ultimately pay.

Biffy's Tip: Ask about property taxes before you make the decision - not after you move in. I'll help you find the available property information and point you toward the appropriate Beaufort County and South Carolina resources. The important number isn't simply what the current owner pays. It's what you can reasonably expect to pay.

4 - Healthcare in the Beaufort Area



For many retirees, healthcare is every bit as important as the house, weather or view. Before choosing where to live, ask yourself: **If I need medical care, where will I actually go?**

Local Healthcare
The Beaufort area has hospital, emergency, primary-care, urgent-care and specialty-care options. For routine care, many retirees can meet a large portion of their needs locally.

Specialized Care
Some highly specialized treatment may require travel outside the immediate Beaufort area. Charleston is an important regional medical center, so someone who regularly sees a specialist should investigate where that care will continue before moving.

Medicare & Insurance Networks
If you're enrolled in Medicare Advantage or another plan using provider networks, verify that the doctors, hospitals, pharmacies and specialists you expect to use participate in your particular plan. Moving to another state can affect plan and provider options.

Biffy's Tip: Make healthcare part of your home search. You don't need to tell me your private medical history. But if being within a certain distance of a hospital, medical offices or pharmacy is important to you, tell me. That can help us concentrate on locations that make sense for the way you want to live.

5 - Flood Zones Explained



Living around rivers, tidal creeks and marshes is part of what makes the Beaufort area beautiful. It also means flood risk is something every buyer should understand before purchasing a home.

Zone X
Zone X is generally outside FEMA's highest-risk Special Flood Hazard Area. Shaded and unshaded Zone X can represent different levels of mapped risk. It does not mean flooding is impossible.

Zone AE
Zone AE is a high-risk flood area subject to the 1% annual-chance flood, with Base Flood Elevations established.

Zone VE
Zone VE is a coastal high-hazard area subject to the 1% annual-chance flood plus additional hazards from storm-driven wave action.

"100-Year Flood" Doesn't Mean Once Every 100 Years
It means a flood event that has a 1% chance of being equaled or exceeded in any given year. That distinction matters when you may own a home for many years.

Will I Need Flood Insurance?
That depends on the property, flood designation, lender and circumstances. Federally backed mortgages generally require flood insurance in Special Flood Hazard Areas. A buyer should obtain an insurance quote for the specific property being considered.

Look Beyond the House
Also consider the home's elevation, surrounding land and drainage, roads entering and leaving the neighborhood, tidal conditions, storm-surge exposure, construction and insurance availability.

Biffy's Tip: Don't reject a beautiful Lowcountry home simply because you hear the words "flood zone" - and don't buy one without understanding what those words mean for that particular property. Let's investigate the actual property and give you the opportunity to talk with your insurance professional before you decide.

6 - Golf, Recreation & Enjoying the Outdoors



One of the pleasures of retiring to the Lowcountry is being able to spend so much time outdoors. Whether you enjoy golf, walking, biking, beaches, nature - or simply sitting beside the river watching the boats go by - there are plenty of ways to enjoy your retirement here.

Golf in the Lowcountry
Golfers have numerous options in and around the Beaufort area, from casual public play to communities where golf and club amenities can become part of everyday life. If golf is important to you, tell me before we begin looking at homes.

Walk or Bike the Spanish Moss Trail
The Spanish Moss Trail is one of the area's great outdoor amenities - a paved trail through the Beaufort area with beautiful marsh and Lowcountry views. It's popular for walking, jogging and biking.

Parks, Waterfront & Beaches
Downtown Beaufort's Henry C. Chambers Waterfront Park is a wonderful place to walk along the river or simply sit for a while. Port Royal offers parks and natural attractions, while Hunting Island State Park provides beach access and a distinctive coastal environment.

Sometimes the Best Activity Is No Activity
Watching dolphins on the river. Seeing egrets along the marsh. Walking beneath live oaks. Watching a Lowcountry sunset. For many retirees, those everyday experiences become some of the things they enjoy most.

Biffy's Tip: When you visit Beaufort to look at homes, leave some time when we aren't looking at real estate. Walk the waterfront. Explore Port Royal. Visit the Spanish Moss Trail. Have lunch downtown. Drive toward Hunting Island. Sit somewhere overlooking the marsh and don't do anything for a while. A house can look wonderful online. Before you decide to retire here, experience a little of what living here actually feels like.

7 - Boating & Fishing in the Lowcountry



If being around the water is part of the retirement you've imagined, the Lowcountry gives you plenty of opportunities to enjoy it. Here, the water isn't simply someplace you drive to on vacation. Rivers, tidal creeks, marshes and sounds are part of everyday life.

Boating Is Part of the Lifestyle
Depending on where you live and how you use your boat, you might keep it at a marina, store it at home and use one of the area's public landings, use a neighborhood landing, or look for property offering water access.

Think Beyond the Dock
A waterfront home with a dock can be wonderful, but ask practical questions: What kind and size of boat do you own? Is the water accessible at different stages of the tide? How deep is the water? Where will you store the boat? Does the HOA permit boats or trailers? Is there a public or neighborhood landing nearby?

Learn the Tides and Waterways
Tides matter here. Even some public landings have shallow-water or low-tide considerations, so newcomers should learn the local waterways rather than assuming boating here will be exactly like boating somewhere else.

Fishing
South Carolina offers year-round saltwater fishing opportunities. Licenses, seasons, size limits and other regulations can change, so current requirements should always be checked with the South Carolina Department of Natural Resources.

Biffy's Tip: If boating is part of your retirement dream, tell me about the boat before we start looking for the house. That may sound backward, but it isn't. Where you'll keep it, how you'll launch it, the waterways you want to use and whether you need convenient water access can completely change which homes and neighborhoods make sense. Sometimes the best way to understand why people love living here isn't from the front porch of a house. It's from the river looking back at the Lowcountry.

8 - Veteran & Military Resources



Beaufort has a long military tradition, with major military installations woven into the community. For veterans and military retirees considering the Lowcountry, South Carolina offers several benefits worth investigating.

Disabled Veterans - Don't Miss This Benefit
Qualifying veterans with a total, permanent and service-connected disability may receive a property-tax exemption on a legal residence and up to five acres, plus up to two qualifying private passenger vehicles. Always verify current eligibility with the South Carolina Department of Revenue.

Military Retirement Pay
South Carolina currently allows military retirement income included in South Carolina taxable income to be fully deducted. For someone comparing states for retirement, that can be an important financial consideration.

Local Help
The Beaufort County Veterans Affairs Office assists veterans, spouses and dependents in accessing government programs for which they may be eligible. I can point clients toward the appropriate agency for official eligibility information.

Military Healthcare
Military retirees and TRICARE beneficiaries should verify current eligibility, coverage and local provider options before relocating.

Biffy's Tip: If you served our country, make sure you know about the benefits you've earned before you buy your retirement home. I'm not the person who determines whether you qualify. But I can make sure you know these benefits exist and point you toward the people who can give you the official answer. Sometimes knowing the right question to ask can save you a great deal of money.

9 - Buying Your Retirement Home



By the time we begin seriously looking at homes, I hope we've already talked about much more than bedrooms, bathrooms and square footage. I want to understand how you picture your retirement.

Start With a Comfortable Budget
Determine what you're comfortable spending - not simply what you're qualified to borrow. Remember property taxes, homeowners and possible flood insurance, HOA fees, maintenance and, when applicable, waterfront or boating expenses.

Understand Who Represents You
South Carolina's real-estate relationships may be different from what you're accustomed to in another state. I'll explain the brokerage relationship, representation, compensation and documents involved so you understand your choices before moving forward.

Look Beyond the Photographs
Online listings help us narrow the search, but when a home becomes a serious possibility, we'll look beyond the pretty pictures. We should consider the neighborhood, traffic and access, flood information, insurance, property taxes, HOA requirements, major home systems and whether the location really fits your everyday lifestyle.

Do Your Due Diligence
Property disclosures do not replace a buyer's own inspections and investigation. Depending on the property, qualified professionals may be needed to investigate the home's condition and specialized legal, tax, insurance or engineering questions.

From Offer to Closing
When you find the right home, we'll work through the offer and important terms together. Once accepted, there may still be inspections, financing, insurance, title and closing matters to coordinate. For someone buying from another state, having an experienced local broker stay involved can make the process considerably easier.

Biffy's Tip: Don't rush because you're afraid you'll miss a house. Let's do our homework. Let's understand the house. Let's understand the location. And let's make sure it fits the retirement you're actually trying to create. I want you to be happy with your decision long after the closing papers are signed.

10 - Biffy's Personal Local Advice

After decades of living and working in the Lowcountry, there are a few things I'd encourage any future resident to remember.

Visit More Than Once if You Can
A short vacation and everyday life are different. See Beaufort and Port Royal at different times of day and, if possible, in different seasons. Do ordinary things - shop for groceries, drive the roads, walk neighborhoods and sit in local restaurants.

Learn to Live With the Water
The tides, marshes, rivers and changing weather are part of the Lowcountry's character. They affect boating, views, wildlife and sometimes how you plan your day.

Buy for the Life You Want Now
Retirement is a chance to think carefully about what you really want from your home. More space is not always better. Neither is less. Think about guests, hobbies, maintenance, stairs, yard work, travel and how you expect to spend your days.

Talk to People
Ask residents what they like about their neighborhood and what they wish they had known before moving. Local knowledge often comes from conversations you won't find in a listing.

Don't Let the House Make the Decision for You
A beautiful kitchen or waterfront view can make it easy to fall in love quickly. Step back and ask whether the location, expenses and lifestyle still make sense when the excitement wears off.

Biffy's Tip: You don't have to know exactly where you want to live before you call me. That's part of what I'm here to help you figure out. My job is not to push you toward a house. It's to help you understand your choices and find the place that feels right for the life you want to live.

Ready to Explore the Lowcountry?



If you've made it this far, I hope this guide has answered some of your questions - and probably given you a few new ones to think about. That's exactly what it's supposed to do.

Choosing where to retire is a big decision. You shouldn't have to make it based on advertisements, photographs or someone else's idea of the perfect retirement. Come experience the Lowcountry for yourself.

Whether you're planning to move next month, next year, or you're simply beginning to explore the idea, I'd be happy to talk with you. We can talk about Beaufort, Port Royal, neighborhoods, homes, boating, taxes, flood zones, healthcare - or simply what it's really like to live here.

There's no pressure and no obligation. My goal is to help you make a decision you'll feel good about.

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Lifelong Lowcountry Resident - Nearly 30 Years of Real Estate Experience
Local knowledge. Honest guidance. Personal service.

I look forward to meeting you. - Biffy

Benefits, tax rules, insurance requirements and eligibility can change. Readers should confirm current requirements with the appropriate government agency, insurer, tax professional or other qualified professional.