

YOUR PERSONALIZED Guide

TO BUYING
A HOME ON
THE COAST OF
SOUTH CAROLINA



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YOU'VE GOT A FRIEND AT THE BEACH"

*Expert insights for first-time buyers, relocators, veterans, retirees, and coastal dreamers
By John Rackley - Realtor®/Broker (LLR #98521) & Mortgage Loan Officer (NMLS #161352)*

Welcome!

Hello, I'm John Rackley, and I want to welcome you to the South Carolina coast. Buying a home along the Grand Strand is one of life's biggest steps—whether you're a first-time buyer, relocating, retiring, or simply drawn to coastal living.

As a U.S. military veteran, I know the challenges of moving and starting fresh. That's why I approach real estate as more than houses and contracts—it's about finding community, stability, and peace of mind.



When my wife and I moved here, we fell in love with the rhythm of coastal life—sunrises, friendly neighbors, fresh seafood, and quiet beach walks. We also learned the value of having a trusted guide through details like flood zones, insurance, and HOA rules.

That's what I aim to be for you: a trusted advisor and friend. This guide will outline the key steps of buying along the coast, from financing to choosing the community that fits your lifestyle. By the end, I hope you feel both confident and reassured—knowing you've got a friend at the beach.



COASTAL BUYER CONCERNS

(And How We Solve Them)

Buying a home at the beach is exciting—but it also brings unique questions and worries. You're not alone. Every client I've worked with has shared at least one of these concerns, and together we've found solutions that gave them peace of mind.

1) Affordability

- **Common question:** *"Can I really afford this?"* It's not just the purchase price—it's taxes, HOA fees, and coastal insurance that shape monthly comfort.
- **How I help:** build a complete monthly cost picture (mortgage + taxes + insurance + HOA), and walk you through South Carolina's 4% primary residence tax savings.

2) Hidden Costs & Repair Risks

- **Fear of a "money pit" is normal.** Coastal homes face salt air corrosion, moisture, and storm exposure. We minimize surprises with the right due diligence.
- **How I help:** connect you with trusted coastal inspectors; review HOA/condo docs; explain typical repair timelines (HVAC ~10 yrs; roof ~15–20 yrs); build a maintenance plan.

3) Lifestyle Adjustments

- **Coastal living is a lifestyle shift.** Summer brings energy and visitors; off-season life is quieter and neighborly.
- **How I help:** share insider neighborhood knowledge, connect you with churches, volunteer groups, fishing clubs, and golf leagues to build community fast.

Did You Know? The Grand Strand has over 90+ golf courses and dozens of clubs — making it easy to play and find your community.

4) Moving Logistics

- **Selling one home while buying another.** coordinating movers, utilities, and cross-state closings can feel overwhelming.
- **How I help:** organize the process with checklists and reminders; connect you with movers, attorneys, and utility providers; manage negotiations and paperwork.

Pro Tip: Start early—small tasks (license, vehicle registration, voter registration) add up.

HOME TYPES ALONG THE COAST



From quiet inland neighborhoods to vibrant beachfront condos, each home type offers a distinct lifestyle, benefits, and considerations.

Inland Communities

Lifestyle: Suburban feel with less tourist traffic—great for families and year-round locals.

Housing: Single-family homes, townhomes, newer master-planned communities.

Price Range: Generally more affordable than coastal properties.

Pro Tip: *Insurance costs are often lower outside high-risk flood/wind zones.*

Beachfront Properties

Lifestyle: Wake to ocean views and step onto the sand—popular for retirees, second homes, and short-term rentals.

Housing: High-rise condos, oceanfront cottages, townhomes.

Price Range: Premium pricing, especially direct beachfront.

Pro Tip: *Budget for higher insurance and HOA/condo fees—offset by strong rental demand if you rent.*

Waterway & Marsh Communities

Lifestyle: Ideal for boaters and nature lovers—scenic marsh views, private docks, quick access to the Intracoastal Waterway.

Housing: Single-family, townhomes, luxury developments with marina access.

Price Range: Mid to high depending on access and docks.

Pro Tip: *Often lower insurance than beachfront—but confirm flood maps and elevation.*

Golf Course Communities

Lifestyle: Resort-style living with golf, pools, fitness centers, and active social calendars—popular with retirees and snowbirds.

Housing: Condos, townhomes, custom homes at varied price points.

Price Range: From affordable condos to luxury customs.

Pro Tip: *Gated amenities can offset HOA costs and add peace of mind.*

FINANCING YOUR COASTAL HOME

Loan type, down payment, and insurance shape your monthly comfort. As both a Realtor® and Mortgage Loan Officer, I'll guide you through options and connect you with coastal-savvy lenders.

Loan Type	Down Payment	Key Benefits	Considerations
First-Time Buyer Loans	As little as 3%	Lower entry cost; may include assistance/grants	Program requirements apply
VA Loans (Veterans & Active Duty)	0%	No PMI; competitive rates; flexible credit	Funding fee may apply (often waived for disabled vets)
USDA Loans (Eligible Areas)	0%	Promotes rural/inland ownership; low MI	Income & location restrictions
Second-Home Loans	10–20%	Tailored for vacation/retirement homes	Slightly higher rates vs. primary
Investment Property Loans	20–25%	Rental income potential; long-term returns	Stricter approval; higher reserves

Pro Tip: Don't chase the lowest rate alone—balance down payment, insurance, and HOA for true monthly comfort.

The Veteran Advantage

VA loans are a powerful benefit: no down payment, no PMI, competitive rates, flexible credit, and assumable by future buyers. Disabled veterans may be exempt from the funding fee.

THE STEP-BY-STEP BUYING PROCESS

1 Get Pre-Approved

Connect with a trusted local lender; pre-approval shows strength and clarifies budget.



2 Define Your Lifestyle Priorities

Beach, golf, marina, or quiet inland—clarify daily life must-haves.



3 Start the Search

Custom MLS alerts; compare neighborhoods and properties side by side.



4 Tour & Compare

In-person or virtual tours; evaluate home, fees, neighborhood dynamics, seasonal traffic.



THE STEP-BY-STEP BUYING PROCESS

5 Make an Offer

Competitive offer backed by market data; negotiate price, terms, contingencies, concessions.



6 Inspections & Due Diligence

Coastal-savvy inspectors; review HOA docs, rental rules, insurance requirements.



7 Finalize Financing

Dual role advantage: I help explain VA/USDA/conventional/second-home/investment products, budget impacts, and coordinate with lender and attorney.



8 Closing Day

Final walkthrough → sign → keys → welcome to your coastal life!



Pro Tip: One advisor, two roles—Realtor® + mortgage guide streamlines the journey and reduces stress.

COMMUNITY SNAPSHOTS

Each Grand Strand community has a distinct personality and price point. Choose a community that fits your daily life—commute, neighbors, social activities, and access to services.

Community	Lifestyle & Housing	Price Range	Standout Features
North Myrtle Beach	Relaxed, family-friendly; condos, single-family, golf & waterway	Entry to High	Cherry Grove, Barefoot Landing, marinas
Little River	Quiet fishing village; SFH, townhomes, waterway docks	Affordable to Mid	Blue Crab Festival, boating, marinas
Myrtle Beach	Lively tourist hub; high-rise condos, golf & SFH	Entry condos to Luxury	Broadway at the Beach, nightlife, events
Carolina Forest	Suburban, family-oriented; newer SFH & townhomes	Entry to Mid	Strong schools, master-planned communities
Conway	Historic inland town; SFH, acreage, historic properties	Affordable to Mid	Downtown riverwalk, small-town charm
Surfside Beach	"Family Beach"; SFH, townhomes, smaller condos	Mid-range	Fishing pier, quieter beaches
Murrells Inlet	Marsh-front charm; SFH, condos, waterway properties	Mid to High	MarshWalk dining, boating, Huntington Beach SP
Pawleys Island	Upscale, historic; oceanfront cottages, luxury & golf	Mid to Luxury	Pristine beaches, Hammock Shops, golf
Georgetown	Historic coastal town; waterfront, acreage, districts	Affordable inland → High waterfront	Festivals, arts, rich history

Pro Tip: Don't just shop for a home—shop for a community that fits your everyday life.

LIFESTYLE & LOCAL INSIGHTS

Healthcare

- North Strand (McLeod Seacoast), Central Strand (Grand Strand Health), Inland (Conway Medical Center), and South Strand (Tidelands).

Pro Tip: The Grand Strand is covered north to south with hospitals: Little River, Myrtle Beach, Conway, and Murrells Inlet. Choosing a home near these areas puts care within minutes.

Schools & Education

- Horry County Schools (large, well-rated), Georgetown County Schools (smaller, community-driven), private/charter options; higher ed at Coastal Carolina University and HGTC.

Recreation & Outdoors

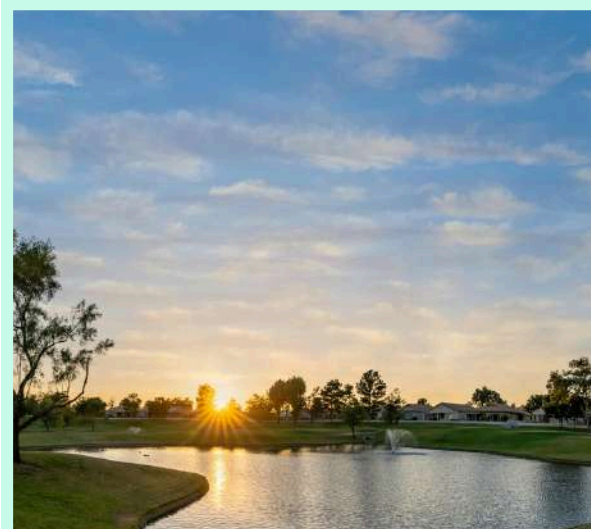
- Recreation & Outdoors 90+ golf courses; boating, kayaking, deep-sea fishing; Huntington Beach State Park and Brookgreen Gardens for trails, wildlife, and art.

Faith & Community

- Wide range of churches and volunteer organizations —great for building connections quickly.

Culture & Entertainment

- Carolina Opry, Alabama Theatre, Broadway at the Beach, Barefoot Landing; seafood festivals, art fairs, and holiday parades.



NEXT STEPS

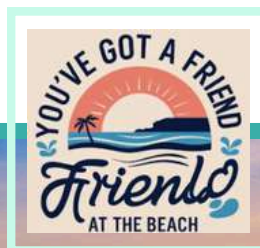
- Schedule a personal consultation to align goals, budget, and timeline.
- Receive a customized property list tailored to your lifestyle (beachfront, inland, golf, waterway).
- Get mortgage guidance: as both Realtor® and Loan Officer, I'll compare options and build a complete monthly cost picture.
- Stay connected with local updates, insights, and property previews.

Pro Tip: Start early—even six to twelve months out—so you're fully prepared when the right home appears.

Thank You!

Thank you for taking the time to read this guide. My hope is that it's given you confidence and clarity as you take your next step toward owning a home on the South Carolina coast. Remember — you don't have to walk this journey alone.

You've Got a Friend at the Beach



ABOUT JOHN

- Realtor®/Broker (LLR #98521)
- Mortgage Loan Officer (NMLS #161352)
- U.S. Military Veteran

I bring the values of integrity, loyalty, and service into every transaction.

My mission is to guide you with professionalism, clear communication, and a commitment to your best interests—whether you're buying your first home, relocating, or retiring at the coast.

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