

# FROM TOURIST TO LOCAL CHARLESTON RELOCATION GUIDE



*Frame Your Future*



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# Hi, I'm Ashley

Relocating to Charleston means more than just picking a home – it means choosing a lifestyle, a community, and an area that aligns with your goals.

Charleston isn't a one-size-fits-all market. Spanning three counties and a wide range of micro-markets, each area offers something different. Whether it's the character of downtown, the ease of suburbia, the pull of the coast, or the quiet of the countryside – Charleston has a place that fits YOUR vision of home.

As a local Realtor, I provide clients with accurate, hyper-local insights; not broad national headlines. I'll help you understand price points, property types, market trends, and the "feel" of each area so you can make decisions confidently.

Whether you're mapping out a future move, trying to narrow down the right area, or you just want to get a better feel for what life in Charleston actually looks like – take a deep breath...you've found your agent.



*Let's connect*  
↓

*Ashley Cashon*



# purchasing a home in South Carolina

## South Carolina is an Attorney State

Closings in SC are handled by licensed attorneys—not title companies. Your attorney oversees title work, loan documents, funds transfer, and deed recording. Both buyers and sellers may choose their own attorney.

## The Due Diligence Period

Once under contract, buyers have a negotiated Due Diligence Period (usually 10–14 days) to:

- Perform inspections
- Request repairs or credits
- Research the area, taxes, insurance, etc,
- Review any HOA documents
- Terminate for any reason

## Who Pays Commissions

The SC Buyer Agency Agreement outlines the brokerage fee (typically a percentage of the purchase price) owed for buyer representation. While this fee has always been the buyer's responsibility, the contract also states I'll make best efforts to have the seller or their agent cover it. Before showings, I verify whether the seller is offering compensation.

## Termination Fee & Earnest Money

Termination Fee (Due Diligence Fee):

A negotiated amount the buyer agrees to pay the seller only if they cancel during the Due Diligence Period. If the buyer closes, this fee is never paid.

Earnest Money:

A good faith deposit (typically ~1%) held in escrow and applied to the purchase at closing. If the buyer cancels during Due Diligence, it is typically returned. If they cancel after Due Diligence, it may be forfeited.



# what Zillow won't tell you about Buying in Charleston

## Local Risks, Local Protections

Charleston's humid climate makes termite activity, moisture, and wood rot common. A CL-100 Report (South Carolina's official Wood Infestation Report) checks for:

- Active termites
- Previous damage
- Wood rot
- Excessive moisture

Sellers typically handle treatment or repairs before closing. Afterward, an annual Termite Bond (inspection + retreatment plan) is standard,



## Navigating Charleston's High Insurance Costs

Our homes often carry higher insurance costs, including separate flood policies for many properties in flood zones. Even homes outside these zones may require optional coverage. We secure quotes early in Due Diligence to uncover all costs upfront and avoid delays. Note: insurers sometimes pause new policies before storms, which can impact your timeline. I'll help you evaluate flood risks and potential costs during your search.



what Zillow won't tell you about

# Buying in Charleston

## SC Property Tax Rates

South Carolina taxes homes differently based on use: primary residences at 4%, and secondary or investment properties at 6%. The higher rate can nearly triple your tax bill, so it's essential to factor this in when budgeting for vacation or rental homes.



## Key Budget Considerations

Flood insurance, homeowners coverage, and property taxes can cause significant cost differences depending on a home's location, age, and use. I'll help you assess the full picture early, so you understand the true cost of owning in Charleston.



Explore the Market

# Downtown Charleston South of Broad

Located at the southern tip of the Charleston peninsula, South of Broad is the city's most prestigious and historic residential district. The area is lined with iconic cobblestone streets, gas lanterns, live oaks, and some of the finest examples of antebellum architecture—from elegant Charleston single houses to grand stately mansions. Landmarks like Rainbow Row, White Point Garden, and St. Michael's Church line its waterfront and residential avenues, giving the neighborhood a timeless sense of place. Homes here range from meticulously restored historic residences to luxury condos with deep-rooted urban charm. With a walkable layout that puts premier dining, cultural sites, waterfront parks, and boutique shopping within easy reach, South of Broad delivers a refined urban lifestyle steeped in history. It's a neighborhood that offers more than real estate—it offers living pieces of Charleston's past, thoughtfully preserved for the present.





Explore the Market

# Downtown Charleston Inside Crosstown

Just north of Broad Street on the historic Charleston peninsula offers a vibrant blend of heritage, culture, and everyday livability. This part of town includes the French Quarter, Ansonborough, Radcliffeborough, Wagener Terrace, and Harleston Village—each with its own character, but all sharing walkability, hidden gardens, and architectural depth from Colonial row houses to eclectic bungalows. You'll find lively local favorites like galleries, independent cafés, and South Carolina-style gastrobars as you wander Upper King and beyond. Homes range from carefully restored historic properties and converted carriage houses to thoughtfully designed infill and modern condos—many with rooftop terraces, courtyards, or layered interiors. With access to the City Market, the College of Charleston, historic parks, and short strolls to King Street dining and shopping, this pocket of Charleston melds authentic downtown living with creative buzz and architectural variety—ideal for buyers who value character, convenience, and a distinctly local pulse.



## Explore the Market

# Mount Pleasant

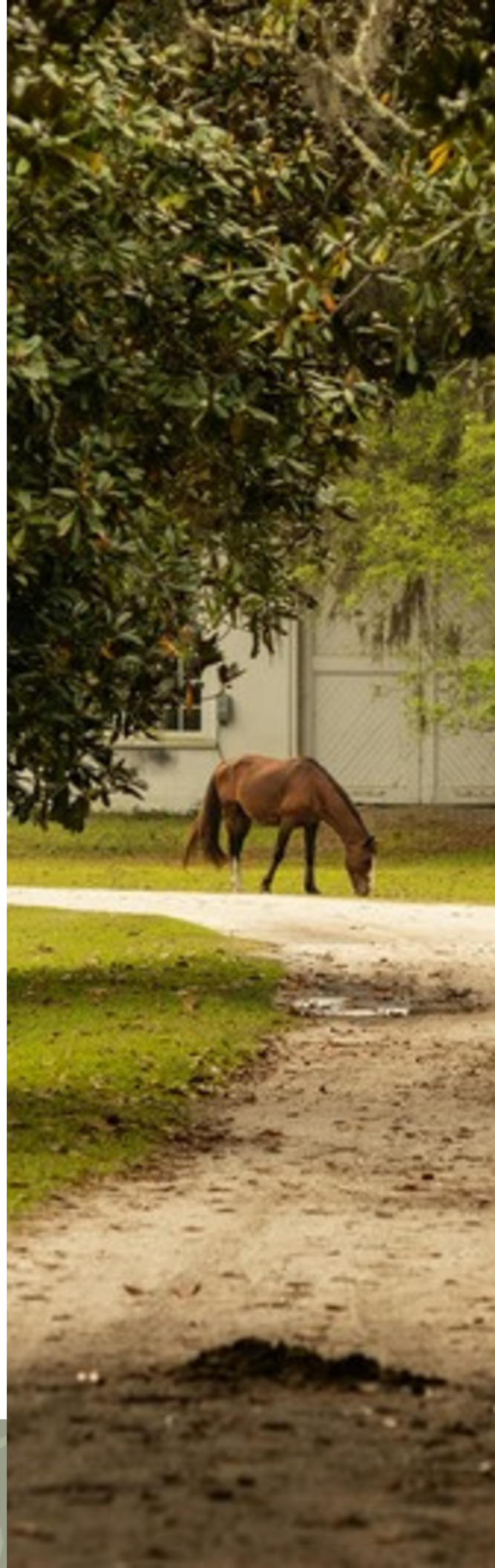
Just a short drive over the bridge from downtown Charleston, Mount Pleasant is one of the Lowcountry's most coveted communities—offering a rare blend of coastal serenity and modern lifestyle perks. It boasts stunning marsh views and top-tier schools, which consistently attract families and professionals alike. Unlike many sprawling suburbs, Mount Pleasant's neighborhoods feel genuinely connected, with a strong sense of community and local pride. The housing stock runs the gamut—from timeless brick traditional homes to elegant new constructions designed with spacious porches and yards that embrace the region's natural beauty. Lifestyle here includes waterfront parks, vibrant dining and nightlife hubs like Shem Creek, plus easy access to pristine beaches and Charleston's urban core. It's a place where you can enjoy relaxed Southern living without sacrificing sophistication or convenience.





## Explore the Market Awendaw

Nestled along Highway 17 just north of Mount Pleasant, Awendaw is a quiet coastal town prized for its sweeping natural landscapes and proximity to the Francis Marion National Forest. This area offers a genuine connection to the Lowcountry's wild side, with access to waterways like the Intracoastal Waterway and Bulls Bay, perfect for boating, fishing, and kayaking. The housing here is diverse—ranging from spacious homes set on large wooded or marshfront lots to newer construction within carefully planned communities, offering a variety of architectural styles and sizes to suit different lifestyles. Awendaw's peaceful, rural setting provides a welcome escape from busier coastal hubs, while still maintaining convenient access to Mount Pleasant, the beaches, and Charleston's urban amenities. It's a spot for buyers who want to embrace outdoor living and the natural beauty that defines the Lowcountry.



## Explore the Market Isle of Palms

Just northeast of downtown Charleston, Isle of Palms is a beloved barrier island known for its wide, sandy beaches, championship golf courses, and a laid-back coastal lifestyle. Home to the renowned Wild Dunes Resort, residents enjoy living where others vacation—complete with resort-style amenities, tennis courts, and world-class golf. The island offers a diverse range of homes – cozy condominiums, classic beach cottages, and expansive custom oceanfront residences – many designed with spacious porches, open floor plans, and an emphasis on outdoor living to fully embrace the Lowcountry climate. With easy access to public beaches, scenic parks, marinas, and a variety of local restaurants and shops, Isle of Palms balances peaceful natural beauty with convenient proximity to downtown Charleston, making it a top choice for those seeking a relaxed yet connected coastal community.





## Explore the Market Sullivan's Island

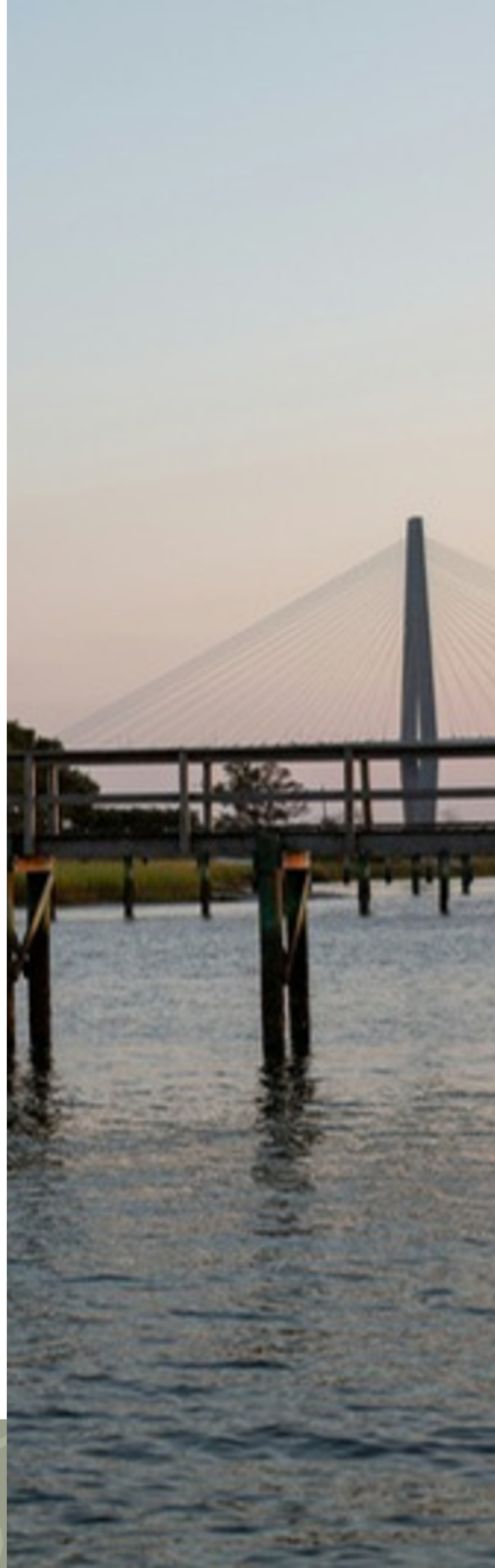
Just 10 miles from downtown Charleston, Sullivan's Island is a cherished barrier island that blends wide sandy beaches with a deep sense of history and a laid-back, sophisticated atmosphere. The island's residential fabric includes everything from quaint, historic cottages with timeless charm to expansive beachfront estates boasting large porches, breezy open floor plans, and panoramic views of the ocean or Intracoastal Waterway. Tree-lined streets shaded by towering live oaks create a tranquil, almost storybook setting, while a handful of locally loved restaurants and cafes add a touch of casual elegance. With a strong, tight-knit community vibe and a slower pace of life, Sullivan's Island offers a coastal lifestyle that's both timeless and effortlessly inviting—ideal for buyers seeking peace, privacy, and proximity to Charleston's urban energy.



## Explore the Market

# Daniel Island

About 15 miles from downtown Charleston, Daniel Island feels like one large, close-knit neighborhood rather than a traditional master-planned community. Its miles of walking and biking trails wind along marsh edges, scenic parks, and waterfront paths, encouraging residents to embrace an active, outdoor lifestyle. The homes here range from thoughtfully designed townhomes to spacious residences with large porches, private pools, and sweeping water or marsh views—each capturing authentic Lowcountry charm and coastal elegance. The island's vibrant downtown serves as a hub with shops, restaurants, and community events, while top-rated schools, community pools, and a private country club round out the family-friendly amenities. With easy access to Charleston's urban core and beaches, Daniel Island offers a unique blend of laid-back luxury and tight-knit community.





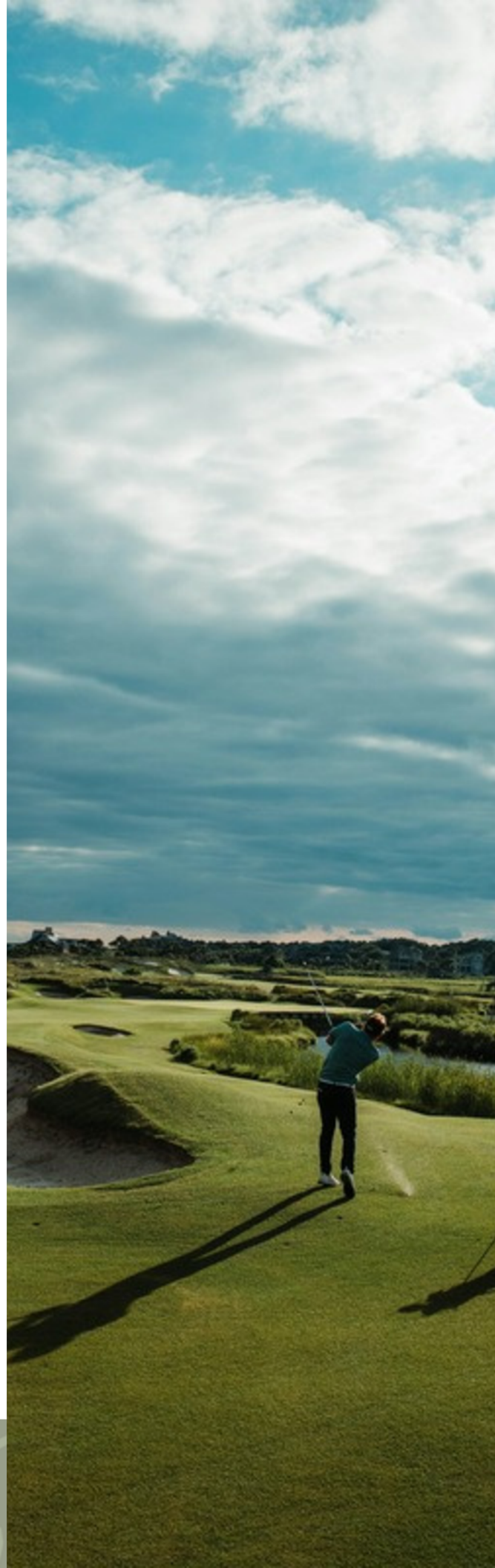
## Explore the Market West Ashley

Just across the Ashley River from downtown Charleston, West Ashley is a vibrant and diverse area blending historic charm with modern growth. The neighborhood offers an eclectic mix of architectural styles—from classic mid-century homes and historic cottages to contemporary developments with open floor plans and updated finishes. Many properties feature traditional Lowcountry elements like brick exteriors, large yards, and charming porches, all set against a backdrop of majestic oak trees and picturesque marsh views. West Ashley boasts local hotspots like Avondale, known for its eclectic dining and boutique shopping, along with numerous parks and green spaces that encourage outdoor living. Convenient routes connect residents to downtown Charleston, nearby beaches, and other key Lowcountry destinations, making West Ashley an appealing choice for buyers seeking a community rich in history, character, and lifestyle options.



## Explore the Market Seabrook & Kiawah

Just southwest of downtown Charleston, Kiawah and Seabrook Islands are neighboring barrier islands prized for their preserved natural beauty and miles of pristine beaches, tidal creeks, and marshland. Housing ranges from cozy villas and charming cottages to spacious homes and custom oceanfront estates—all designed to maximize sweeping coastal views and embrace outdoor living. Both islands feature world-class golf courses, extensive walking and biking trails, and a range of club amenities, all while maintaining a quiet, private atmosphere. Kiawah and Seabrook offer a unique blend of luxury and serenity, perfect for buyers who want to immerse themselves in the Lowcountry's stunning coastal landscape without sacrificing exclusivity or lifestyle amenities.





## Explore the Market Johns Island

As one of Charleston's largest and fastest-growing islands, Johns Island stands out for its vast natural landscapes and easy access to downtown Charleston, West Ashley, and nearby beaches. The housing here is as diverse as the island itself—ranging from spacious homes on large, tree-filled lots with marsh views to newly constructed residences in thoughtfully planned communities boasting modern amenities. Life on Johns Island is steeped in Lowcountry charm, with farmers markets, local eateries, scenic waterways, and miles of open space inviting outdoor adventures and a slower pace of life. For buyers seeking variety and authenticity wrapped in natural beauty, Johns Island offers a compelling blend of rural tranquility and convenient proximity to urban life.



## Explore the Market James Island

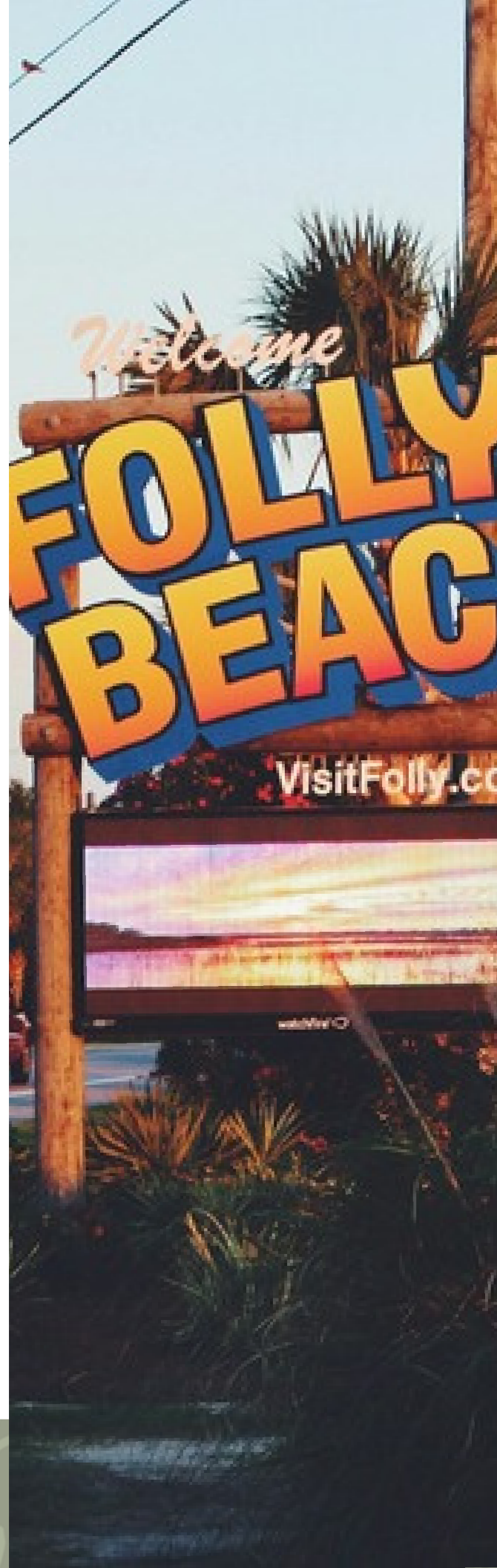
Nestled between downtown Charleston and Folly Beach, James Island is a scenic and diverse community offering a wide range of neighborhoods and housing options. From well-established homes with mature trees and classic charm to newer builds featuring open-concept layouts and contemporary finishes, many properties take full advantage of the area's serene marsh and creek views. James Island residents enjoy easy access to numerous parks, public boat landings, and a growing selection of local shops and restaurants, making it easy to embrace an active, outdoor lifestyle without sacrificing convenience. With its unique blend of natural beauty and proximity to both Charleston's historic core and the coast, James Island offers a relaxed island vibe while keeping you connected to the best of the Lowcountry.





## Explore the Market Folly Beach

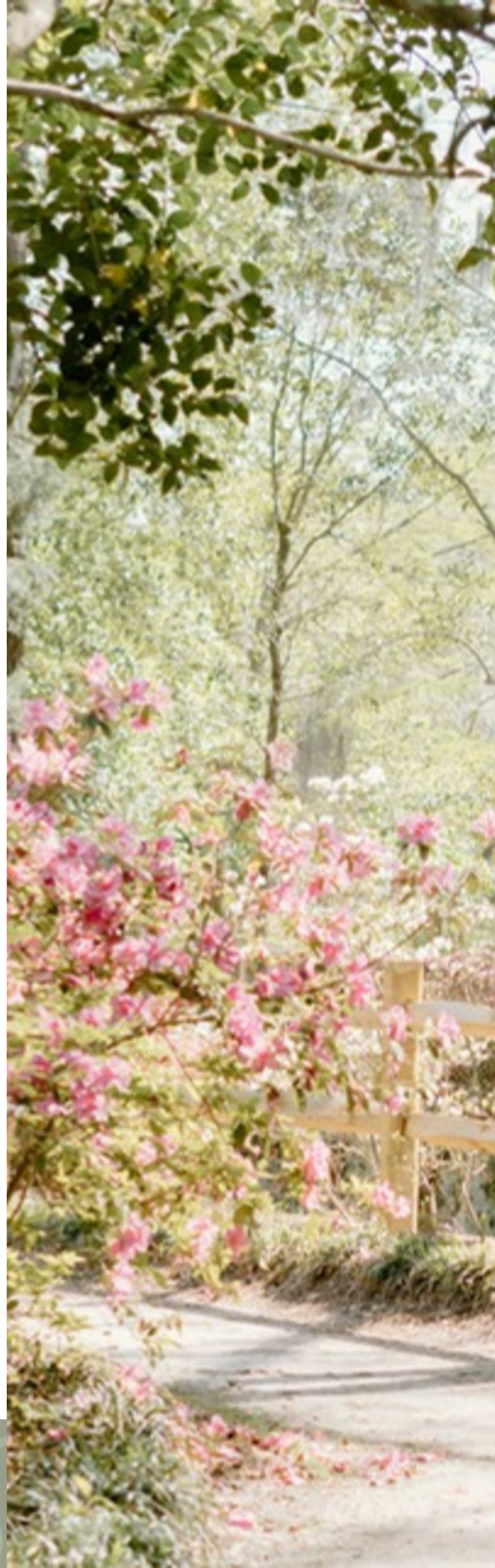
Just 12 miles south of downtown Charleston, is a vibrant, laid-back coastal community known for its surf-town spirit, eclectic charm, and relaxed pace of life. Housing options range from quirky vintage cottages and raised beach homes to modern builds with ocean or marsh views, many offering the flexibility for full-time living or vacation rental use. The island's main street, Center Street, is lined with local bars, casual restaurants, and surf shops, contributing to Folly's colorful, unpolished appeal. Popular with surfers, anglers, and beach lovers alike, Folly offers six miles of beachfront, a public pier, and access to kayaking, boating, and festivals year-round. For those who want authentic Lowcountry coastal living with easy access to Charleston, Folly Beach is truly where the vacation never ends.



## Explore the Market

# North Charleston

North Charleston, SC, is a vibrant and evolving part of the greater Charleston area, offering a unique blend of historic neighborhoods, creative energy, and modern revitalization. The Park Circle neighborhood, in particular, has become a local favorite—known for its walkability, community green space, popular disc golf course, and a lively mix of independent restaurants, breweries, and shops that give it a distinctly local vibe. Housing options range from updated mid-century cottages to thoughtfully designed new builds, many reflecting the neighborhood's eclectic character. Just beyond Park Circle, North Charleston features a wide variety of home styles, from established communities to emerging developments, with convenient access to major employers, the airport, I-26, and downtown Charleston. With its growing arts scene, strong sense of community, and continued investment in infrastructure and public spaces, North Charleston—especially in and around Park Circle—offers an energetic lifestyle and diverse housing options in a setting that blends character, creativity, and connection.





## Explore the Market Summerville

Affectionately known as the "Flower Town in the Pines"—sits about 25 miles northwest of downtown Charleston and blends historic charm with modern suburban living. The heart of downtown is known for its tree-lined streets, blooming azaleas, and restored homes with wraparound porches, reflecting the area's rich history and small-town appeal. In contrast, Summerville is also home to some of the region's most well-known master-planned communities, including Nexton and Cane Bay Plantation. These developments offer newer construction with open floor plans, smart home features, and access to amenities like pools, parks, trails, and shopping centers—all designed to support a connected and convenient lifestyle. This mix of classic and contemporary living options, combined with a strong sense of community and easy access to Charleston via I-26, makes Summerville a popular destination for those seeking charm, space, and versatility in where and how they live.





## The Experience

# South Carolina Home Buying Roadmap

### Step One

#### Buyer Consultation

This is where we meet to discuss your options, get your questions answered, and put your list together of must-haves and deal-breakers for your home search.

### Step Two

#### Pre-Approval

A pre-approval is a letter from a mortgage company that states they've reviewed your preliminary documents and have approved you for a loan of up to X amount (if CASH buy, we will need a proof of funds letter instead)

### Step Three

#### The Home Search

Once you have your pre-approval letter or proof of funds, we can start the fun part- looking at homes! We've put together your criteria list: must-haves & deal breakers. Now I set you up with a search to see homes that match your criteria.

### Step Four

#### Showings

As soon as a home hits the market that matches your criteria, we'll schedule a time to meet at the home and walk through it. If a home pops up that you want to see, we should schedule a showing for as soon as possible.



## Step Five

### Make an Offer

Once you've found the one, we'll draft and submit your offer quickly. Most offers include a 24-hour response deadline. From there, negotiations begin—whether it's a simple acceptance or a few rounds of counteroffers until we reach an agreement.

## Step Six

### Under Contract: What's Next

Once your offer is accepted, we're officially under contract and your Due Diligence period begins. You'll need to submit your earnest money as soon as possible. At the same time, you'll formally apply for your loan and begin the lender's underwriting process, which may require submitting additional documents until full approval is secured.

## Step Seven

### Inspections, Insurance & Appraisal

While your loan is in process, we'll complete inspections, gather insurance quotes, and wait for the appraisal. You'll review inspection reports and decide if repair requests are needed. Your lender will order the appraisal (with upfront payment), or you'll handle it independently if paying cash.

## Step Eight

### Closing Day and Final Steps

As closing approaches, I'll remind you to schedule utilities and review your final closing costs. We'll do a final walk-through before signing the paperwork at the attorney's office. After signing, you'll receive your keys (unless another possession date was arranged). Congratulations—you're officially a Charleston resident!



# What to Know About Pre-Approval & Local Lenders

## Home Financing in South Carolina



### Pre-Approval or Proof of Funds

To submit an offer, you'll need either:

- Pre-Approval Letter (if financing): This shows the seller your lender has reviewed your financials and you're likely to be approved.
- Proof of Funds (if paying cash): This is bank verification confirming you have the funds to purchase the property.

### Choosing a Local Lender

Choosing a local lender is essential in Charleston's unique market. They understand how local factors like tax districts, flood zones, and insurance costs affect your loan and payments. With strong ties to local appraisers, they help ensure accurate home valuations, minimizing surprises at closing. Plus, they're available outside typical hours to support your schedule and coordinate smoothly with your Realtor—giving you a more responsive, informed buying experience.



# More About Local Lenders

## Home Financing in South Carolina

### Reasons to Consider a Local Lender:

#### Personalized Guidance

Local lenders offer true one-on-one support. They take the time to understand your goals, explain your options clearly, and keep the process human—no call centers or endless hold times.

#### Strong Local Reputation

Because their business depends on relationships, local lenders are deeply connected with area agents (including the one representing the seller). That trust can strengthen your offer in a competitive market.

#### Responsive Communication

You get quick answers—even after hours. Fast communication can make all the difference with approvals, negotiations, and keeping your closing on track.

#### Local Expertise & Programs

They understand Charleston's market nuances: pricing trends, insurance, taxes, and neighborhood-specific costs. They're also more likely to know about local incentives for first-time buyers, first responders, or unique financial situations.

#### Clear Expectations & Support

Local lenders are transparent about rates, fees, and timelines. The ones I partner with are always willing to give second opinions and break down estimates so you can compare confidently—no surprises.



# More About Local Lenders

## Local Lender Recommendations

### Professionals I'm Proud to Recommend

I've worked with many great lenders in the Charleston market, but a few consistently rise above the rest.

These are the lenders who deliver a true white-glove experience; clear communication, proactive problem solving, and genuine care for my clients. When someone goes that far above and beyond, I take note. These are the professionals I trust to create a seamless, stress-free transaction for you every time.

Joesph Landingham  
Rutledge Mortgage – Carolina One Mortgage  
(843) 303-0543

Gabriella Tripp  
Atlantic Coast Mortgage  
(843) 730-4242

Taylor Francis  
Sweetgrass Capital Group  
(843) 513-0697





# Buyer Expenses Explained

## What to Expect Before & At Closing

### UPFRONT

#### EARNEST MONEY

typically around 1% of the purchase price. Will be turned in within 2 days of an accepted offer.

#### INSPECTIONS

a general inspection typically starts around \$500 (but depends on the size of the home. Add-ons will cost more: CL100, sewer line, termite, radon, well, septic, pool, etc). I would recommend budgeting for \$500-\$700.

#### APPRAISAL

usually around \$550. You will be charged for this before the appraisal, which needs to be ordered as soon as you decide to move forward with your purchase.

### AT CLOSING

#### DOWNPAYMENT

minimum down payment will be 3% of the purchase price, depending on the type of loan. You can put more down if you'd like.

#### LENDER & CLOSING ATTORNEY FEES

these are lumped in as part of your "closing costs," and they vary depending on the lender and attorney you close with. Your lender can provide you with an estimate of what your closing costs will be.

#### PREPAID INSURANCE

a few months of your homeowner's insurance premium will be collected at closing. Contact your insurance carrier for a quote once you receive an accepted offer.



# CLIENT TESTIMONIALS

## YOU ARE IN GREAT COMPANY

*"Ashley knocked it out of the park for us as a realtor! She listened to everything we said we were looking for (and not looking for). She was patient, knowledgeable and went the extra mile throughout the entire process."*

**- LAURA C**

*"Ashley has a wonderful quality of listening to people with earnest. She loves to help others and makes herself available at all hours for her clients when needed."*

**- MAILY N**

*"Ashley is a wonderful person to work with. She's genuine, kind, and truly wants the best for her clients. I aspire to work with authentic, warm people who are passionate about their work and helping others, and that's Ashley!"*

**- BROOKE S**

*"Ashley is the best! She is kind, helpful, trustworthy, and generous. She is willing to go above and beyond for everyone she helps. She has the biggest heart and works so hard for her clients! I can't recommend her enough!"*

**- TIFFANY O**





# Ready to Call Charleston Home?

Here's how we will get started:

- Virtual Buyer Consult: We'll connect on Zoom to discuss your budget, needs, and preferred neighborhoods—so your visit to Charleston is focused and efficient.
- Sign Buyer Agency Agreement: This ensures I'm fully committed to representing you throughout your relocation.
- Local Lender Connection: I'll connect you with trusted lenders familiar with Charleston's unique market to get you pre-approved.
- Personalized Home Search: Receive tailored MLS alerts, including off-market listings, based on your criteria.
- In-Person Tours: When you visit, we'll tour homes in neighborhoods that match your goals to help you find the right fit.

Relocating doesn't have to be complicated—  
together, we'll make your Charleston move smooth  
and successful.



Your next move? It starts here.

*Ashley Cashon*

