

THE JOHNS ISLANDER

Curated by Mike Olson · eXp Realty

True cost: Seabrook Island, \$1,000,000

Second home or rental (6%) · Home or villa · Club: neighborhood

AT CLOSING - THE BUYER'S SIDE

SIPOA transfer assessment (0.5%)	Secondary	\$5,000
Source: Pam Harrington Exclusives, Seabrook Island buyer guide (an agent's page) (checked 2026-10-13)		
SIPOA transfer fee	Secondary	\$250
Source: Pam Harrington Exclusives, Seabrook Island buyer guide (an agent's page) (checked 2026-10-13)		
Seabrook Island Club Capital Fee — Neighborhood	Confirmed	\$25,000
Source: Seabrook Island Club, 2026 Membership Guide (linked from seabrookisland.com/club-life) (checked 2026-10-13)		
Water/sewer account (SIUC)	Confirmed	\$35
Source: SIUC New Account Form 2026 (checked 2026-10-13)		
Recording the deed	Confirmed	\$15
Source: SC Code §8-21-310 (Register of Deeds fees) (checked 2026-10-13)		
Total		\$30,300

THE FIRST YEAR OF OWNING

Property tax (6% second home, 246.1 mills)	Confirmed	\$14,766
Source: Charleston County Auditor, 2025 Millage Levy breakdown (checked 2026-10-13)		
SIPOA annual assessment	Confirmed	\$3,133
Source: SIPOA 2026 Budget Overview (checked 2026-10-13)		
Club dues — Neighborhood (12 months)	Confirmed	\$5,532
Source: Seabrook Island Club, 2026 Membership Guide (linked from seabrookisland.com/club-life) (checked 2026-10-13)		
Club service fee (12 months)	Confirmed	\$240
Source: Seabrook Island Club, 2026 Membership Guide (linked from seabrookisland.com/club-life) (checked 2026-10-13)		
Water base fee (12 months, before usage)	Confirmed	\$295
Source: Seabrook Island Utility Commission, 2026 rates (checked 2026-10-13)		
Sewer (12 months)	Confirmed	\$677
Source: Seabrook Island Utility Commission, 2026 rates (checked 2026-10-13)		
County solid-waste fee	Confirmed	\$150
Source: Charleston County Auditor, 2025 Millage Card (checked 2026-10-13)		
Total		\$24,793

COMING LATER

Club 2027 Master Plan assessment (billed quarterly in 2027)	Confirmed	\$750
Source: Seabrook Island Club, 2026 Membership Guide (linked from seabrookisland.com/club-life) (checked 2026-10-13)		

ON THE SELLER'S SIDE

Deed recording fee ("deed stamps")

Confirmed

\$3,700

Source: SC Code §12-24 (deed recording fee) (checked 2026-10-13)

Not in these numbers

- Attorney, title insurance, lender and inspection costs — ask your closing attorney and lender for quotes.
- Insurance premiums (wind, flood, home) — they depend on the house; check the flood zone first.
- Water and sewer usage beyond the base charges, electricity, internet.
- Prorations at closing (dues and taxes split by date).

Every fee here names its source and the date we last checked it. Associations change fees; confirm with the association and your closing attorney before you close. This is an estimate from published fees, not a closing statement or tax advice.

Recalculate or share: <https://thejohnsislander.com/true-cost?>

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