Baldwin County: New Homes Meet Rising Rates?

Fresh construction data and mortgage trends shape the Gulf Coast market.

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THE DATA

750

New Residential Permits (June)

Baldwin County issued 750 new residential permits in June 2026, a 10% increase from May.

The U.S. Census Bureau reported 750 new residential construction permits issued in Baldwin County during June 2026, reflecting a 10% month-over-month increase. This surge in permitting activity signals robust development and an expanding housing supply to meet demand in the region.

Source: U.S. Census Bureau · Published July 15, 2026

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Addressing Demand with New Supply

The consistent issuance of new residential permits in Baldwin County, especially the June increase, indicates a concerted effort to expand the housing stock. This new supply is crucial for accommodating continued population growth and economic development along the Alabama Gulf Coast, potentially easing some of the pricing pressures seen in previous years across communities like Foley and Spanish Fort.

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Mortgage Rates Influence Affordability

While new construction adds supply, the prevailing mortgage rates significantly impact affordability. With the national effective 30-year fixed mortgage rate standing at 6.78% as of July 15, 2026 (FRED), the cost of homeownership remains a key consideration for buyers. This rate, though national, directly influences the purchasing power of those looking to invest in Baldwin County's growing market.

Real Estate Strategy & Intelligence Leader. Democratized Blue Ocean Strategist & Operator.

Diane Hart Alexander, MBA, MHA

Designated Broker, ALEX.RealEstate

Chair & CEO, ALEX

+1 713.591.9902 · diane@alex.realestate

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