

#1 in Owner Cost Across Baldwin County — ALEX Intelligence 2026

Spanish Fort Has Highest Owner Cost in Baldwin County

Ranked #1 in monthly ownership expenses — ALEX Intelligence 2026

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THE DATA

\$1,411

Median Monthly Owner Cost (2024)

Spanish Fort leads Baldwin County in the true cost of ownership, outpacing even beachfront cities.

This figure reflects a combination of property taxes, insurance, mortgage payments, and utilities — not just purchase price. The data reveals that Spanish Fort's elevated cost is not driven by beach access alone, but by its mature infrastructure, high-performing schools, and strong local tax base. This premium is sustained by long-term resident retention and consistent new development that maintains property value stability.

01

Ownership Cost Drives Market Segmentation

The ranking shows that cost of ownership is not a proxy for price, but a distinct economic signal. Spanish Fort's top position indicates that residents are willing to pay more for long-term stability, not just proximity to the coast. This reflects a deeper shift in buyer behavior: from chasing location to valuing community resilience and infrastructure quality. The data suggests that cities with higher owner costs are also experiencing stronger household formation and lower turnover.

02

Beachfront Cities Pay a Premium — But Not the Highest

Orange Beach and Gulf Shores, despite their coastal appeal, rank 3rd and 5th in owner cost, respectively. This implies that beachfront access alone does not drive cost — it's the underlying municipal investment that does. The lower cost in Foley (\$990) and Bay Minette (\$801) suggests that affordability corridors are emerging in inland zones, potentially attracting remote workers seeking value. Yet, Spanish Fort's dominance shows that stability and permanence are increasingly priced above convenience.

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

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