

#1 in Baldwin County, #1 in Alabama — ALEX Intelligence, 2026

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Homes Owned Free and Clear — ALEX Intelligence, 2026

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THE DATA

47.9%

Homes Owned Free and Clear (2024)

Orange Beach leads all Alabama cities in equity ownership, with nearly half of homes carried without a mortgage.

This 47.9% figure represents a structural advantage in long-term stability and financial resilience. It reflects decades of ownership continuity, strong local income retention, and a low turnover rate in coastal communities. Such equity is not a short-term trend but a foundational feature of the region's real estate fabric.

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2024 • ALEX Intelligence computation
<https://alex-companies.com/data/2026-10-08-baldwin-county-free-and-clear-place-mkt>



01

Equity as a Defense Mechanism

The high rate of free-and-clear homes correlates with lower vacancy rates and stronger community cohesion. It suggests that Baldwin County's housing market is not driven by speculative flips but by long-term residency and stewardship — a rare trait in a high-demand coastal area.



02

The Hidden Engine of Coastal Resilience

Even in the face of Hurricane Isaias' threat, residents in Orange Beach and Fairhope — where free-and-clear ownership exceeds 44% — are less likely to be displaced or financially strained by disaster recovery. This resilience is not just personal; it strengthens the entire local economy by preserving tax bases, labor pools, and civic infrastructure.

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

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