

Orange Beach — #1 of 8: Home Value to Income Ratio

Orange Beach Leads Alabama in Home Cost vs. Income

Source: ALEX Intelligence, October 25, 2026

Swipe for insights →

THE DATA

5.1x

Home Value to Income Ratio (2024)

Orange Beach has the highest home value to income ratio in Baldwin County, indicating the most intense affordability pressure among cities.

This ratio means a typical home in Orange Beach costs 5.1 years of median household income. No other city in the county exceeds 5.0x, making Orange Beach the most financially strained market for homebuyers. The gap between income growth and home prices has widened, particularly in coastal enclaves with limited land and high demand from remote workers.

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2024 • ALEX Intelligence computation

<https://alex-companies.com/data/2026-10-25-baldwin-county-value-to-income-place-mkt>



01

Affordability is a proxy for demand intensity

The fact that no other city in Baldwin County reaches 5.0x suggests that Orange Beach has become a de facto benchmark for premium coastal positioning. Its high ratio is not isolated—it's the outcome of a self-reinforcing ecosystem: high demand drives prices, which in turn attract more high-income buyers seeking exclusivity and stability.

02

The price-to-income premium is structural, not cyclical

This suggests that affordability is no longer a short-term concern but a permanent condition. For buyers, this means choosing between accepting higher ratios or shifting to less central locations—such as Robertsdale or Bay Minette—where ratios remain below 4.0x. The market is not cooling; it's reorganizing around income-based access.



Photo: Tim D Williamson · CC BY-SA 4.0 · Wikimedia Commons

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

Diane Hart Alexander, MBA, MHA

Chair & CEO, ALEX Companies

Designated Broker, Alexander Tiffany Southwest, LLC dba ALEX.realestate, et.al.

Texas License #574877-B · Broker License #565194-BB

diane@alex.realestate · +1 713.591.9902



ALEX

ALEX Intelligence
deep intelligence

ALEX Real Estate
genius real estate

ALEX Advisory
uncontested strategy

ALEX Cares
purposeful philanthropy

