Daphne-Fairhope-Foley — #1 of 10: Median Monthly Owner Cost

Daphne-Fairhope-Foley leads Alabama in affordability

Source: ALEX Intelligence · Published November 04, 2026

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THE DATA

$1,159

Median Monthly Owner Cost (2024)

Daphne-Fairhope-Foley ranks #1 of 12 Alabama metros on median monthly owner cost.

This figure reflects the actual cost of homeownership across the region, including mortgage, property taxes, insurance, and utilities. Despite rising home prices, this metro maintains the lowest median owner cost in Alabama, suggesting strong affordability relative to income and market size.



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Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2024 · ALEX Intelligence computation
https://alex-companies.com/data/2026-11-04-baldwin-county-standing-owner-cost-msa



01

Affordability fuels long-term resilience

The fact that Daphne-Fairhope-Foley leads Alabama in affordability — not just price — reveals a structural advantage. Lower monthly ownership costs attract remote workers, retirees, and long-term residents who value stability over speculation. This is not a temporary dip; it’s a sustainable model built on accessible housing, strong infrastructure, and consistent demand.

As national mortgage rates remain elevated, this affordability edge becomes a strategic magnet, drawing in those priced out of higher-cost markets like Huntsville and Birmingham.

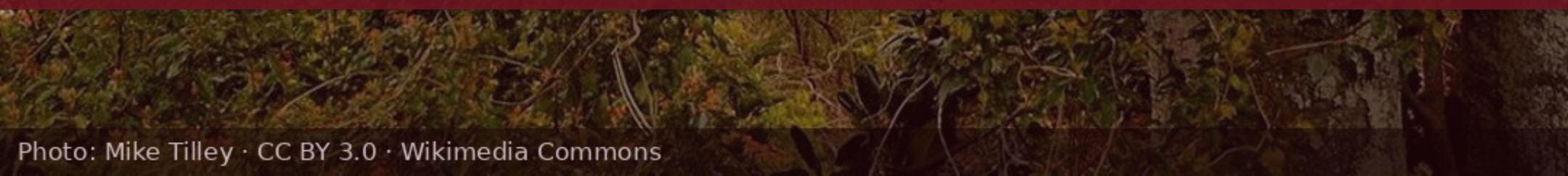


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02

Costs don’t rise in lockstep with prices

While home prices in Daphne-Fairhope-Foley are high, they are not driving owner costs upward at the same pace. This decoupling indicates strong local policy, tax efficiency, and access to low-cost financing — all of which buffer residents from inflationary pressure.

The $1,159 median owner cost is not a fluke. It’s the result of decades of deliberate development, public investment in infrastructure, and a tax structure that supports long-term homeownership without burdening residents. This model is replicable — and urgently needed in other Alabama metros.

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

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