Gulf Shores — #1 of 8: Annual Rent Against Local Pay

Gulf Shores leads Alabama in rent-to-income

Source: ALEX Intelligence, November 08, 2026

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THE DATA

22.8%

Annual Rent Against Local Pay (2024)

Gulf Shores has the highest rent burden among Baldwin County cities, surpassing even Foley and Fairhope.

This figure — 22.8% — means renters in Gulf Shores dedicate over one-fifth of their annual income to housing, a level that signals growing pressure on moderate-income households. While coastal markets often attract high earners, this data reveals a structural imbalance: rising rents are outpacing local wage growth, especially in tourism-dependent communities where seasonal employment dominates. The gap between income and housing cost is not just a regional trend — it's a financial strain on long-term residents.

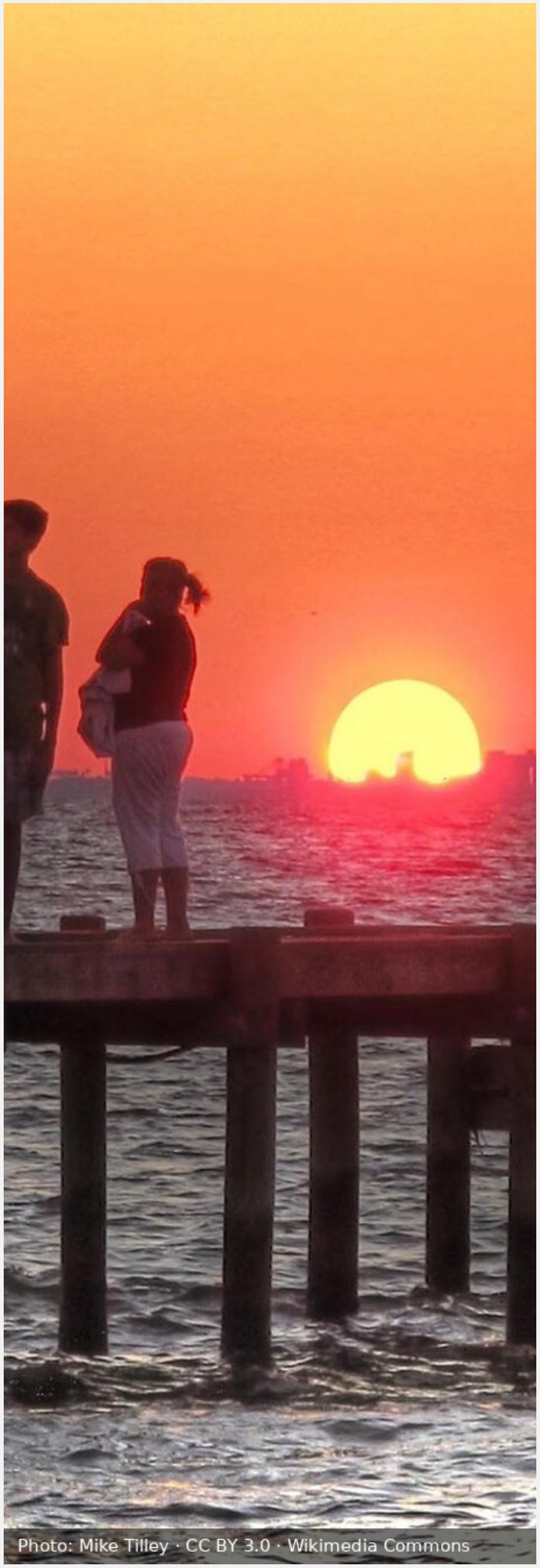


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Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2024 · ALEX Intelligence computation
https://alex-companies.com/data/2026-11-08-baldwin-county-rent-to-income-place-mkt

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Affordability is a local crisis, not a national one

The 22.8% figure is not a headline for investors — it’s a warning sign for policymakers and community planners. Without targeted rental assistance or wage stabilization in the tourism sector, this imbalance will only deepen, especially as new developments continue to drive up average rents.

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High rent burden masks a deeper housing shortage

This is not a market failure — it's a market distortion. When rental demand is driven by transient users rather than permanent residents, the system fails to prioritize affordability. The solution isn't to lower rents — it's to increase supply with more permanent housing, including workforce housing and mixed-use developments that integrate affordability into new builds.

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