Daphne-Fairhope-Foley — #1 of 10: Home Value to Income Ratio

Daphne-Fairhope-Foley Leads Alabama in Home Affordability

Top metro in Alabama on home value to income ratio, 2024

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THE DATA

4.0x

Home Value to Income Ratio (2024)

This ratio measures how many years of median household income it takes to buy a median-priced home in the area.

Daphne-Fairhope-Foley's 4.0x ratio means it takes nearly four years of median income to purchase a home — the highest in Alabama, signaling a market where housing is exceptionally expensive relative to earnings. This is not a sign of weakness, but of sustained demand, limited supply, and deep market integration with regional income patterns.

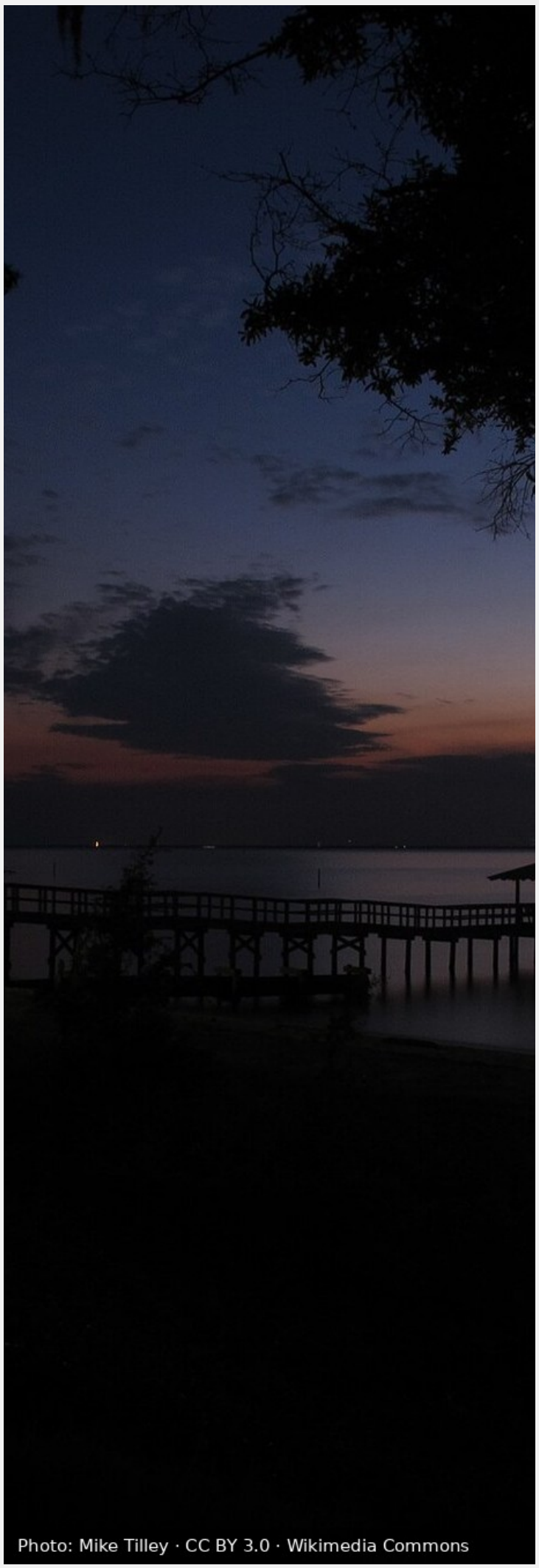


Photo: Mike Tilley · CC BY 3.0 · Wikimedia Commons

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2024 · ALEX Intelligence computation
https://alex-companies.com/data/2026-11-28-baldwin-county-standing-value-to-income-msa

01

Affordability is a Feature, Not a Flaw

The real question is not whether the market is affordable, but whether new entrants can access ownership. The answer lies in policy, not price.

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02

Rent Growth Is Cooling — But Not Because of Affordability

The result is a market where rent growth is softening, but home values remain under pressure — not from oversupply, but from a structural shift toward owner-occupancy and long-term tenure.

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

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