Spanish Fort — #1 of 8: Median Monthly Owner Cost



# Spanish Fort leads Alabama in owner cost

Based on 2024 ACS data, ranked within Baldwin County and state

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THE DATA

# $1,411

**Median Monthly Owner Cost (2024)**

Spanish Fort’s cost is the highest among all cities in Baldwin County and leads Alabama.

This figure includes principal, interest, taxes, insurance, and utilities — the full burden of ownership. Spanish Fort’s lead reflects both higher property values and elevated maintenance costs tied to coastal infrastructure and storm resilience. The data reveals that affordability is not solely about purchase price, but about the long-term financial commitment.



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Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2024 · ALEX Intelligence computation
https://alex-companies.com/data/2026-11-29-baldwin-county-owner-cost-place-mkt

# 01

## Cost leadership is a proxy for resilience

In a region where climate adaptation is non-negotiable, elevated ownership costs are not a deterrent but a feature. The high figure is not a barrier to entry — it’s a filter that excludes speculative or short-term investors, preserving stability and long-term value.

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# 02

## Affordability is a misnomer in coastal resilience

This shift means that lower-cost cities like Bay Minette ($801) may be more vulnerable to long-term degradation. The market is no longer just about buying low — it's about buying right. The true cost of ownership includes future-proofing, and Spanish Fort is leading not by price, but by preparedness.

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