

2026 EDITION

Alabama Gulf Coast

Relocation Guide.

*Gulf Shores, Orange Beach, neighborhoods, schools, taxes, insurance,
boating, condos, and the out-of-state buyer timeline.*

Big Beach AL Team

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WHY THIS GUIDE EXISTS

Most buyers are not choosing a house first. They are choosing a lane.

Gulf Shores and Orange Beach sit side by side, but they are not interchangeable. Gulf Shores often feels like the broader daily-life and school-driven move. Orange Beach often feels more boating, island, marina, waterfront, and condo oriented. The right answer depends on your life, not on the prettiest listing photo.

This guide combines the practical parts of our Gulf Shores and Orange Beach relocation guides into one decision tool. Use it before you book a showing trip, choose a lender, or fall in love with a house that might not fit the way you actually want to live.



"If you are comparing Gulf Shores and Orange Beach, the goal is not to pick a winner. The goal is to understand which city, neighborhood type, and ownership model fits your actual daily life."

KELLY DAVIS, ASSOCIATE BROKER

How to use this guide

Read the quick answers, compare the city fit, then use the checklist and scouting itinerary before you tour. Once a lane starts to feel right, open the city-specific relocation guide and subdivision map for the deeper dive.

INSIDE THIS GUIDE

Start with the page that matches your biggest question.

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LIVE TOOLS AFTER THE PDF

Gulf Shores subdivision map: bigbeachal.com/gulfshoresubdivisions. Orange Beach subdivision map: bigbeachal.com/orangebeachsubdivisions. Condo search: bigbeachal.com/condos.

SECTION 01

The questions buyers ask first.

Is Gulf Shores or Orange Beach better?

Neither is universally better. Gulf Shores often wins for broader primary-home neighborhoods, schools, state park access, and daily-life infrastructure. Orange Beach often wins for boaters, marinas, waterfront, islands, and a compact water-focused lifestyle.

What are property taxes like?

Baldwin County's revised municipal millage table lists Gulf Shores at 0.033 and Orange Beach at 0.032. Primary residences are commonly assessed at 10%; second homes and rentals at 20%.

How serious is insurance?

Very. Quote homeowners, wind/hail, and flood early. Off-water homes are often simpler; Gulf-front, lagoon, canal, bay, Ono Island, and older waterfront properties need deeper pre-offer work.

Are schools a big part of the decision?

Yes. Gulf Shores City Schools and Orange Beach City Schools are separate systems. A mailing address is not enough; verify city limits, residency documents, transfer rules, fees, and capacity directly with the district.

Should I buy a condo or house?

Condos can reduce exterior maintenance and improve beach access, but add HOA/master-policy/reserve questions. Houses offer space and control, but more maintenance, insurance, and storm-prep responsibility.

Where do boaters start?

Orange Beach usually starts the conversation: Ono Island, Terry Cove, Bear Point, Perdido Pass, The Wharf, Orange Beach Marina, Sportsman, and Bear Point Harbor. Gulf Shores has strong lagoon, ICW, Fort Morgan, and back-bay options too.

What is Fortified Gold?

A FORTIFIED designation documents wind-resilience construction details. It can materially affect the wind portion of insurance, but buyers should ask for the certificate and confirm the carrier-specific quote.

How many trips do out-of-state buyers need?

Many buyers can do one scouting trip, one buying trip, and remote coordination for inspections, insurance, closing, and utilities if the first trip is planned well.

What should I verify before offering?

Insurance quotes, flood zone/elevation, roof/FORTIFIED status, HOA/condo rules, school eligibility, rental rules if applicable, utility availability, dock/seawall condition, and real drive patterns.

What is the biggest mistake?

Starting with price only. On the Gulf Coast, the right budget is the full monthly and annual ownership cost, not just the mortgage payment.

SECTION 02

Gulf Shores vs. Orange Beach at a glance.

QUESTION	GULF SHORES	ORANGE BEACH
Best first fit	Primary-home buyers, school-driven families, Fort Morgan and Little Lagoon buyers, broader subdivision comparison.	Boat-first buyers, waterfront buyers, Ono Island/Terry Cove/Bear Point shoppers, marina and island lifestyle.
Neighborhood feel	More varied: newer inland subdivisions, golf communities, Fort Morgan beach pockets, lagoon and bay-side options.	More compact and waterway-oriented: islands, canals, bays, marinas, Gulf-front condos, east-side local pockets.
Schools	Gulf Shores City Schools. Resident enrollment depends on district residency; non-resident seats are limited.	Orange Beach City Schools. City residents are served by the district; non-resident transfers are a separate process.
Boating	Strong, especially Little Lagoon, ICW, Fort Morgan, and back-bay access, but not always the center of the search.	Usually the stronger boating identity: Perdido Pass, Terry Cove, the islands, Orange Beach Marina, Sportsman, The Wharf.
Insurance posture	Varies widely by beach, lagoon, Fort Morgan, and inland location. Off-island subdivisions can be simpler.	Waterfront, island, canal, bayfront, and condo-heavy inventory makes early insurance review especially important.
Buyer warning	Do not assume every Gulf Shores property is beach-close or low-maintenance.	Do not assume every Orange Beach property is easy to insure, boat-ready, or school-eligible.

Choose Gulf Shores first when...

- > You want more primary-home subdivision choices.
- > Schools are the first search driver.
- > You want state park, Little Lagoon, or Fort Morgan options.
- > You prefer a more traditional daily-life town map.

Choose Orange Beach first when...

- > You want boating, islands, and marinas to lead.
- > You are considering Ono Island, Terry Cove, Bear Point, or beach-adjacent cottage communities.
- > You want Orange Beach City Schools or must verify transfer rules.
- > You are comfortable with waterfront-specific due diligence.

SECTION 03

Low property taxes, but classification matters.

Alabama property taxes are low compared with many relocation origin markets. The planning mistake is comparing two tax bills without knowing whether the property is a primary residence, second home, rental, homesteaded property, or subject to parcel-specific adjustments.

33.0
GULF SHORES MILLS

32.0
ORANGE BEACH MILLS

10%
PRIMARY ASSESSMENT

20%
SECOND/RENTAL ASSESSMENT

\$500,000 Primary Residence Examples

Gulf Shores: $\$500,000 \times 10\% \times 0.033 =$ about \$1,650/year before exemptions and parcel-specific adjustments.

Orange Beach: $\$500,000 \times 10\% \times 0.032 =$ about \$1,600/year before exemptions and parcel-specific adjustments.

\$500,000 Second Home / Rental Examples

Gulf Shores: $\$500,000 \times 20\% \times 0.033 =$ about \$3,300/year before parcel-specific adjustments.

Orange Beach: $\$500,000 \times 20\% \times 0.032 =$ about \$3,200/year before parcel-specific adjustments.

Buyer checklist

- > Pull the current parcel record with the Baldwin County Revenue Commission.
- > Ask whether purchase price could change assessed-value assumptions after closing.
- > Confirm homestead eligibility, filing window, and required documents if this will be your primary residence.
- > Separate tax math from HOA dues, condo fees, insurance, special assessments, utility costs, and closing costs.
- > For retirement planning, ask a qualified tax professional how Alabama treats your income sources.

SIMPLE RULE

The same price can produce a different tax bill depending on use classification. Do not compare primary-home and second-home taxes as if they are the same property type.

SECTION 04

The coastal insurance conversation changes the real budget.

Use these as planning ranges only. The correct answer comes from quoting the exact property with roof age, replacement cost, flood zone, elevation, FORTIFIED status, deductible structure, and carrier appetite.

PLANNING RANGE BEFORE A BUYER WRITES AN OFFER

Off-water / Zone X single-family: often budget roughly \$2,500-\$4,500/yr for homeowners. **Gulf-front, lagoon, bay, canal, Fort Morgan, Ono Island, and older waterfront:** the homeowners/wind stack can run \$5,000-\$12,000+/yr. Required flood can add \$1,500-\$4,000/yr, while Zone X flood quotes are often much lower.

Homeowners

Baseline fire, theft, liability, interior water events, and dwelling coverage. Ask whether wind/hail is included, excluded, or subject to a separate deductible.

Wind / Hail

May be separate or shaped by named-storm deductibles near the Gulf, lagoon, bay, canals, and island locations. FORTIFIED can matter materially.

Flood

Usually separate. A lender may require flood in higher-risk zones, but Zone X does not mean no risk. Quote it anyway when comparing full cost.

\$2.5K-\$4.5K
OFF-WATER PLANNING

\$5K-\$12K+
WATERFRONT STACK

\$1.5K-\$4K
REQUIRED FLOOD LAYER

45-55%
GOLD WIND BENCHMARK

What to request before inspection ends

- > Homeowners, wind/hail, and flood quote or quote path.
- > Roof age, FORTIFIED certificate, elevation certificate, flood zone, and replacement-cost assumptions.
- > Named-storm deductible amount and whether deductibles are percentage-based.
- > Condo master policy, HO-6 needs, loss assessment exposure, reserves, and special-assessment history.
- > For waterfront homes: seawall, dock, lift, boathouse, and permit/condition questions.

SECTION 05

Pick the use case before the property.

Primary relocation

Start with schools, daily errands, utility setup, healthcare access, commute rhythm, city limits, and year-round neighbors. The pretty beach day is only one part of the move.

Second home

Balance personal use, maintenance, storm prep, insurance, HOA rules, property checks, owner closets, and how often you want to drive or fly in.

Rental-flexible buyer

Verify city rules, HOA or condo documents, license requirements, lodging tax handling, management costs, revenue quality, and whether owner-use blocks fit the numbers.

Boat-first buyer

Water depth, bridge clearance, marina waitlists, ramp access, dock permits, seawall condition, storm storage, and insurance matter before interior finishes.

School-first buyer

Confirm city limits, district residency, documents, non-resident transfer rules, fees, capacity, transportation, and school calendar before assuming eligibility.

Future retirement

Think about healthcare, stairs/elevators, hurricane prep, HOA maintenance, insurance renewals, utility costs, off-season rhythm, and how often family will visit.

TOUR PLANNING RULE

A good showing route should not just show homes. It should test the grocery run, school route, marina route, beach access, traffic pattern, and storm evacuation direction you will actually use.

SECTION 06

The map is more important than the listing count.

Gulf Shores

Broader primary-home map with inland subdivisions, Fort Morgan Road, Little Lagoon, golf communities, and west-side options.

Orange Beach

Compact water-oriented map with islands, canals, marinas, beach-adjacent cottages, and east-side boater pockets.

Coastal comparison

The right route depends on schools, boating, budget, insurance exposure, daily errands, and ownership model.

Gulf Shores map logic

- > **North / inland:** Aventura, Stonegate, Raley Farms, Craft Farms, and newer school-driven pockets.
- > **Fort Morgan Road:** The Peninsula, Kiva Dunes, Martinique, Beach Club, lagoon/bay/beach communities.
- > **Central / older pockets:** established neighborhoods near shopping, beach access, and Highway 59.
- > **Bon Secour / west side:** quieter, more space, longer beach drive, different water and commute patterns.

Orange Beach map logic

- > **West / Gulf State Park side:** Beach Village, Cottages at Romar, Village of Tannin, and beach-adjacent cottage options.
- > **Central / Canal Road:** Cotton Bayou, Palm Harbor, Captains Cove, school/sportsplex access, and marina proximity.
- > **East / Bear Point:** local-feeling, boater-oriented, restaurants, boat ramp, and older cottage/new build mix.
- > **Ono Island:** gated, private, premium, waterfront-heavy, and due-diligence intensive.

LIVE NEXT STEP

Once you know which side of the map makes sense, use the live subdivision tools for active listings, price ranges, photos, and community notes.

SECTION 07

Gulf Shores neighborhoods buyers compare first.



Aventura

NEWER · FAMILY-FOCUSED · SCHOOL-DRIVEN

One of the most common first stops for relocating families who want newer homes, sidewalks, amenities, and a practical path into the Gulf Shores school conversation.



Craft Farms

ESTABLISHED · GOLF · SHOPPING ACCESS

Established golf-community living with mature trees, a broad price range, and convenient access to daily errands north of the beach traffic.



The Peninsula

GATED · GOLF · BAY / FORT MORGAN ROAD

For buyers who want space, golf, club amenities, privacy, and a Fort Morgan Road feel instead of the newer inland subdivision rhythm.



Stonegate Estates

NEWER · SCHOOL-ORIENTED · RESIDENTIAL

A practical comparison for buyers who like the school-driven north Gulf Shores lane but want to compare price, lot size, and community feel.



Martyn Woods

WOODED · LARGER LOTS · QUIET

A different version of Gulf Shores: more privacy, mature trees, and a less beach-vacation feel for buyers wanting space near the coast.

DO NOT SKIP FORT MORGAN

Fort Morgan is its own lifestyle lane: beach houses, resort communities, quieter stretches, longer drives, rental questions, and different storm/insurance due diligence.

SECTION 08

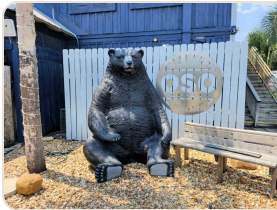
Orange Beach neighborhoods buyers compare first.



Ono Island

GATED · PRIVATE · WATERFRONT-HEAVY

Premium island living with bay, canal, and Gulf-access boating. Verify flood elevation, dock depth, bridge clearance, insurance, and association rules early.



Bear Point Estates

EAST-SIDE · MARINA NEARBY · LOCAL FEEL

Relaxed east Orange Beach energy with cottages, newer coastal builds, local restaurants, and a boat-ramp/marina lifestyle.



Terry Cove

BOATING · CENTRAL · WATER ACCESS

Popular with boaters who want access to Terry Cove, marinas, Perdido Pass, restaurants, shopping, and the heart of Orange Beach.



Beach Village Resort

NEWER · COTTAGE-STYLE · AMENITY-DRIVEN

A newer resort-style community near Gulf State Park and the beach, usually compared by buyers who want low-maintenance beach proximity.



Village of Tannin

ARCHITECTURAL · BEACH-ADJACENT

A distinct planned community with colorful coastal architecture and a curated neighborhood feel near the state park side of Orange Beach.

MICRO-NEIGHBORHOODS MATTER

Orange Beach has many small named pockets with only one or two active listings at a time. Do not ignore a good fit just because it is not a famous subdivision.

SECTION 09

City limits matter more than listing labels.



Gulf Shores City Schools

Gulf Shores City Schools is a separate city district and a major driver for primary relocation buyers. The district's admissions page asks families to verify residency and lists a 2026-2027 non-resident application window. Non-resident enrollment is described as extremely limited.

- Verify the property is inside the district.
- Prepare proof of residency if you are buying as a resident.
- Non-resident tuition is listed at \$1,500 for the current application notes, with other school fees possible.

Orange Beach City Schools

Orange Beach City Schools serves students residing within Orange Beach city limits. Its non-resident transfer page says non-resident students may be considered through an application process and that the 2026-2027 application window is July 13-24, 2026.

- Confirm city residency, not just ZIP code or listing school field.
- For 2025-26, in-state non-resident tuition is listed at \$2,500 plus a \$100 application fee.
- The district says it does not provide transportation for non-resident students.

SCHOOL ADVICE

Never buy based only on the school field in a listing portal. Confirm city limits, district map, documents, application dates, tuition, capacity, transportation, and policies directly with the school district.

SECTION 10

Coastal ownership model matters.

Condo advantages

- Beach access, amenities, pools, elevators, and maintenance simplicity.
- Can fit second-home and rental-flexible buyers well.
- Exterior maintenance is usually handled by the association.
- Great when the buyer wants lifestyle access more than yard or garage space.

Condo questions

- Master insurance, deductibles, reserves, assessments, and loss assessment coverage.
- Rental restrictions, minimum stays, pet rules, parking, elevators, and owner storage.
- HO-6 walls-in coverage and whether financing is affected by condo project status.
- Storm history, balconies, windows, exterior projects, and board minutes.

Single-family advantages

- More control, more space, garages, yards, storage, and neighborhood feel.
- Can fit primary relocation and long-term retirement buyers well.
- More flexibility for pets, vehicles, boats, workshops, and guest space.
- May be simpler for school-driven buyers who need a specific city/district lane.

Single-family questions

- Roof, FORTIFIED status, flood zone, elevation, drainage, HVAC age, and exterior maintenance.
- HOA rules, short-term rental rules, storm prep, lawn care, and property checks.
- Dock, seawall, lift, pool, tree, generator, and insurance exposure if waterfront.
- Real drive time to school, beach, grocery, marina, medical care, and evacuation route.

RULE OF THUMB

Condos simplify some maintenance but add association due diligence. Houses give control but put more responsibility on the owner. Compare total obligations, not just lifestyle photos.

SECTION 11

Beach access is not one thing.

Gulf Place

Central Gulf Shores public beach access with the classic downtown beach rhythm.

Cotton Bayou

A practical Orange Beach access point near the core of town.

The islands

Robinson, Bird, and Walker Islands shape the Orange Beach boating lifestyle.

Gulf Shores access

Gulf Shores has downtown public beach access, Gulf State Park, Lake Shelby, Little Lagoon, Lagoon Pass, Fort Morgan beaches, Bon Secour National Wildlife Refuge, and the Fort Morgan historical area.

- > Gulf Place is the recognizable central public beach.
- > Gulf State Park provides a major protected outdoor spine.
- > Fort Morgan offers quieter stretches but longer drives and different insurance/rental due diligence.

Orange Beach access

Orange Beach has beautiful Gulf access, but much of the Gulf-front is condo and resort driven. Residents learn Cotton Bayou, Romar Beach, Alabama Point East, Shell Beach, Gulf State Park access, and the islands by boat.

- > Alabama Point East adds Perdido Pass, jetties, fishing, boardwalks, and water views.
- > Robinson, Bird, and Walker Islands are part of the boating lifestyle.
- > Protected bird-nesting and sensitive island areas require care and rule awareness.

Trail life

The Hugh S. Branyon Backcountry Trail and Gulf State Park help connect the two-city lifestyle with biking, running, wildlife viewing, beach access, and daily outdoor rhythm.

SECTION 12

If boating leads, the map changes.



Orange Beach boating anchors

- **Perdido Pass:** direct Gulf access and a core reason many boaters choose Orange Beach.
- **Ono Island:** premium island and canal/bay waterfront with deeper due diligence.
- **Terry Cove / Bear Point:** practical water access, restaurants, marinas, and local boating culture.
- **The Wharf, Orange Beach Marina, Sportsman, Bear Point Harbor:** slip, dry storage, fuel, services, and sportfishing energy.

Gulf Shores boating anchors

- **Little Lagoon:** kayaking, paddleboarding, fishing, waterfront homes, and lagoon access.
- **ICW / Bon Secour:** back-bay and Intracoastal access with quieter west-side patterns.
- **Fort Morgan:** bay, beach, and Gulf-adjacent properties with more distance and different ownership questions.
- **Public launches:** useful routes exist, but boat-first buyers should still map depth, routes, and storage.

Offer-stage boating questions

- What is the controlling depth at low tide from the dock to open water?
- Are there bridge-clearance limitations for your actual boat?
- Is the dock, lift, boathouse, or seawall permitted and insurable?
- Is marina storage available, waitlisted, seasonal, or size-limited?
- How does storm prep work for the boat, lift, trailer, and waterfront structure?

SECTION 13

The ordinary stuff matters after the beach day ends.

Utilities and internet

- **Electric:** Baldwin EMC serves much of the Gulf Shores and Orange Beach area.
- **Orange Beach water:** Orange Beach Water Authority; sewer/trash handled through the city.
- **Gulf Shores utilities:** verify water, sewer, trash, and service area by exact address.
- **Internet:** C Spire Fiber, Mediacom, Point Broadband, and other providers vary by exact address.

Work-from-home warning

Do not assume provider availability from a city name or neighbor comment. Verify the exact address and speed options before closing.

Healthcare and errands

- South Baldwin Regional Medical Center in Foley is a common local hospital reference point.
- Pensacola and Mobile networks matter for specialty care depending on your doctors and insurance.
- Gulf Shores and Orange Beach both have urgent care, dental, veterinary, physical therapy, and everyday clinic options nearby.
- Grocery access is strong, but summer traffic can change the best errand time and route.

Vehicle registration planning

Alabama lists passenger cars and pickup trucks at \$23-\$105 annual registration fee, plus ad valorem and local/plate items. EVs add \$203/yr; plug-in hybrids add \$103/yr. Ad valorem planning math is vehicle value x 15% x local millage, with the exact tax handled through county registration.

CLOSING-WEEK CHECKLIST

Utilities, internet, insurance effective dates, HOA/condo access, mail, gate credentials, trash, vehicle registration, school documents, and property-check plans should all be lined up before the moving truck arrives.

SECTION 14

Beautiful weather, real storm planning.



Winter

Mild, quieter, and often beloved by locals. Buyers should visit in winter to understand the off-season rhythm.

Summer

Hot, humid, busy, and visitor-heavy. Errand timing, AC, pool access, and traffic patience matter.

Storm season

June 1 through November 30. Know evacuation zone, deductibles, roof status, and property-check plan.

Evacuation and ownership planning

Baldwin County evacuation guidance treats Pleasure Island, including Fort Morgan, Gulf Shores, Orange Beach, and Ono Island, as a key early evacuation area in storm scenarios. Coastal residents do not live in panic, but they do plan.

- > Know whether you are in a mandatory evacuation area and your likely route north.
- > Confirm roof age, FORTIFIED status, shutter/impact-window setup, and elevation documents.
- > Budget for named-storm deductibles, tree trimming, generator needs, and post-storm property checks.
- > For condos, understand master-policy deductibles and special-assessment exposure after major storms.
- > For second homes, assign a local property-check plan before hurricane season.

BIG PICTURE

Storm planning is part of coastal ownership, not a reason every buyer should avoid the coast. The goal is to know the risk, insure it correctly, and buy a property whose exposure matches your tolerance.

SECTION 15

The cleanest 12-month relocation path.

12-9 mo **Define the use case**

Primary, second home, rental-flexible, boat-first, school-first, retirement, or hybrid. Build the real budget with taxes, insurance, HOA, utilities, and maintenance.

9-6 mo **Compare city lanes**

Visit Gulf Shores, Orange Beach, Fort Morgan, and Foley if needed. Drive the city like a resident, not a vacationer.

6-4 mo **Localize financing and insurance**

Use lenders and insurance agents who understand coastal Alabama, condos, second homes, flood, wind, and FORTIFIED questions.

4-2 mo **Tour with filters**

Tour homes plus school routes, beach access, grocery runs, marinas, medical access, neighborhood rhythm, and traffic patterns.

2-1 mo **Contract carefully**

Use the inspection period to confirm insurance, flood/elevation, roof, HOA/condo documents, rental rules, schools, utilities, dock/seawall, and repairs.

30 days **Coordinate closing**

Finalize lender conditions, insurance effective date, closing attorney, utilities, access, mail, moving plan, school documents, and post-closing checklist.

After **Settle in**

Apply for homestead if eligible, update registration, learn beach flags, set storm supplies, meet neighbors, and refine local routines.

SECTION 16

Before you write an offer, verify the deal still works.

Property and insurance

- Homeowners, wind/hail, flood, named-storm deductible, and replacement-cost quote.
- Roof age, roof material, FORTIFIED certificate, elevation certificate, flood zone, and drainage.
- HVAC age, windows/doors, exterior cladding, deck/balcony condition, and storm protection.
- Seawall, dock, lift, boathouse, pool, tree, and bulkhead condition if applicable.
- Utilities, sewer/septic, water provider, internet availability, and transfer timing.

Rules and daily life

- HOA/condo dues, reserves, assessments, master policy, rules, rental limits, and pet/parking restrictions.
- School district, city limits, residency documents, non-resident transfer rules, and transportation.
- City rental rules, business license, lodging tax, management agreement, and owner-use limits if renting.
- Drive pattern to grocery, school, marina, beach access, medical care, and evacuation route.
- Local property checks, lawn/pool service, pest control, storm prep, and security after closing.

INSPECTION-PERIOD MINDSET

The inspection is not just about broken items. It is the window to decide whether the full ownership package still fits the plan.

Red flags that need extra conversation

- Insurance quote unavailable or far above budget.
- Old roof without FORTIFIED documentation near high wind exposure.
- Condo association with weak reserves or unclear storm deductible exposure.
- Rental income projections without historical context or expense assumptions.
- School eligibility based on assumptions rather than district verification.

SECTION 17

A 3-day trip should answer more than "do we like the beach?"

Day 1: Orientation

- Drive Gulf Shores, Orange Beach, Fort Morgan, and Foley if Foley is still in the mix.
- Eat where you would actually eat on a Tuesday.
- Drive school, grocery, and medical routes at normal times.
- Walk the public beach access points you would use.

Day 2: Property lanes

- Tour one or two examples from each likely lane: condo, inland subdivision, golf, waterfront, Fort Morgan, or Orange Beach boating.
- Compare HOA/condo obligations while the homes are fresh.
- Start insurance/flood/roof questions immediately.

Day 3: Stress test

- Revisit the top two neighborhoods at a different time of day.
- Drive the route out of town and toward the airport.
- Review full-cost model and what would make you pause.
- Decide the next 30-day search plan.

What to bring

- Pre-approval or lender conversation notes, including primary vs. second-home assumptions.
- Insurance agent contact ready for fast quote requests.
- Your must-have list split into "daily life" and "vacation feel."
- School questions, medical needs, boat dimensions, pet needs, rental goals, and work-from-home requirements.

THE BEST SCOUTING TRIP OUTCOME

You may not choose the exact house. That is fine. The win is leaving with a clear city lane, a neighborhood shortlist, and a full-cost model you trust.

YOUR LOCAL TEAM

Ready to compare the coast seriously?



Kelly Davis
ASSOCIATE BROKER

Relocation strategy, neighborhood fit, and buyer guidance.



Dave Davis
REALTOR / LENDING

Financing, payments, and insurance-aware offer planning.



Kerri Nicketta
BUYER SPECIALIST

Detailed tours, property comparisons, and on-the-ground help.

If Gulf Shores feels right

Read the Gulf Shores relocation guide and open the live Gulf Shores subdivision map at bigbeachal.com/gulfshoresubdivisions.

If Orange Beach feels right

Read the Orange Beach relocation guide and open the live Orange Beach subdivision map at bigbeachal.com/orangebeachsubdivisions.

If condos feel right

Open the condo search at bigbeachal.com/condos and compare buildings by location, amenities, rental fit, and ownership questions.

If you are still unsure

Use the relocation hub at bigbeachal.com/relocation or schedule a buyer consult so we can build a city and neighborhood shortlist.

CONTACT

Phone: **251-289-1553** Email: info@bigbeachal.com Website: bigbeachal.com

SOURCE AND VERIFICATION NOTES

Verify the exact property before you rely on any number.

This guide is meant to help buyers ask better questions. It is not legal, tax, insurance, engineering, investment, school, or zoning advice. Rules, fees, taxes, premiums, availability, and school procedures can change.

Public references used for this edition

- Baldwin County Revenue Commission, Municipality Millage Rates, revised March 2025; Gulf Shores 0.033 and Orange Beach 0.032.
- Gulf Shores City Schools Admissions, Enrollment and Registration page, including residency verification and 2026-2027 non-resident application notes.
- Orange Beach City Schools Non-Resident Student Transfer Procedures page, including 2026-2027 application window and 2025-26 in-state tuition/application fee notes.
- Alabama Department of Revenue motor vehicle registration fee guidance, including passenger car/pickup range and EV/plugin-hybrid surcharges.
- FEMA and FloodSmart flood insurance guidance for separate flood coverage and typical waiting-period concepts.
- IBHS / FORTIFIED Home and Smart Home America materials for FORTIFIED standards and Alabama wind-mitigation discount context.
- Baldwin County Emergency Management evacuation zone and route guidance for Pleasure Island, Gulf Shores, Orange Beach, Ono Island, and Fort Morgan.

Buyer verification checklist

- Confirm tax, assessment, and homestead questions with Baldwin County and a qualified tax professional.
- Confirm school eligibility, transfer rules, tuition, timing, and transportation directly with the relevant district.
- Quote insurance on the exact property before the inspection period ends.
- Review HOA, condo, PUD, rental, marina, dock, and city rules in writing.
- Use licensed inspectors, surveyors, insurers, lenders, closing professionals, and legal/tax advisors when appropriate.

FINAL THOUGHT

The best Gulf Coast purchase is rarely the one with the easiest headline. It is the one where lifestyle, location, carrying cost, insurance, rules, and long-term fit all survive the due diligence process.