

2026 EDITION

The Orange Beach

Relocation Guide.

*Schools, taxes, insurance, boating, neighborhoods, beaches,
utilities, and the out-of-state buyer timeline.*

Big Beach AL Team

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WHY WE WROTE THIS

We've helped a lot of families make this exact move.

Most of the "moving to Orange Beach" content online treats the city like Gulf Shores with a different ZIP code. That misses the details serious buyers actually need: the separate city school system, the boating map, the condo-heavy Gulf-front, the island and canal insurance questions, and the way daily life changes east of Perdido Pass.

We got tired of repeating the same answers in every initial call, so we wrote them down. This is the Orange Beach version of the 18-page guide we send to serious out-of-state buyers before they fly in for a tour.



"If Orange Beach is on your list, this guide helps you sort the lifestyle fit, the real carrying costs, and the questions to ask before the inspection clock starts."

KELLY DAVIS, ASSOCIATE BROKER

What this guide covers

Quick answers, property taxes, real insurance planning ranges, Fortified construction, neighborhoods, Orange Beach City Schools, beach access, islands, boating, marinas, dining, utilities, vehicle registration, weather, airports, and the 12-month relocation timeline.

What it deliberately does not cover

Generic "10 reasons" filler or any number you should accept without verification. Confirm current figures with the city, county, school district, lender, insurer, HOA, and closing team before making decisions.

INSIDE THIS GUIDE

Start with the page that matches your biggest question.

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WANT THE LIVE NEIGHBORHOOD MAP?

Browse the full Orange Beach subdivision search at bigbeachal.com/orangebeachsubdivisions. It currently tracks 39 communities and pulls active listing data from the local MLS feed.

SECTION 01

The questions buyers ask first.

Is Orange Beach mostly condos?

The Gulf-front skyline is condo-heavy, but single-family options are strong around Ono Island, Bear Point, Terry Cove, Canal Road, Cotton Bayou, and smaller east-side pockets.

Is it better than Gulf Shores?

Not universally. Orange Beach often wins for boaters, marinas, Perdido Pass, and waterfront living. Gulf Shores often wins for broader subdivision inventory and a more traditional town-center feel.

What is the property tax rate?

Baldwin County's revised municipal millage table lists Orange Beach at 32.0 mills. Primary homes are assessed at 10%; second/rental homes at 20%.

How serious is insurance?

Very. Quote homeowners, wind/hail, and flood before the inspection period ends. Waterfront and island properties need extra early verification.

Can I use Orange Beach schools?

City residents are served by Orange Beach City Schools. Non-resident transfers may be considered by the district and are subject to tuition, fees, capacity, and approval.

Do residents get beach parking?

Orange Beach residents can apply for municipal resident beach access credentials through the city. Annual state park/Gulf State Park beach-access rules are separate and should be checked each year.

Where do boaters start?

Ono Island, Terry Cove, Bear Point, and waterfront pockets near Perdido Pass usually top the list. Verify dock depth, bridge clearance, launch access, and marina waitlists.

Is Fortified Gold important?

Yes. Fortified construction can reduce the wind portion of insurance costs materially, especially for coastal homes.

Which airport is easiest?

Pensacola International is the common commercial airport for Orange Beach residents. Gulf Shores International/Jack Edwards is closer for private and limited commercial service.

What should I verify before offering?

Insurance quotes, flood zone/elevation, HOA/rental rules, school eligibility, utility providers, dock permits, marina/slip access, and realistic daily drive times.

How many trips do buyers need?

Most serious out-of-state buyers can do one scouting trip, one buying trip, then remote coordination for inspections and closing.

What is the biggest surprise?

The right house is not always the right lifestyle. Orange Beach fit depends heavily on water access, traffic rhythm, insurance, schools, and whether you want condo convenience or single-family space.

SECTION 02

The low-tax advantage, with coastal caveats.

Alabama property taxes are low compared with many relocation origin markets. For Orange Beach, the current Baldwin County municipal millage table lists a combined rate of **0.032**, commonly described as **32.0 mills**.

32.0

ORANGE BEACH MILLS

10%

PRIMARY ASSESSMENT

20%SECOND/RENTAL
ASSESSMENT**Dec 31**

HOMESTEAD DEADLINE

\$500,000 Primary Residence

Assessment: $\$500,000 \times 10\% = \$50,000$ assessed value.

Estimated base tax: $\$50,000 \times 0.032 =$ about **\$1,600/year** before applicable exemptions and parcel-specific adjustments.

\$500,000 Second Home / Rental

Assessment: $\$500,000 \times 20\% = \$100,000$ assessed value.

Estimated base tax: $\$100,000 \times 0.032 =$ about **\$3,200/year** before parcel-specific adjustments.

What buyers should verify

- > The property's current assessed value and exemption status with the Baldwin County Revenue Commission.
- > Whether the purchase price will reset assessment assumptions after closing.
- > Primary-residence homestead eligibility and the filing window after you establish residency.
- > Special assessments, HOA dues, condo fees, transfer fees, or district charges that are not property tax.

DO NOT COMPARE TAX BILLS WITHOUT CLASSIFICATION

A primary residence and a second home at the same market value can have meaningfully different tax bills because Alabama uses different assessment ratios.

SECTION 03

The insurance conversation that changes the budget.

Orange Beach insurance is real money, especially near the Gulf, bays, canals, and Ono Island. Use these as planning ranges only; quote the exact property during the inspection period.

PLANNING RANGE WE USE BEFORE A BUYER WRITES AN OFFER

Off-water / Zone X single-family: often budget roughly \$2,500-\$4,500/yr for homeowners. **Gulf-front, bayfront, canal-front, 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 preferred-risk Zone X flood quotes are often around \$500/yr.

The 3-policy stack

Homeowners

Standard fire, theft, liability, interior water events, and other baseline coverage. On a newer \$500K off-water home, the planning range is often \$1,500-\$3,500/yr before property-specific factors.

Wind / Hail

Separate coastal wind coverage may be required for Gulf-adjacent or waterfront homes. A common planning range is \$2,000-\$6,000/yr; Fortified can materially reduce the wind portion.

Flood

Required by many lenders in higher-risk flood zones. Zone X may be optional and much cheaper; waterfront or low-elevation properties can land in the \$1,500-\$4,000/yr planning range.

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

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

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

45-55%
GOLD WIND DISCOUNT

Why Fortified Gold matters

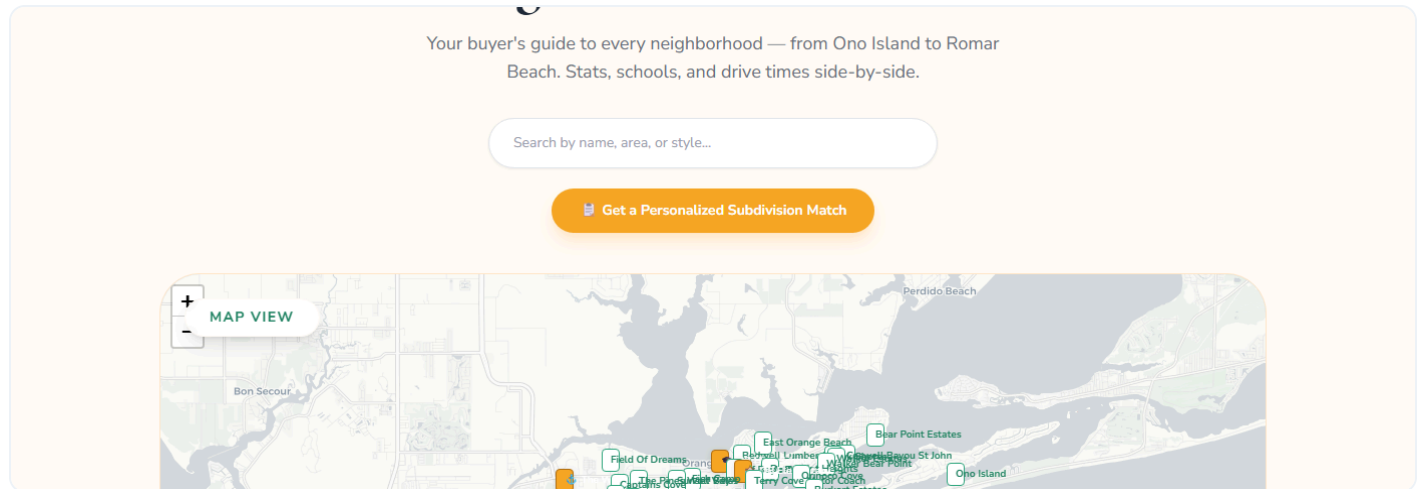
The FORTIFIED Home program creates an engineering-backed standard for wind and water resistance. In Alabama, most insurers show discounts up to 55% off the wind portion of coverage, with Fortified Gold commonly shown at the 45-55% benchmark tier.

Offer-stage checklist

- Ask for wind, homeowners, and flood quotes during the inspection period, not the week before closing.
- Confirm the home's elevation certificate, flood zone, replacement cost, roof age, and Fortified certificate status.
- For condos, review the master insurance policy, deductibles, wind coverage, reserves, assessments, and loss-assessment exposure.
- For waterfront homes, verify dock condition, seawall/bulkhead condition, and whether any marine structures affect insurability.

SECTION 04

Orange Beach is a water-access puzzle.



West / Gulf State Park side

Beach Village Resort, Cottages at Romar, Romar Vista, Village of Tannin, and nearby cottage-style communities appeal to buyers who want beach proximity, newer design, and a lower-maintenance rhythm.

Central corridors

Cotton Bayou, Palm Harbor, Captains Cove, and surrounding Canal Road pockets can put buyers close to shopping, restaurants, boat ramps, and the school/sportsplex side of town.

East / Bear Point side

Bear Point Estates, Bear Point Heights, Walker Bear Point, Terry Cove, Terry Cove Motor Coach, and east Orange Beach communities tend to be more boating-oriented and local-feeling.

Island / premium waterfront

Ono Island stands apart: gated, private, waterfront-heavy, and more due-diligence intensive around insurance, elevations, docks, boat lifts, and association rules.

USE THE MAP BEFORE CHOOSING LISTINGS

Two homes at similar prices can live very differently depending on bridge access, boat-launch proximity, traffic patterns, HOA/rental rules, and school eligibility.

SECTION 05

The neighborhoods buyers compare first.



Ono Island

GATED · WATERFRONT · PRIVATE

Premium island living with bay, canal, and Gulf-access boating. Verify flood elevation, dock depth, bridge clearance, insurance, and association rules before getting too emotionally invested.



Bear Point Estates

CASUAL · MARINA NEARBY · GOLF CARTS

A relaxed east-side pocket with older cottages, newer coastal builds, local restaurants, and a boat-ramp/marina lifestyle. Often a fit for buyers who want community more than polish.



Terry Cove

BOATING · CENTRAL · WATER ACCESS

Popular with boaters who want quick access to Terry Cove, marinas, and Perdido Pass while staying close to 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. Good for buyers comparing low-maintenance homes, amenities, and beach-proximity lifestyle.



Village of Tannin

ARCHITECTURAL · BEACH-ADJACENT

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

SECTION 06

The smaller names matter too.

Orange Beach has many small communities that may only have one or two active listings at a time. They still matter because a relocater's perfect fit may be a micro-neighborhood, not a famous subdivision.

Newer / cottage-style comparisons

- Summer Salt
- Cottages at Romar
- Saltwater Cottages
- South Beach OBA
- Beach Village Resort
- Village of Tannin

East-side / boater comparisons

- Bear Point Heights
- Walker Bear Point
- Terry Cove Motor Coach
- Palm Harbor
- Caswell Bayou St. John
- East Orange Beach

Value and local pockets

- Orange Beach Villas
- Windward Lakes
- Burkart Estates
- Field of Dreams
- Gulf Bays Tract

Due diligence questions

- HOA dues, reserves, and restrictions.
- Rental rules and minimum-stay limits.
- Flood zone, elevation, and insurance quotes.
- Drive pattern to school, grocery, marina, and beach.
- Short-term construction nearby.

LIVE INVENTORY CHANGES FAST

Use this as a planning map, then check active listings and price bands live at bigbeachal.com/orangebeachsubdivisions.

SECTION 07

Orange Beach City Schools changed the buyer map.



Orange Beach City Schools is a separate city school system serving students inside the Orange Beach city limits. The district's Makos brand, newer facilities, and city-backed investment have become a meaningful part of the relocation conversation.

2022
CITY SYSTEM LAUNCH

K-12
DISTRICT PATH

\$2,500
2025-26 IN-STATE TRANSFER
TUITION

\$100
APPLICATION FEE

Resident enrollment

Resident buyers should verify that the property is inside the Orange Beach city limits and gather the district's required residency documents. A Gulf Shores, Foley, or unincorporated Baldwin County mailing address is not the same thing as Orange Beach city residency.

Non-resident transfers

The district states that non-resident students may be considered through a transfer process. For the 2025-26 school year, in-state non-resident tuition is listed at \$2,500 plus a \$100 application fee; out-of-state tuition should be confirmed directly with the district.

SCHOOL ADVICE

Never buy based only on a listing's school field. Confirm city limits, school eligibility, transfer timing, tuition, transportation rules, and capacity directly with Orange Beach City Schools.

SECTION 08

Beach access is different here.

Orange Beach has beautiful Gulf beaches, but much of the Gulf-front land is occupied by condominium towers and resorts. Residents learn the public access points, state park access, and island/boating options.



COTTON BAYOU



ALABAMA POINT



THE ISLANDS

Public beach access

- > **Cotton Bayou:** central public beach access near Highway 161.
- > **Romar Beach:** smaller public access with a quieter feel.
- > **Alabama Point East:** Perdido Pass access, jetties, fishing, boardwalks, parking, and restrooms.
- > **Shell Beach:** natural access east of Perdido Pass.

Resident parking

Orange Beach resident beach access credentials are handled through the city, with annual details and renewal rules subject to change. Confirm the current process before assuming free parking access.

The islands

Robinson, Bird, and Walker Islands sit inside Perdido Pass and are a major part of the Orange Beach boating lifestyle. They are beautiful, busy, and environmentally sensitive.

- > Accessible only by watercraft.
- > Bird-nesting and protected areas are off-limits.
- > Anchoring etiquette matters on weekends and holidays.
- > Wind, tide, current, and boat traffic can change quickly.

Trails

The Hugh S. Branyon Backcountry Trail and Gulf State Park connect Orange Beach buyers to biking, running, wildlife viewing, and state-park beach access.

SECTION 09

The boater's version of Orange Beach.



Orange Beach is defined by deep bays, Terry Cove, Bay La Launch, Wolf Bay, the Intracoastal Waterway, and direct Gulf access through Perdido Pass. If boating is part of your relocation plan, neighborhood choice should start with water logistics.

Marinas and storage

- **The Wharf Marina:** ICW slips, events, and tournament energy.
- **Orange Beach Marina:** deep-water slips, sportfishing culture, and Fisher's.
- **Sportsman Marina:** dry storage, fuel, services, and Cobalt nearby.
- **Bear Point Harbor:** Wolf Bay access and an east-side local feel.

Public launches

- **Boggy Point:** quick access to Perdido Pass and the islands.
- **Cotton Bayou:** useful for small and mid-size vessels.
- **The Launch at ICW:** large public launch facility near the Foley/Orange Beach corridor.

Offer-stage boating questions

- What is the controlling depth at low tide from the dock to open water?
- Does the property have a permitted dock, lift, boathouse, or seawall?
- Are there bridge-clearance limitations for your boat?
- Is marina storage available now, waitlisted, or seasonal?
- What insurance or maintenance exposure comes with the waterfront structure?

SECTION 10

Orange Beach lives on the water after work.

Waterfront dining staples

- **Cobalt:** Perdido Pass views, raw bar, sunset energy, dock-and-dine access.
- **Fisher's:** Orange Beach Marina setting with both refined and casual dining experiences.
- **GTs on the Bay:** Wolf Bay views, family-friendly outdoor space, and casual menu.
- **OSO at Bear Point:** east-side marina energy, live music, and a local boating feel.
- **Zeke's:** Cotton Bayou marina setting and hook-and-cook culture.
- **Tacky Jacks:** breakfast, Bushwackers, and classic coastal casual.

Entertainment anchors

- **The Wharf:** amphitheater, marina, dining, shopping, Ferris wheel, events, and tournaments.
- **Flora-Bama:** state-line landmark with live music and beach-bar history.
- **Sportfishing tournaments:** a major part of the summer calendar and marina scene.
- **Gulf Shores spillover:** Shrimp Festival, Hangout area events, zoo, OWA, Waterville, and more are close.

Daily-life reality

In peak season, restaurant timing and road choice matter. In the shoulder season and winter, Orange Beach becomes much easier to navigate and feels far more local. Many residents prefer October through April.



SECTION 11

The setup checklist.

Utilities

- **Electricity:** Baldwin EMC serves much of the Orange Beach area.
- **Water:** Orange Beach Water Authority manages water service.
- **Sewer and trash:** handled through the City of Orange Beach.
- **Internet:** C Spire Fiber, Point Broadband, Mediacom, and other options vary by exact address.

Utility advice

Do not assume one provider serves every condo tower or subdivision. Verify by address before closing if work-from-home bandwidth matters.

Vehicle registration costs

Passenger cars/pickups: \$23-\$105 annual state registration fee, plus ad valorem tax and any local/plate items.

Ad valorem math: vehicle value x 15% x local millage. At 32.0 Orange Beach mills, a \$30K vehicle is about \$144/yr; a \$50K vehicle is about \$240/yr before tag/title/local fees.

Title / EV notes: Alabama title application is \$15 before possible \$1.50 processing commissions. Battery EVs add \$203/yr; plug-in hybrids add \$103/yr.

Healthcare

- Everyday clinics, urgent care, dental, physical therapy, and wellness services are available locally.
- South Baldwin Regional Medical Center in Foley is a common hospital reference point.
- Pensacola networks are often used by Orange Beach residents for specialty care.
- Mobile networks remain important for advanced regional specialty care.

Groceries and errands

Publix, Walmart, and nearby Rouses options make daily grocery runs manageable, but summer traffic can make timing and route choice matter.

BEFORE CLOSING

Confirm utility transfer timing, internet availability, trash/sewer billing, HOA/condo access rules, mail delivery, insurance effective dates, and vehicle registration needs.

SECTION 12

Beautiful weather, real storm planning.

Orange Beach has mild winters, hot humid summers, afternoon thunderstorms, and hurricane-season risk. Residents do not live in panic, but responsible coastal ownership includes a storm plan.

Winter

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

Summer

Hot, humid, busy, and visitor-heavy. Plan for traffic, early errands, and a lot of air conditioning.

Storm season

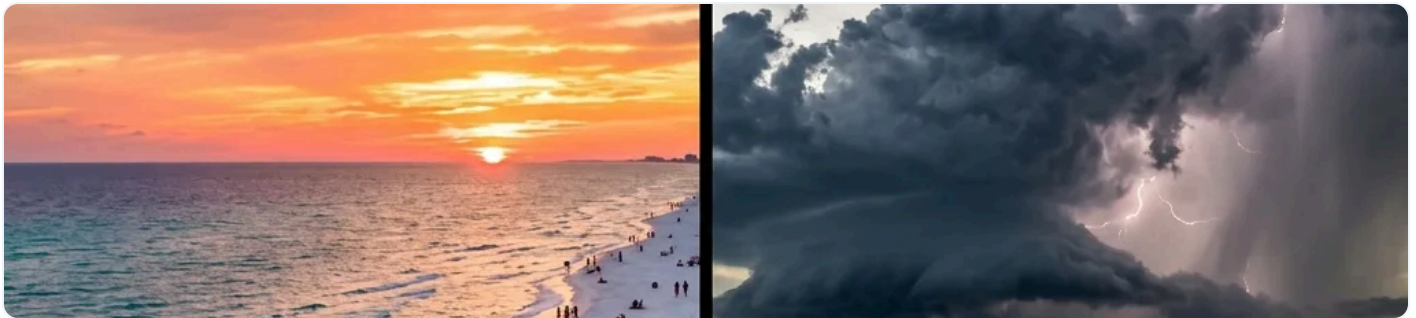
June 1 through November 30. Know evacuation routes, insurance deductibles, shutter/panel plans, and communication channels.

Public safety

Orange Beach Police and Fire Rescue are accustomed to a city that includes beaches, marinas, waterways, seasonal crowds, and marine emergencies. Buyers moving from inland markets should pay attention to marine safety, beach flag conditions, rip-current alerts, and evacuation guidance.

Storm checklist for buyers

- > Confirm roof age, Fortified status, shutter/impact-window setup, and elevation documents.
- > Know whether you are in a mandatory evacuation area and how to leave toward Foley/I-10.
- > Budget for deductibles, tree trimming, generator needs, and post-storm property checks.
- > For condos, understand master-policy deductibles and special-assessment risk after major storms.



SECTION 13

Orange Beach is connected, but timing matters.

Airports

- **Pensacola International (PNS):** common commercial airport choice for Orange Beach residents.
- **Gulf Shores International / Jack Edwards:** closer to Orange Beach and important for private, charter, and regional service.
- **Mobile:** a practical alternate direction for some routes and specialist/medical trips.

Scouting-trip advice

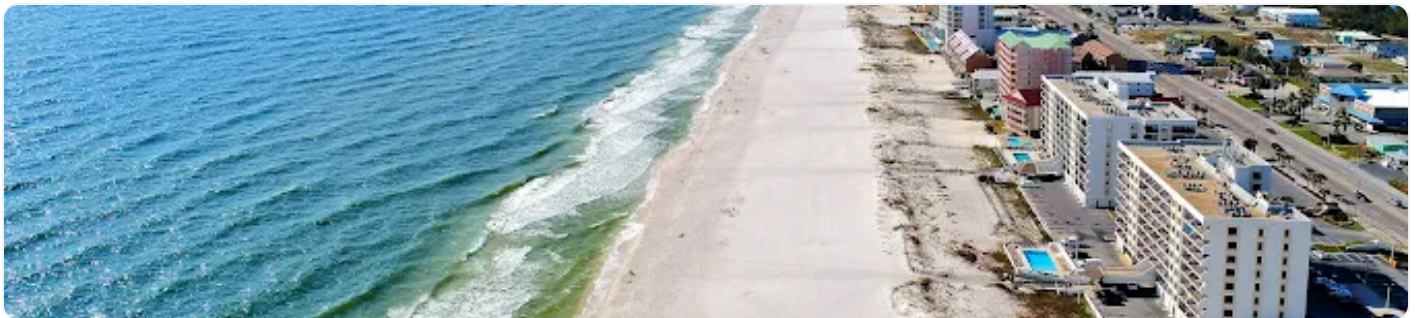
Fly into Pensacola for convenience, then drive your likely daily routes at school drop-off time, Friday afternoon, and a summer weekend if possible.

Road rhythm

- Canal Road is the backbone for many resident errands.
- Highway 161 and Beach Boulevard carry heavy beach-season traffic.
- Foley Beach Express can be the release valve for north-south movement.
- Holiday weekends and tournament/event weekends can change everything.

Drive-time questions

Ask how the property drives to school, Publix, Walmart, your marina, the beach access you will actually use, and your preferred route out during storms.



SECTION 14

The cleanest relocation path.

12-9 mo **Define the move**

Primary, second home, boat-first, school-driven, rental-flexible, or future retirement. Set the real budget with taxes, insurance, HOA, utilities, and maintenance included.

9-6 mo **Scout the map**

Compare Orange Beach against Gulf Shores and Foley. Visit in more than one season if possible. Build your neighborhood shortlist before chasing individual listings.

6-4 mo **Localize financing**

Talk to a lender and insurance agent who understand coastal Alabama. Pre-quote flood/wind assumptions and identify any condo or waterfront loan constraints.

4-2 mo **Tour with a filter**

See the homes, but also test drive patterns, beach access, school logistics, marinas, grocery runs, and neighborhood feel at the times you will actually live there.

2-1 mo **Contract carefully**

Use inspection, insurance, HOA/condo docs, flood, elevation, and dock/seawall due diligence to confirm the home still works after the pretty photos wear off.

30 days **Coordinate closing**

Lock insurance, lender conditions, closing attorney, utilities, mail, vehicle registration, school documents, and post-closing access details.

After **Settle in**

Apply for homestead if eligible, update registration, learn beach flags, set storm supplies, meet the neighbors, and start using the water like a local.

YOUR LOCAL TEAM

Ready to compare Orange Beach seriously?



Kelly Davis
ASSOCIATE BROKER

Relocation strategy, neighborhood fit, and buyer guidance.



Dave Davis
REALTOR / LENDING

Financing, payments, insurance-aware offer planning.



Kerri Nicketta
BUYER SPECIALIST

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

NEXT BEST STEP

Browse the live Orange Beach subdivision map at bigbeachal.com/orangebeachsubdivisions or schedule a buyer consult at bigbeachal.com.

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

Verification notes used for this guide

- Baldwin County Revenue Commission, Municipality Millage Rates, revised March 2025.
- Orange Beach City Schools, Non-Resident Student Transfer Procedures for the 2025-26 and 2026-27 application notes.
- City of Orange Beach resident beach-access and parking information.
- FORTIFIED / IBHS Alabama incentive materials for wind mitigation and Fortified designation context.
- Alabama Department of Revenue motor vehicle registration, vehicle valuation, and title fee guidance.

All figures are planning estimates only. Taxes, insurance premiums, school policies, fees, parking rules, airport service, listing data, HOA rules, and utility availability can change. Buyers should independently verify current details before purchasing.