

2026 EDITION

# The Gulf Shores *Relocation Guide.*

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*Honest answers to the questions out-of-state buyers  
actually ask. Neighborhoods, schools, taxes, insurance,  
and the 12-month timeline real families follow.*

**Big Beach AL**

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## WHY WE WROTE THIS

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

Most of the "moving to Gulf Shores" content online is written by people who don't live here. They write "10 reasons to retire to the beach" and never mention what an actual property tax bill looks like, why insurance is the conversation that breaks deals, or which neighborhoods feed which schools.

We got tired of repeating the same answers in every initial call, so we wrote them all down. The result is the 18-page guide you're reading right now — the same document we send every serious out-of-state buyer before they ever fly in for a tour.



*"If you're 6 to 18 months out, this guide will save you weeks of research. If you're 30 days out and ready to fly down, it'll make our first call far more productive."*

— KELLY DAVIS, ASSOCIATE BROKER

## What this guide covers

Quick-answers to the most-asked questions. The financial reality (taxes, insurance, the Fortified program). Featured neighborhoods. Schools and the new Gulf Shores High School. Beaches, parks, boating, fishing, dining, daily life. Public safety. Hurricane and weather honesty. The 12-month relocation timeline.

## What it deliberately doesn't cover

"10 reasons" filler, vague lifestyle prose, anything we can't back up with a number, address, or recent transaction. If you want a brochure, our website has photos. This is the document for serious buyers.

## INSIDE THIS GUIDE

# What you'll find on every page.

Skim the section that matters most to you right now. Come back to the rest when you need it.

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**WANT THE FULL SUBDIVISION DATABASE?**

Browse all 33 Gulf Shores subdivisions — with maps, schools, drive times, and stats — at [bigbeachal.com/gulfshoresubdivisions](https://bigbeachal.com/gulfshoresubdivisions)



## SECTION 01

# The 12 questions every relocater asks us.

## What are property taxes like?

Alabama has the **2nd lowest property taxes in the country**. A \$500K home in Gulf Shores runs roughly **\$1,800/year**. Page 5.

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## What's the income tax?

Alabama has a state income tax of 2–5%, but **Social Security and most pension income is exempt**. For most retirees moving from CA, NY, IL it feels like a tax cut. Page 5.

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## How bad is hurricane insurance?

Wind/flood premiums are real — but a **"Fortified Gold"** certified home can save 40–55% on wind premiums. Most newer construction qualifies. Page 6.

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## Are the schools good?

**Yes — "A" rated district, score of 95**. Brand-new \$139M Gulf Shores High School opens Fall 2026. Specialty academies in marine biology, aviation, robotics. Page 9.

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## Is the new high school done?

287,000 sq ft on County Road 8. **Doors open Fall 2026**. Most of the new families are clustering in Aventura, Stonegate, and Raley Farms for the school zone. Page 9.

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## Where's the closest hospital?

**South Baldwin Regional Medical Center in Foley**, 12–15 minutes north. Full-service ER, 112 beds. USA Health and Mobile Infirmary are 60 min west. Page 13.

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## What's the airport situation?

**Jack Edwards (JKA) right in town** with 13 Allegiant nonstops. Pensacola (PNS) for the major carriers — 55-min scenic drive. Page 16.

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## Can I buy without flying down 4 times?

Yes. Most of our out-of-state buyers fly down **once or twice total**. We send video tours, vet inspections, coordinate the closing. Page 17.

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## What about year-round vs seasonal?

Off-season (Oct–April) is **quieter and arguably better** than tourist season. Locals love when the crowds leave. Page 12.

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## Can I have a boat?

Yes. Public launches are everywhere, marinas are well-stocked, the ICW runs through town. Both inshore (Wolf Bay, Mobile Bay) and offshore (Perdido Pass) are easy access. Page 11.

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## How are property values trending?

Gulf Shores has been one of the **fastest-growing coastal markets in the Southeast**. New construction in Aventura and Stonegate has appreciated steadily; we'll send current comps when you're closer.

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## When should I start the process?

**9–18 months before** your target move date is the sweet spot. Lets you visit in two seasons (Feb and July tell different stories), lock financing without rushing, and time your current home sale. Page 17.

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## SECTION 02

# The taxes are why people move here.

Alabama's tax structure is one of the most relocater-friendly in the country. For families coming from California, Illinois, New York, New Jersey, or Texas, the property tax savings alone often cover the cost of moving in the first year.

**2nd**LOWEST PROPERTY TAX IN  
US**~\$1,800**

TAX ON \$500K HOME

**\$0**

TAX ON SOCIAL SECURITY

**10%**SALES TAX IN GULF  
SHORES

## Property tax — real numbers

Baldwin County millage rates are among the lowest in the nation. The same \$500,000 home that costs roughly **\$9,000/year** in Houston or Chicago, or **\$13,000+/year** in parts of New Jersey, runs about **\$1,800/year** in Gulf Shores. A \$1M home is roughly \$3,600/year. There is also a homestead exemption that further reduces this for primary residences.

### WATCH OUT: NON-HOMESTEAD RATE

If you buy as a second home or investment property and don't file for homestead exemption (because it's not your primary residence), your tax bill can roughly double. We'll walk you through the homestead filing in your first 30 days.

## Income tax — gentler than it looks

Alabama's state income tax runs 2–5%, but the rules are much more retirement-friendly than the headline number suggests:

- **Social Security income: fully exempt** from state tax
- **Most defined-benefit pensions: exempt** — federal, military, state employees, teachers, and railroad retirement
- 401(k) and IRA distributions are taxable, but residents **age 65+ can exclude up to \$6,000** per year of otherwise-taxable retirement income
- No estate tax, no inheritance tax

## Sales tax — the one place we're average

The headline state rate is 4%, but the combined sales tax in Gulf Shores is **10%** (4% state + 3% Baldwin County + 3% city). Groceries are taxed at a reduced rate. It's higher than some states but offset by everything else on this page.

## What you'll actually save

For a typical relocating family with a \$700K home and a household income of \$150K, the year-one tax savings vs leaving California or Illinois usually lands in the **\$8,000 to \$18,000 range**. We've helped families calculate their specific number — happy to do that for you on a quick call.

## SECTION 03

# The insurance conversation that breaks most deals.

This is the section nobody else writes honestly. Coastal insurance is real money, and ignoring it during your search is how relocators end up shocked at closing. Here's the actual breakdown.

## IMPORTANT: WIND/HAIL AND FLOOD ARE NOT MANDATORY ON EVERY HOME

Wind & hail and flood are typically only **required on beach-front and Gulf-adjacent homes** — the closer you are to the water, the more likely your lender will require them. **Most off-island homes** in Aventura, Craft Farms, Stonegate, Raley Farms, Martyn Woods and the inland subdivisions **do NOT need wind & hail or flood coverage** the way beach-front homes do. Standard homeowners is often all that's required.

## The 3-policy stack (for those who need it)

Coastal-adjacent Alabama homeowners may carry up to three separate policies (or one combined product that breaks down into these). Off-island buyers usually only need the first one:

### Homeowners

Standard fire, theft, liability.  
Required on every home.  
Roughly \$1,500–\$3,500/yr on a \$500K home depending on age and construction.

### Wind & Hail

Separate coastal policy.  
**Generally only required for beach-front / Gulf-adjacent homes.** Typically \$2,000–\$6,000/yr — Fortified Gold homes drop this 40–55%.

### Flood

NFIP or private. **Only required if you're in a FEMA flood zone or your lender requires it.** Most off-island homes in Zone X don't need it. \$400–\$2,500/yr if you do.

## The Fortified program — your single biggest lever

The IBHS Fortified Construction standard is the most important acronym in coastal real estate. A "Fortified Gold" certified home is built (or retrofitted) to withstand hurricane-force wind through specific roof, sheathing, and connection requirements. Alabama law mandates that insurers **provide a substantial discount** on wind premiums for Fortified-certified homes.

- **Fortified Roof** — the entry-level cert. Roughly 30% discount.
- **Fortified Silver** — adds wall-to-roof connections. ~40% discount.
- **Fortified Gold** — full structural cert. **45–55% wind premium discount.**

Most new construction in Aventura, Stonegate, Raley Farms, and the Bon Secour developments comes Fortified Gold by default. Older homes can be retrofitted (~\$8K–\$25K) and the savings often pay it back in 4–6 years.

## THE RIGHT QUESTION TO ASK ANY LISTING

Before you fall in love with a house, ask: "What's the Fortified designation, and can I see the certificate?" If the answer is no, we'll model what insurance will actually cost so you don't get surprised at closing.

## Flood zones — not as scary as the maps look

Flood zone designations vary block by block. Most of Aventura, Craft Farms, Stonegate, and the inland subdivisions are in **Zone X** (preferred risk) — flood insurance optional and cheap. Beach-front and lagoon-adjacent properties are higher zones with mandatory coverage. We pull the FEMA flood map for every property you consider.

## SECTION 04

# Where most relocating families land.

These four account for the majority of out-of-state buyers we work with. The full database of 33 Gulf Shores subdivisions is at [bigbeachal.com/gulfshoresubdivisions](http://bigbeachal.com/gulfshoresubdivisions).



**WEST GULF SHORES · NEWER CONSTRUCTION · FAMILY-FOCUSED**

## Aventura

The crown jewel for new growth. Modern Craftsman homes, all built Fortified Gold or better, on small-to-mid lots with a community pool and sidewalks. **Five minutes from the new high school campus.** Where most relocating families with school-age kids end up.

**\$335K – \$815K · ~400 homesites · HOA ~\$100/mo**



**FORT MORGAN RD · GATED · GOLF · BAYVIEW**

## The Peninsula

Quiet, gated, golf-course living with a private beach club on Mobile Bay. 27-hole Arnold Palmer course, tennis, indoor/outdoor pools, fishing pier. Skews older, fewer kids, more luxury. The choice for empty-nesters who want space and seclusion within minutes of downtown.

**\$406K – \$1.6M · ~350 homesites · HOA ~\$450+/mo**



**NORTH GULF SHORES · ESTABLISHED · TWO GOLF COURSES**

## Craft Farms

The established choice. Mature live oaks, two championship golf courses, and a more traditional Southern-coastal feel. Wider price spread than Aventura — older homes are excellent value, newer customs are luxury. Master-planned with a clubhouse, resort pool, and easy shopping access.

**\$355K – \$1.55M · ~500 homesites · HOA Moderate**



**WEST INTRACOASTAL · GATED · WOODED · ACREAGE**

## Martyn Woods

One of the few places in Gulf Shores where you can find **large wooded estate lots (1+ acre)** behind a gate. Mature trees, tennis courts, real privacy. The choice for buyers who want a real Southern estate feel rather than a tract neighborhood.

**\$505K – \$1.65M · ~150 homesites · HOA Moderate**



## SECTION 05

# The other 29.

These are the next-tier options we recommend depending on your price point, lifestyle, or proximity needs. The full interactive map with stats and photos is at [bigbeachal.com/gulfshoressubdivisions](https://bigbeachal.com/gulfshoressubdivisions).

## If schools are the #1 priority

- **Stonegate Estates** — In the new HS zone, larger lots than Aventura, lower price entry. \$424K–\$549K.
- **Raley Farms** — Brand new construction, families with elementary-age kids, walkable. \$342K–\$510K.
- **Savannah Point** — New construction, near new HS, community pool. \$395K–\$539K.
- **Osprey Landing** — Established family enclave near new HS campus. \$335K–\$420K.

## If beach access is the #1 priority

- **Kiva Dunes** — Direct beach + golf resort, world-famous course. \$750K–\$5M+.
- **The Beach Club Cottages** — Walk to beach, full resort amenities, strong rental potential. \$765K–\$1.15M.
- **Surfside Shores** — Direct beach access, Fort Morgan, mix of vacation and primary. \$305K–\$2.2M.
- **Cabana Beach** — Quiet Fort Morgan beach community, raised-beach homes. \$500K–\$1.13M.

## If value is the #1 priority

- **Crimson Ridge** — Solid amenities, near-city, established family neighborhood. \$230K–\$350K.
- **Gulf Pines** — Established cottage community minutes from beach. \$215K–\$450K.
- **Lagoon Mobile Home** — Manufactured housing along the lagoon. Rare entry point. \$130K–\$240K.
- **Ancient Oaks** — Stunning oak canopy, central, established. \$319K–\$440K.

## If boating / waterfront is the #1 priority

- **Waterways** — Brand new ICW boating community with marina/docks and deep-water access. \$890K–\$1.79M.
- **Laguna Key** — Upscale Fort Morgan with gulf access, large raised-beach homes. \$851K–\$3.35M.
- **Ponce De Leon Court** — Beach Boulevard with direct beach access positions. \$680K–\$2.88M.

### BROWSE ALL 33 WITH THE INTERACTIVE MAP

Side-by-side stats, school zones, drive times, and photos for every Gulf Shores subdivision:  
[bigbeachal.com/gulfshoressubdivisions](https://bigbeachal.com/gulfshoressubdivisions)

## SECTION 06

# The \$139M leap.



Gulf Shores City Schools (GSCS) split off from the Baldwin County district in 2019 to build a more focused, better-funded local system. The "A" rating they hold today is the result of a multi-year capital campaign that culminates Fall 2026 with the new high school opening.

**"A"**

DISTRICT RATING (95)

**\$139M**

NEW HS INVESTMENT

**2026**

NEW HS OPENS (FALL)

**287K**

SQ FT NEW HS CAMPUS

## The new Gulf Shores High School (Fall 2026)

Located on County Road 8 between Aventura and Stonegate. A **287,000 sq ft collegiate-style campus** designed for 1,000+ students. The school is built around specialty academies, not just a generic comprehensive curriculum:

- **Bio-medical Academy** — pipeline to nursing and medical careers
- **Marine Biology Academy** — leveraging the actual coast outside the door
- **Robotics & Engineering** — STEAM-focused labs and competition teams
- **Aviation Hub** — direct ties to Jack Edwards Airport pilot training
- **Music Production** — the south's best high school audio program (ambitious)
- **Dolphin Athletic Center** — two competition gyms, 18,000 sq ft field house

## Elementary & middle (already strong)

- **Gulf Shores Elementary (PreK–5)** — STEAM emphasis, makerspaces, coding, i-Ready personalized instruction
- **Gulf Shores Middle (6–8)** — Honors courses, experiential outdoor learning, strong electives (band, newspaper, art)

When the new HS opens, the existing HS building becomes the new MS campus, and the current MS campus becomes an expansion of GSES. The whole district shifts up by one building.

## Private & charter options

If GSCS isn't the right fit, **Snook Christian Academy** (Foley, K–12) and **Bayshore Christian School** (Fairhope, ~30 min) are the closest established privates. There's no charter school in Gulf Shores proper. For college: **Coastal Alabama Community College** has a Gulf Shores campus and dual-enrollment program with the high school.

## SECTION 07

# Not just sand. A protected ecological network.



## Gulf State Park — the crown jewel

The defining feature of Gulf Shores. **6,500 acres** of state-protected park, including **3.5 miles of pristine, undeveloped white-sand beach** right in the middle of town. Unlike Florida's coastline where high-rises dominate every inch, Gulf Shores keeps the beach mostly open. Park entry is free; vehicle parking is by ParkMobile app.

## The Hugh S. Branyon Backcountry Trail

Arguably the greatest outdoor amenity on the coast. A **28+ mile network of paved, ADA-accessible paths and wooden boardwalks** through nine different ecosystems — pine forests, freshwater marshes, coastal dunes, all in one afternoon. Common to spot whitetail deer, bobcats, bald eagles, and alligators (safely from the boardwalks) while you ride or jog.

*"When people imagine retiring to the beach, this is what they're imagining without knowing the name. The Backcountry Trail is the answer to 'what do you do all day?'"*

## Little Lagoon

On the west side of Gulf Shores sits **Little Lagoon — 2,480 acres** of shallow, brackish water (mostly 4–6 feet deep). It connects to the Gulf via Lagoon Pass and is highly favored by locals for kayaking, paddleboarding, and chasing speckled trout without dealing with open-ocean surf. The "Little Lagoon Restoration Project" is constantly expanding oyster reefs and living shorelines — water quality has been improving year over year.

## Beach access points

Public beach access is everywhere. Major access points include **Gulf Place** (downtown — restrooms, parking, pavilion), **Lake Shelby** (state park beach area), **The Hangout** (restaurant + main public beach), and **Romar Beach** (Orange Beach side). Most subdivisions also have either dedicated access easements or short drives to public access.

## Wildlife & conservation

Sea turtle nesting season runs **May through October** (Loggerheads, mostly). Share the Beach is a volunteer program; turtle nests are marked off and lights-out rules are enforced. **Bon Secour National Wildlife Refuge** protects 7,000+ acres west of Fort Morgan — birding, hiking, undeveloped beach. **Fort Morgan Historical Site** at the western tip is a full Civil War-era fort and ferry landing.



## SECTION 08

# Defined by water.



Gulf Shores and Orange Beach are literally defined by water. The **Intracoastal Waterway (ICW)** runs right through the center of town, acting as an aquatic highway that connects Mobile Bay to Perdido Bay. For boaters, this means you can dock-and-dine, island-hop, or transit without ever entering open ocean.

## Public launches

- **The Launch at ICW (Orange Beach)** — brand new, massive facility with 1,700 ft of water frontage, 6 boat launches, huge parking. The best public launch on the coast.
- **Boggy Point** — favored for immediate proximity to Perdido Pass (the gateway to the open Gulf).
- **Mo's Landing & Canal Park** — classic, easy-access launches in Gulf Shores for back-bay fishing and cruising.
- **Cotton Bayou** — quieter launch, popular for kayaks and small craft.

## The fishing fleet

The charter fleet is legendary. **Offshore deep sea fleets** operate heavily out of Orange Beach Marina and Zeke's Landing, taking anglers 10–30 miles out for Red Snapper, Grouper, Mahi-mahi, and Yellowfin Tuna. Red Snapper season is short and competitive — Memorial Day weekend is opening day.

**Inshore guides** operate in the bays (Wolf Bay, Perdido Bay, Mobile Bay) targeting Redfish, Speckled Trout, Flounder, and Sheepshead. You don't need a boat — half-day inshore trips run \$400–\$650 for a party of 2–3 and routinely produce limits.

## Owning a boat here

- **Alabama boater registration** required for any motorized vessel. Walk-in at the courthouse or online via [outdooralabama.com](http://outdooralabama.com).
- **Boater Safety Card** required for anyone born after April 28, 1954 (state law).
- Wet-slip rates at major marinas: \$13–\$22 per foot per month.
- Dry-stack storage: \$200–\$450/mo depending on boat size.
- Most newer subdivisions (Waterways, Laguna Key) include private docks or community marinas.

## Fuel docks & boat services

Major fuel docks: **Saunders Yachtworks** and **Sportsman Marina** (Orange Beach), **Bear Point Marina** (Wolf Bay). Local mechanics: Reds Marine, GSO Marine. The boating economy here is mature — anything you need is within 10 minutes.



## SECTION 09

# The "permanent vacation" infrastructure.



## The Wharf Amphitheater (Orange Beach)

The **10,000-seat outdoor amphitheater** is the premier music venue on the Gulf Coast. The C Spire Concert Series brings A-list talent — recent and upcoming acts include **Dave Matthews Band, Chris Stapleton, Jelly Roll, Willie Nelson, Eric Church, Riley Green, Dierks Bentley, and Old Dominion**. The surrounding district has a Ferris wheel, laser light shows, and 30+ restaurants and shops.

## OWA Parks & Resort (Foley, 15 min north)

A mega-destination featuring a full-scale amusement park (**The Park at OWA**), an indoor water park (**Tropic Falls**), and a walkable "Downtown" district filled with dining, live music, and the OWA Adventure Hotel. Annual passes are reasonable for families.

## Waterville USA & Alabama Gulf Coast Zoo

**Waterville USA** — 20-acre waterpark + amusement park a few blocks off the beach. FlowRider, wave pool, go-karts. **Gulf Coast Zoo** recently relocated to a massive modern facility in Gulf Shores and is famous for "up-close" animal encounters and lemur interactions.

## The festival calendar

- **Hangout Music Festival (May)** — three days of national headliners on the public beach. 40,000+ attendees.
- **National Shrimp Festival (October)** — the area's signature event. 200+ vendors, music, headliners, food. ~250,000 attendees over four days.
- **Bama Coast Cruisin' (April + November)** — classic car shows that take over The Wharf. Massive draw.
- **Coastal Christmas (December)** — town-wide light displays, parade, and the Sertoma Christmas Boat Parade on the ICW.
- **Mardi Gras (Feb/March)** — Mobile and Fairhope have the bigger parades, but Gulf Shores has its own (the Mystic Krewe of the Marauders) and it's much more relaxed.
- **Frank Brown International Songwriters' Festival (Nov)** — 200+ songwriters performing in restaurants and bars across the Gulf Coast for 10 days.

## Off-season is honestly better

October through April, you have the beaches, restaurants, and roads largely to yourself. Most of the festivals happen in the shoulder seasons. A few restaurants close briefly in January for renovations — but everything else is open and uncrowded.

## SECTION 10

# Where the locals actually eat.



## Locals' favorite restaurants

- **The Sloop** — Tucked under the Gulf Shores bridge. Incredible Philly cheesesteaks, craft drinks, "pirate sports bar" vibe. The ultimate local hideaway.
- **Fish River Grill #3** — Famous for "Swamp Soup" and a proudly funky atmosphere. Best authentic burgers, gator bites, and Cajun baskets in town.
- **DeSoto's Seafood Kitchen** — Decades of fresh-catch daily specials. Locals' lunch standard.
- **Tacky Jacks** — Has tourists but a massive local favorite for breakfast before fishing trips and world-famous Bushwackers.
- **Sea-N-Suds** — Built on pylons over the sand. Affordable burgers, cold beer, fried shrimp since the 1970s.
- **Cosmo's (Orange Beach)** — Upscale-casual, creative menu, the date-night standard.
- **Doc's Seafood Shack** — Classic Cajun seafood, no-frills, locals-only feel.
- **Voodoo BBQ & Grill** — Solid BBQ in a tourist-heavy area where it's hard to find good BBQ.

## Coffee, breakfast & brunch

**The Coffee Loft** (downtown), **Souvenir Coffee**, and **Tropical Smoothie Cafe** are the morning go-tos. **Hazel's Nook** for breakfast biscuits. **The Pink Pony Pub** for a beach-bar Bloody Mary. **Big Beach Brewing** is the local craft brewery and runs food trucks Thurs–Sun.

## Groceries — the power grid

Gulf Shores' grocery infrastructure is overbuilt for 100,000+ summer visitors, which means in the off-season locals have shockingly good access:

- **Rouses Market (Hwy 59)** — regional favorite for culinary purists. Best seafood and butcher in town. Local Conecuh sausage, boil pots, Gulf shrimp.
- **Publix (Hwy 59)** — Pub Subs, excellent bakery, pristine produce.
- **Walmart Supercenter (E Fort Morgan Rd)** — primary one-stop for west-side locals.
- **Target (Pritchett Dr)** — home decor, clothing, Drive-Up service, in-store Starbucks.

## Healthcare

**South Baldwin Regional Medical Center** in Foley (12–15 min north) is the local hospital — full-service ER, 112 beds, primary surgery. For specialized care, **USA Health** and **Mobile Infirmary** are about 60 min west in Mobile. **Pulmonary & Sleep** specialists in town. **Urgent Care of South Baldwin** for non-emergencies. Multiple dental practices and excellent veterinary care (Gulf Shores Animal Hospital, Coastal Animal Hospital).

## SECTION 11

# A well-resourced small-city department.



## Gulf Shores Police Department

The Gulf Shores Police Department (GSPD) holds the prestigious **CALEA Gold Standard accreditation** — a distinction held by only a tiny fraction of departments nationwide. In recent tracking, the department's average **priority response time was 3 minutes 36 seconds** — exceptional for a coastal community that triples in summer.

**CALEA**

GOLD ACCREDITED

**3:36**AVG PRIORITY RESPONSE  
(MIN:SEC)**24/7**

MARINE UNIT ON WATER

**Flock**

CAMERA NETWORK

## Proactive policing technology

- **Flock Safety Cameras** — automated license plate readers at every major intersection, park, and school. Stolen vehicles, missing persons, AMBER alerts get hits within minutes.
- **Dedicated Marine Unit** — full-time squad on the ICW handling boater safety, water rescues, and wildlife emergencies.
- **Citizens' Police Academy & Youth Academy** — community-engagement programs that consistently fill up.

## Beach safety & lifeguards

The Beach Safety division runs a strict **colored flag system** (Green to Double Red) and free text alerts. Sign up: **text ALBEACHES to 888-777**. Lifeguards run extensive UTV and Waverunner patrols and are among the best-trained in the Southeast.

### CRIME STATS

Per the FBI Uniform Crime Report and city data, Gulf Shores' violent crime rate is significantly below the Alabama state average. Property crime spikes mildly in summer (predictable — visitor-heavy neighborhoods) but most subdivisions report year-over-year declines. The biggest "safety issue" most residents talk about is summer traffic, not crime.

## Fire & EMS

Gulf Shores Fire-Rescue runs three stations with mutual aid from Orange Beach and Foley. The Marine Unit doubles as water-rescue. EMS is Med-Star with primary transport to South Baldwin Regional.



## SECTION 12

# The honest weather conversation.



## The year-round weather picture

Gulf Shores has a humid subtropical climate. **Mild winters, hot humid summers, ~230+ sunny days/year.** Average highs by month:

**Winter****Dec–Feb**

60–65°F highs

40–48°F lows

Snow: ~once/decade

**Spring/Fall****Mar–May / Oct–Nov**

72–82°F highs

The pleasant months

Beach weather, low crowds

**Summer****Jun–Sep**

88–92°F highs

~80% humidity

Daily afternoon thunder

## Hurricane season — June 1 to November 30

Hurricanes are a fact of coastal life. **Don't pretend otherwise.** Major storms in recent memory: Ivan (2004), Katrina (2005, glancing), Sally (2020 — direct hit, significant damage), and a long quiet stretch since.

Modern Gulf Shores manages this with: highly drilled, phased evacuation plans (county and city in lockstep), strict building codes (Fortified construction is essentially default for new builds), pre-positioned utility crews from neighboring states during named-storm threats, and a city app for real-time alerts.

### WHAT HURRICANE PREP ACTUALLY LOOKS LIKE FOR RESIDENTS

You'll have plywood or panels for windows (or impact-rated windows in newer construction). You'll keep a 5-day supply of water and shelf-stable food. You'll know your evacuation route (most coastal residents go north to Montgomery or northeast to Atlanta). The reality is less dramatic than the news makes it look — most years, you don't evacuate at all.

## Heat & humidity (the actual hard part)

July and August are intensely hot and humid — prepare to live in air conditioning or in the pool. Outdoor activities shift to early morning or evening. The trade-off: you have water in every direction.

## Traffic seasons

From **Spring Break through Labor Day**, Highway 59 (the main north-south road in town) becomes congested. Locals master the back roads — County Road 8, Foley Beach Express, neighborhood cut-throughs. After Labor Day, traffic disappears almost overnight and stays gone until the next March.

## SECTION 13

# You're more connected than you'd guess.

## Jack Edwards (JKA) — right in town

The local airport, just north of the Intracoastal Waterway, is rapidly becoming a real regional hub. The city is executing a **\$15 million terminal expansion** by Fentress Architects (breaking ground summer 2026, completion target May 2027) — adding gate areas, expanded baggage claim, and multi-aircraft simultaneous boarding.

### Allegiant nonstop destinations from JKA (13 routes)

- |                     |                              |
|---------------------|------------------------------|
| → Springfield, MO   | → Knoxville, TN              |
| → Louisville, KY    | → Nashville, TN              |
| → Huntsville, AL    | → Kansas City, MO            |
| → Omaha, NE         | → St. Louis / Belleville, IL |
| → Oklahoma City, OK | → Cincinnati, OH             |
| → Appleton, WI      | → Bentonville (XNA), AR      |
| → Des Moines, IA    |                              |

## Pensacola International (PNS) — 55 minutes east

For destinations Allegiant doesn't fly, locals use PNS. **Delta, American, Southwest, and United** all run daily flights with national connectivity. The drive over the Lillian Bridge into Florida is genuinely scenic — most locals consider it pleasant, not a chore.

## Mobile Regional (MOB) — 70 minutes west

Smaller, less convenient, but useful for occasional Delta or American hub connections to Atlanta and Charlotte that PNS doesn't have.

## Driving distances (because Gulf Shores is also a great hub for road trips)

**55min**  
PENSACOLA

**1h 10m**  
MOBILE

**3h 30m**  
NEW ORLEANS

**4h 30m**  
ATLANTA

## Local transportation

Gulf Shores is built around the car. There's no public transit beyond a seasonal beach trolley. Uber and Lyft are reliable in the high season but spotty in the off-season. Bicycling on the Backcountry Trail and beach paths is a way of life — many residents own a beach cruiser AND a regular bike.

For longer rides: **Amtrak's Crescent line** connects Mobile to Atlanta, NYC, and New Orleans. Greyhound runs out of Mobile and Pensacola.

## SECTION 14

# The roadmap most successful out-of-state buyers follow.

Most of our successful relocations start the conversation 9–18 months before the move actually happens. Here's the typical timeline:

**Months** **Visit in two seasons****12–9**

Come down once in **February** and once in **June or July**. Off-season Gulf Shores is a totally different city than peak summer Gulf Shores. Most relocators love both — but you should see both before signing.

**Months** **Identify your top 3 neighborhoods****9–6**

Drive every subdivision on your list. Visit at different times of day (a Tuesday evening tells you something a Saturday afternoon doesn't). We can drive you, or send video walk-throughs if you can't be here.

**Months** **Lock in financing & insurance pre-quotes****6–3**

Talk to a coastal lender (Dave Davis runs this side personally — he's both your Realtor and a licensed lending specialist). Get insurance pre-quotes on 2–3 candidate homes so you know your real cost before any offer. Resolve any pre-approval questions while you have time.

**Months** **Sell your current home (if applicable)****3–1**

List your existing home with enough runway to avoid a forced sale. We can recommend agents in your current city (we have a national referral network). Decide on the bridge: rent for 60 days here? Stay with family? Lease your current place for a few months?

**Month** **Move-in week****1**

Closing happens (most of our out-of-state closings are remote via Power of Attorney). We'll meet your moving truck, hand you keys, walk you through the home, and have a list of recommended utility setup, internet, and basic logistics so day one is calm.

**Month** **The first 90 days****2+**

File homestead exemption (saves you on taxes year one). Update driver's license, vehicle registration. Find your routine — the right grocery store, the right doctor, the right gym, the right coffee. We check in weekly during this period.



READY WHEN YOU ARE

## Let's talk.

You've now got the same baseline information we send every serious out-of-state buyer. Whatever your timeline — 6 weeks or 18 months — the next move is a conversation.

**Kelly Davis****ASSOCIATE BROKER · TEAM LEAD**

Primary contact for relocation buyers.  
Lives in Gulf Shores year-round.

**Dave Davis****REALTOR · LENDING SPECIALIST**

Handles the financial side: financing,  
insurance, the structural review.

**Kerri Nicketta****EXPERT BUYER SPECIALIST**

Deep-knowledge buyer's agent. Runs  
vacation/condo side.

### Three ways to start

**1 · Quick call**

15-minute "Relocation Strategy" call. Map your timeline, identify which neighborhoods fit. No sales pitch.

**Book at:**

[realestatecrmpro.com/  
schedule/new-buyer-  
consult-call](https://realestatecrmpro.com/schedule/new-buyer-consult-call)

**2 · Browse subdivisions**

Interactive map of all 33 Gulf Shores subdivisions with stats, schools, drive times, and photos.

**Visit:**

[bigbeachal.com/  
gulfshoressubdivisions](https://bigbeachal.com/gulfshoressubdivisions)

**3 · Reply to this email**

Email that delivered this guide goes straight to Kelly. Just reply with your #1 question.

**Email:**

[info@bigbeachal.com](mailto:info@bigbeachal.com)

**Phone:**

[251-289-1553](tel:251-289-1553)

*"We've made the move ourselves, and we've helped a lot of families do it too. Whatever your timeline, we'd love to help you find your gathering place on the Gulf Coast."*

— KELLY, DAVE & KERRI