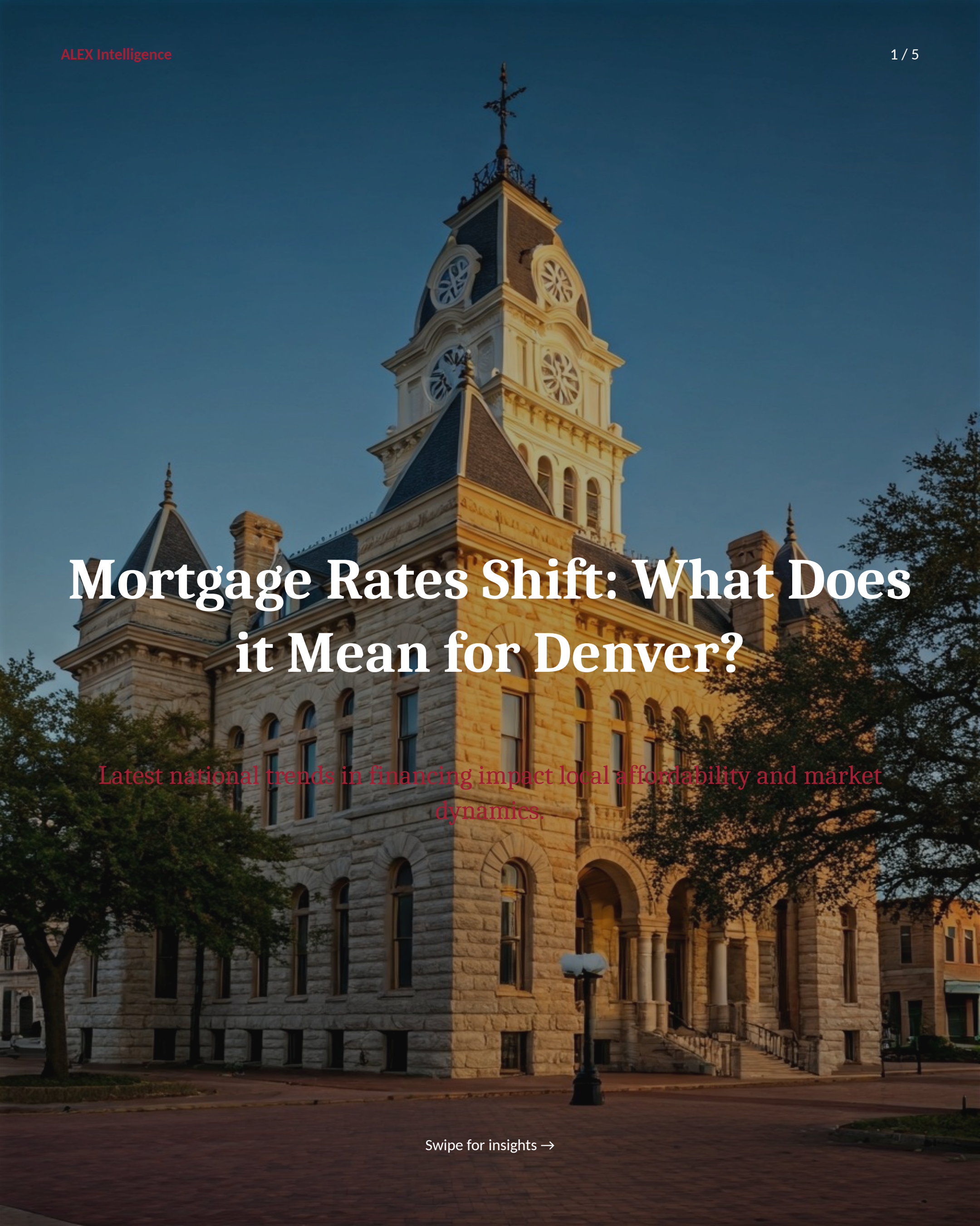


Mortgage Rates Shift: What Does it Mean for Denver?

Latest national trends in financing impact local affordability and market dynamics.

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THE DATA

6.73%

30-Year Fixed Mortgage Rate

The average 30-year fixed mortgage rate experienced a slight dip this week.

As of August 11, 2026, the average interest rate on a 30-year fixed mortgage stands at 6.73%. This represents a marginal decrease of 0.05 percentage points over the past week, signaling a period of stabilization after recent fluctuations.



Source: Forbes Advisor, citing Mortgage Research Center · Published August 11, 2026

01

Affordability Remains a Key Denver Concern



Even with a slight dip, mortgage rates at 6.73% continue to influence purchasing power in Denver's competitive market. Buyers must carefully assess their budgets, as higher financing costs can significantly impact monthly payments and overall affordability. This persistent factor shapes demand, particularly for entry-level and mid-range homes.



02

Market Stability vs. Inventory Challenges

While stabilizing mortgage rates offer a degree of predictability, Denver's housing market still contends with limited inventory. This combination can lead to a sustained seller's market for desirable properties, even as some buyers face affordability hurdles. The interplay between financing costs and available homes will dictate the pace of transactions.

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