

Is High Country Housing Becoming Unaffordable?

A closer look at the market's affordability trends

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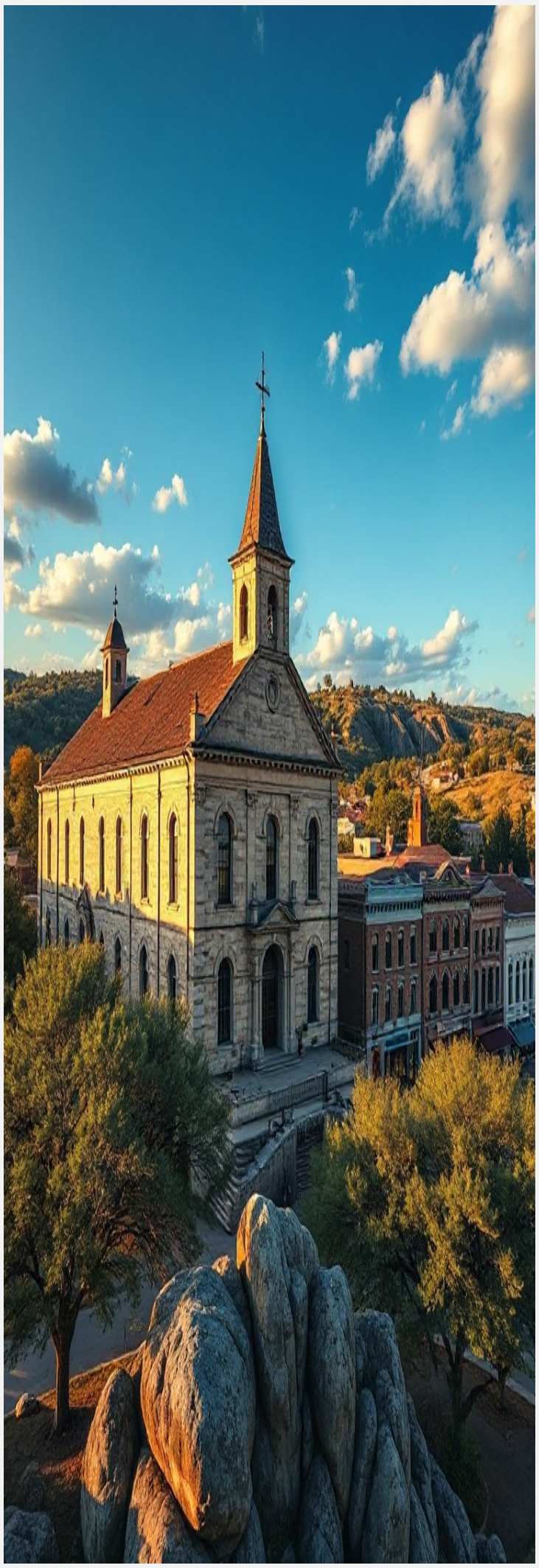
THE DATA

$785K

Median Home Price

In Summit County, Colorado, as of Q2 2026.

The median home price in Summit County has risen to $785,000 in Q2 2026, marking a 12% increase year-over-year. This surge reflects a growing demand from out-of-state buyers and second-home investors. The increase is also tied to the region's appeal as a premier ski destination and retreat location.



Source: Kansas City Fed · Published August 27, 2026

01

Federal Rates Fueling Demand

The Federal Reserve's recent rate decisions have indirectly supported high-end real estate markets like the High Country. As interest rates remain elevated, many buyers are shifting toward fixed-rate, long-term purchases. This behavior is especially pronounced among affluent out-of-state buyers who view property in the High Country as a hedge against inflation and a luxury asset.



02

Tourism-Driven Price Pressure

Tourism continues to be a key driver of housing demand, particularly during peak seasons. The influx of visitors seeking short-term rentals and vacation homes has reduced the supply available for long-term residents. As a result, local affordability is eroding more rapidly than in other Colorado regions, despite similar macroeconomic conditions.

Real Estate Strategy & Intelligence Leader. Democratized Blue Ocean Strategist & Operator.

Diane Hart Alexander, MBA, MHA

Designated Broker, ALEX.RealEstate

Chair & CEO, ALEX

+1 713.591.9902 · diane@alex.realestate

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