

#1 in Colorado: Homes Owned Free and Clear — ALEX Intelligence 2026

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Boulder leads all cities in owner-occupied homes with no mortgage — ALEX Intelligence, 2026

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## THE DATA

# 39.7%

### Homes Owned Free and Clear (2024)

Boulder's 39.7% share of homes free of mortgage debt ranks first in Colorado.

The high percentage suggests a cohort of long-term, financially secure residents who have either paid off their homes or purchased them with minimal financing. This is not a national average — it is a locally distinct phenomenon.

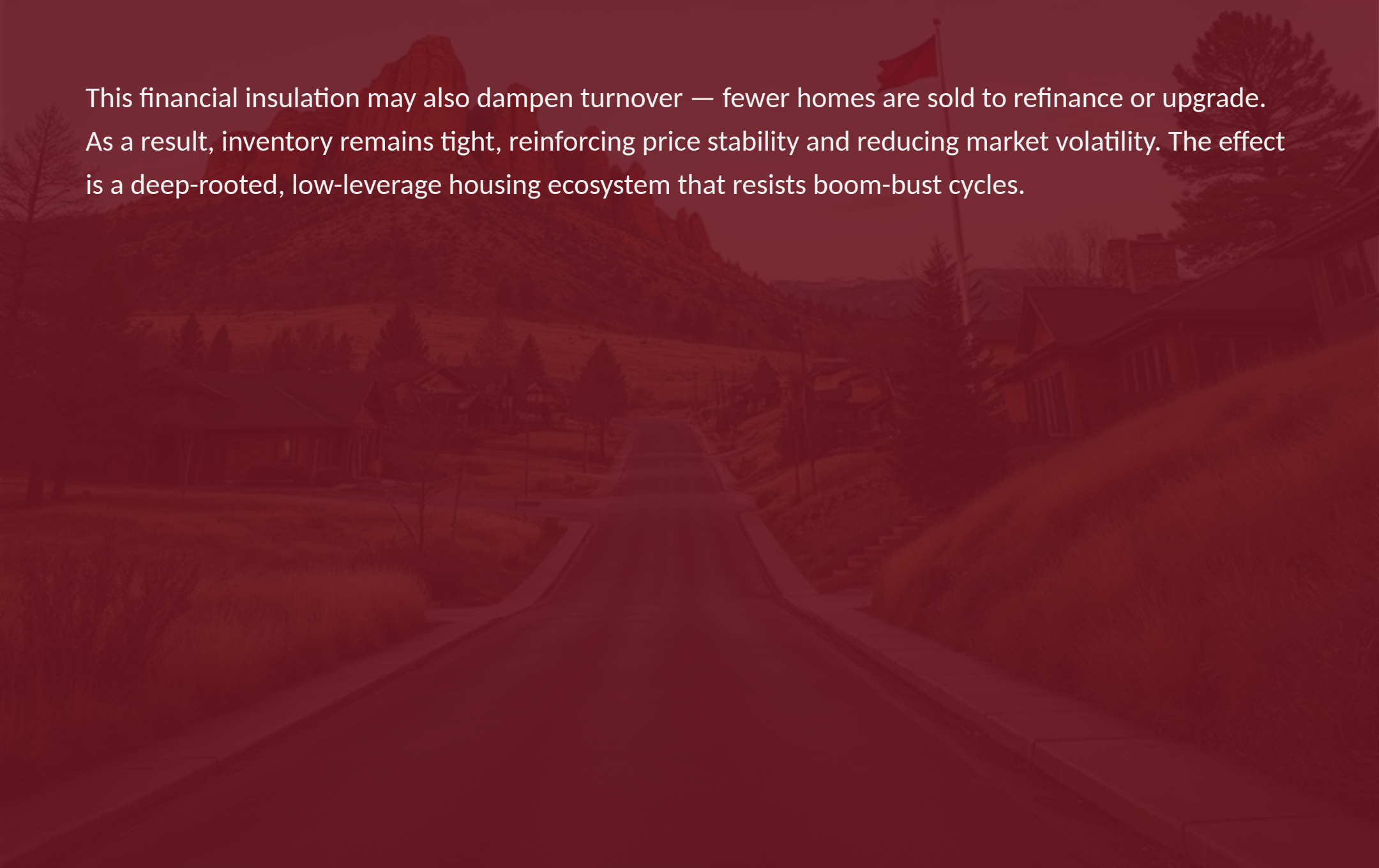
Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2024 • ALEX Intelligence computation  
<https://alex-companies.com/data/2026-09-23-boulder-free-and-clear-place-mkt>



# 01

## Wealth Accumulation as a Market Engine

This financial insulation may also dampen turnover — fewer homes are sold to refinance or upgrade. As a result, inventory remains tight, reinforcing price stability and reducing market volatility. The effect is a deep-rooted, low-leverage housing ecosystem that resists boom-bust cycles.



# 02

## Affordability's Hidden Architecture

This challenges the narrative that high prices equal exclusion. In Boulder, affordability is not about entry-level access — it's about financial freedom after purchase. The market's real edge is not in low prices, but in long-term ownership stability. This makes Boulder not just a place to live, but a place to build lasting wealth.

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

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