

Federal Heights — #1 of 10: Homes Owned Free and Clear

Federal Heights Leads Colorado in Free-and-Clear Homes

Source: ALEX Intelligence · Published October 12, 2026

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THE DATA

64.2%

Homes Owned Free and Clear (2024)

Federal Heights leads the eastern Denver metro and Colorado in mortgage-free homeownership.

With 64.2% of homes owned free and clear, Federal Heights stands as a benchmark for financial resilience in the Aurora metro. This is not a national trend but a localized phenomenon, rooted in generational wealth, long-term residency, and stable employment patterns in this community. The figure reflects a deeply entrenched ownership culture, not speculative activity.

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2024 • ALEX Intelligence computation
<https://alex-companies.com/data/2026-10-12-aurora-free-and-clear-place-mkt>

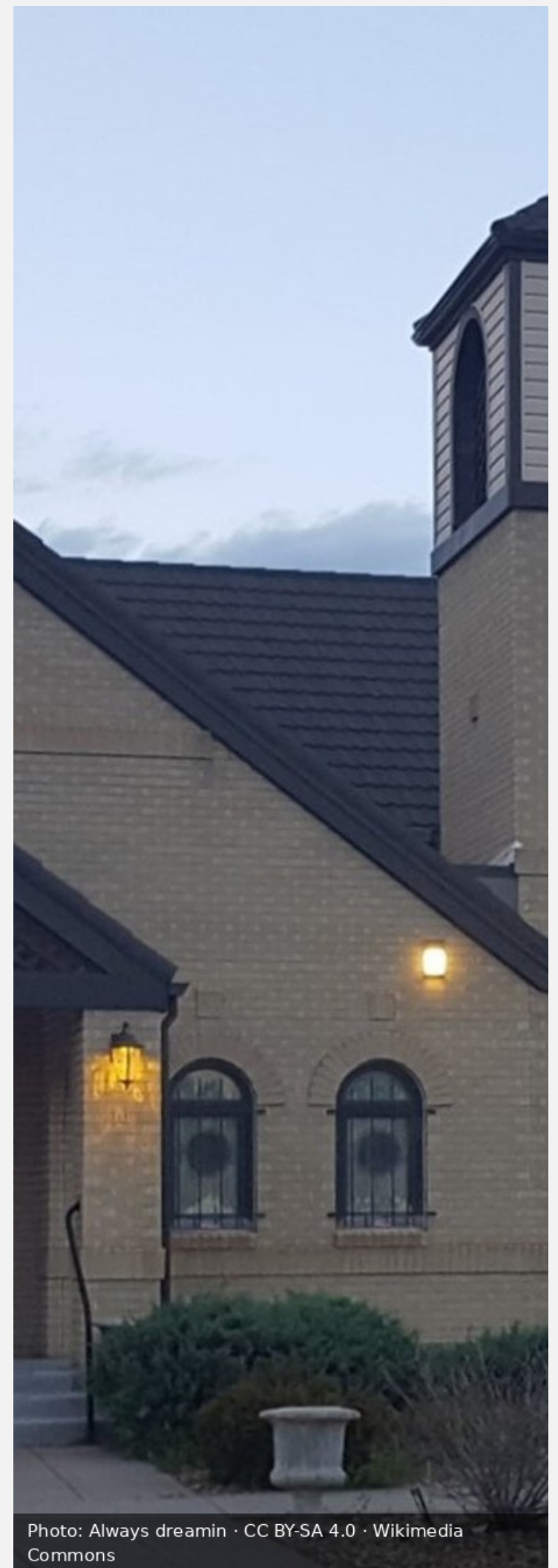


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01

Wealth is Embedded, Not Just Owned

This deep ownership base means fewer foreclosures, less refinancing risk, and stronger community cohesion. It also makes the area less sensitive to interest rate fluctuations—unlike markets where high leverage amplifies risk. The result is a market that grows not from speculation, but from enduring financial capacity.

02

The Invisible Engine of Affordability

In a region where new construction is rising and demand is strong, this foundation of equity ensures that growth is sustainable, not overheated. The market is not just affordable—it's resilient. The high rate of free-and-clear ownership is not a relic; it's a strategic advantage that future-proofs the area against volatility.



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