

#1 in Aurora, #1 in Colorado — ALEX Intelligence 2026

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Aurora leads Colorado in homes owned free and clear — ALEX Intelligence, 2026

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THE DATA

64.2%

Homes Owned Free and Clear (2024)

Federal Heights leads the eastern Denver metro in mortgage-free ownership, a benchmark unmatched in the region.

This 64.2% figure in Federal Heights underscores a deep-rooted trend of long-term wealth accumulation and low financial leverage across the eastern Denver metro. Unlike markets reliant on refinancing or high debt, this area has built stability through generational equity and sustained affordability. The data reflects a market where homeownership is not just a dream, but a financial reality for the majority.

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>

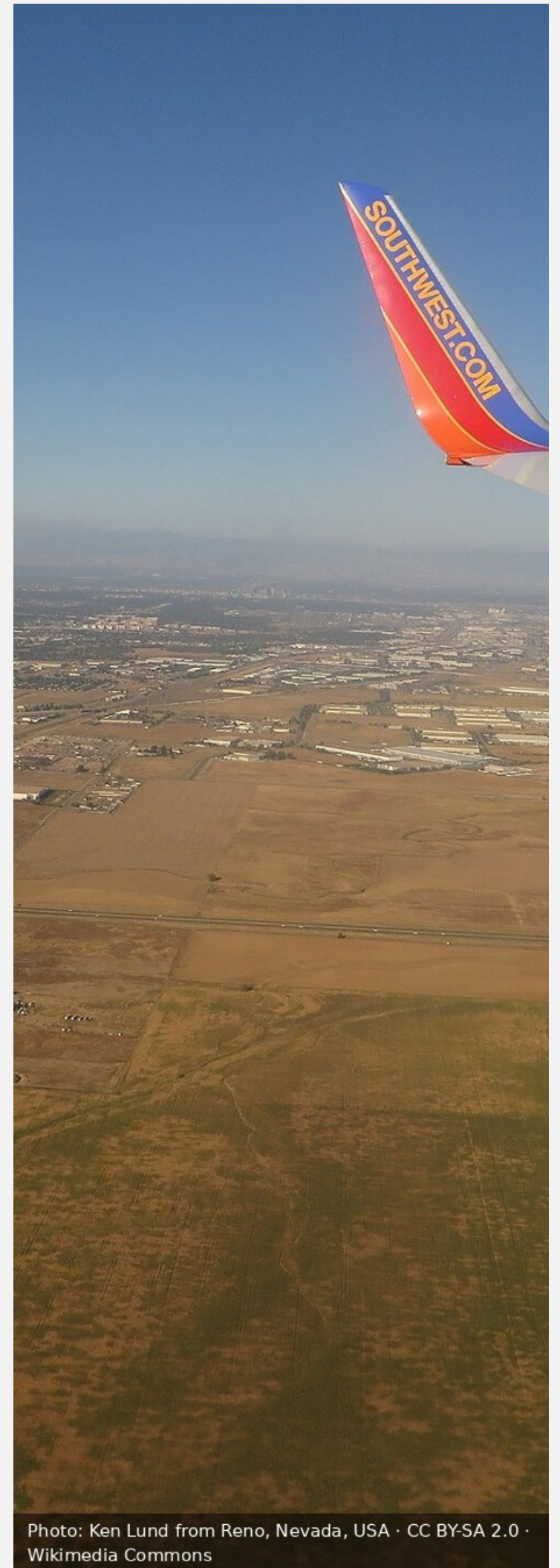


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01

Equity is the new capital

In Aurora, the absence of mortgage debt isn't a sign of stagnation—it's a signal of financial sovereignty. With 64.2% of homes free and clear in Federal Heights, residents possess liquid equity that can be leveraged for business, education, or home improvements without incurring new debt. This creates a self-reinforcing cycle: low leverage enables wealth preservation, which in turn supports local economic resilience even during regional downturns.

02

Affordability is structural, not temporary

While rising home prices elsewhere signal exclusion, Aurora's high free-and-clear rate suggests affordability is built into the market's DNA. Homebuyers in this region are not priced out—they are building equity faster than they accumulate debt. This dynamic allows the market to absorb price increases without increasing financial risk, making it a rare example of sustainable appreciation rooted in ownership strength rather than speculative demand.

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