

Golden — #1 of 10: Home Value to Income Ratio

Golden Leads Colorado in Home Affordability Stress

Where a home costs most years of income — source: ALEX Intelligence, 2026

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THE DATA

8.5x

Home Value to Income Ratio (2024)

Golden records the highest ratio in the Denver metro area, indicating the greatest affordability pressure.

Golden's 8.5x Home Value to Income Ratio reflects a market where median home prices exceed eight and a half years of median household income. This level of strain is not just a local anomaly — it signals a deepening divergence between housing costs and income growth in high-demand urban corridors. While Denver's ratio sits at 6.5x, Golden's premium reflects concentrated demand in a historically affluent, transit-accessible enclave.

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2024 • ALEX Intelligence computation

<https://alex-companies.com/data/2026-10-15-denver-value-to-income-place-mkt>

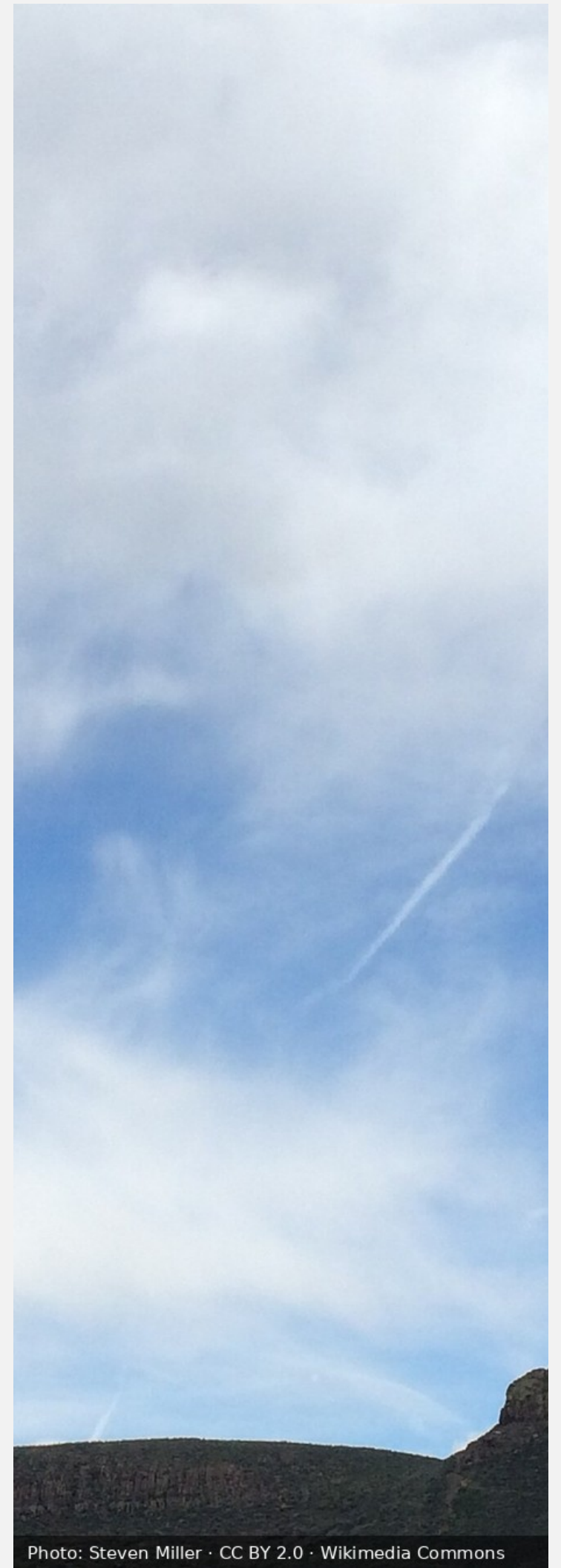
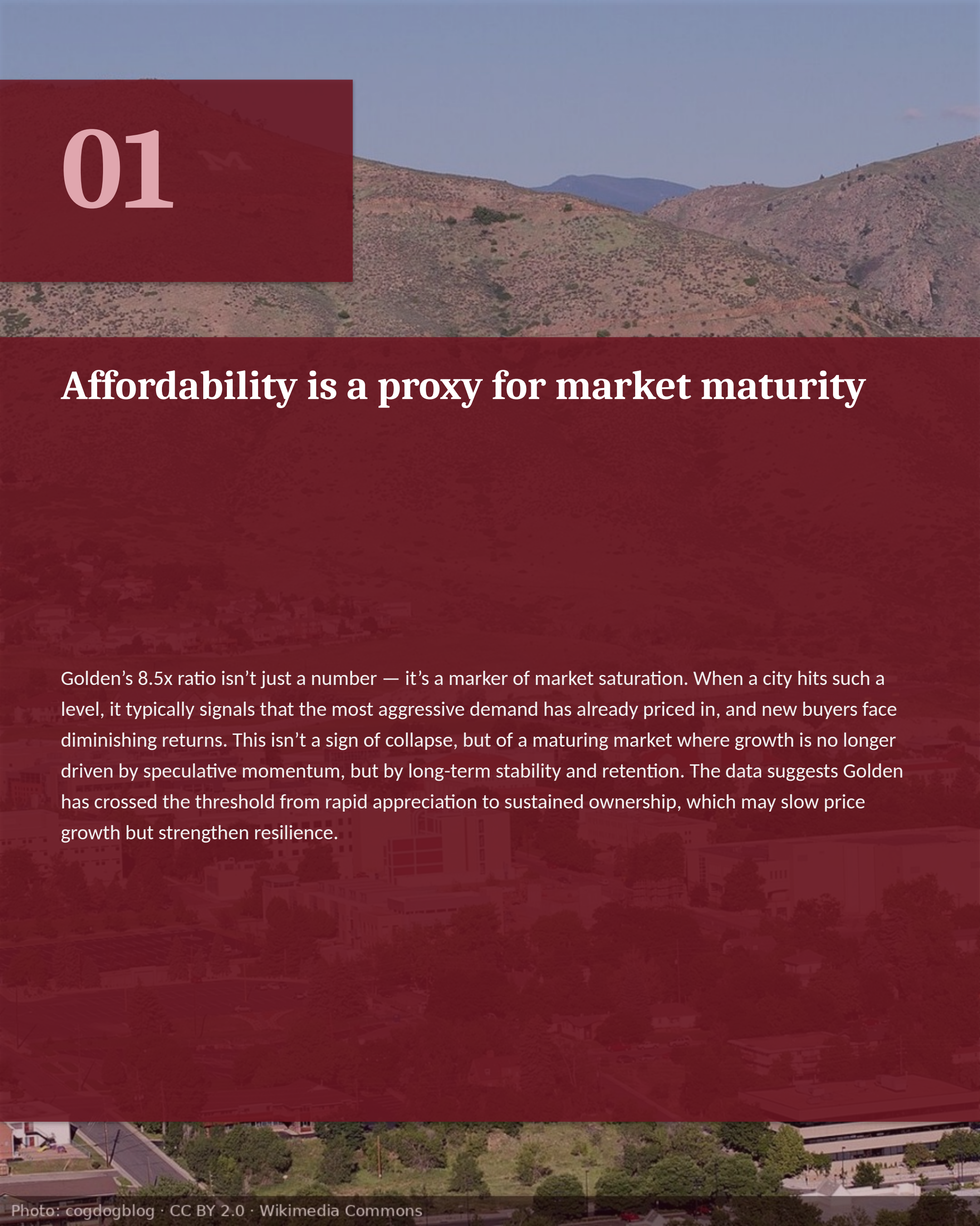


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01

Affordability is a proxy for market maturity

Golden's 8.5x ratio isn't just a number — it's a marker of market saturation. When a city hits such a level, it typically signals that the most aggressive demand has already priced in, and new buyers face diminishing returns. This isn't a sign of collapse, but of a maturing market where growth is no longer driven by speculative momentum, but by long-term stability and retention. The data suggests Golden has crossed the threshold from rapid appreciation to sustained ownership, which may slow price growth but strengthen resilience.

02

Denver's core lags behind in affordability metrics

While Golden leads in affordability stress, Denver itself ranks fourth in the metro area with a 6.5x ratio — still above the national median but lower than Golden's extreme. This gap reveals a critical dynamic: the city center is absorbing less of the market's most acute stress. Yet this doesn't signal relief — it reflects a bifurcation where core affordability is masked by high-value pockets like Golden, which pull up the regional average. For investors and policymakers, this means Denver's market is not uniformly stressed, but unevenly distributed.



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