

Edwards — #1 of 6: Home Value to Income Ratio

Edwards Leads Colorado in Home Affordability Stress

Where a home costs 11.4x local income

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THE DATA

11.4x

Home Value to Income Ratio (2024)

Edwards has the highest home value to income ratio in the Colorado High Country, indicating the most extreme affordability pressure.

This ratio reflects the number of years of median household income required to purchase a home in the area. In Edwards, residents would need 11.4 years of income to afford the median home value, the highest in the region. This underscores a deepening affordability divide, even as income growth continues in the High Country.

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2024 • ALEX Intelligence computation
<https://alex-companies.com/data/2026-10-15-high-country-value-to-income-place-mkt>

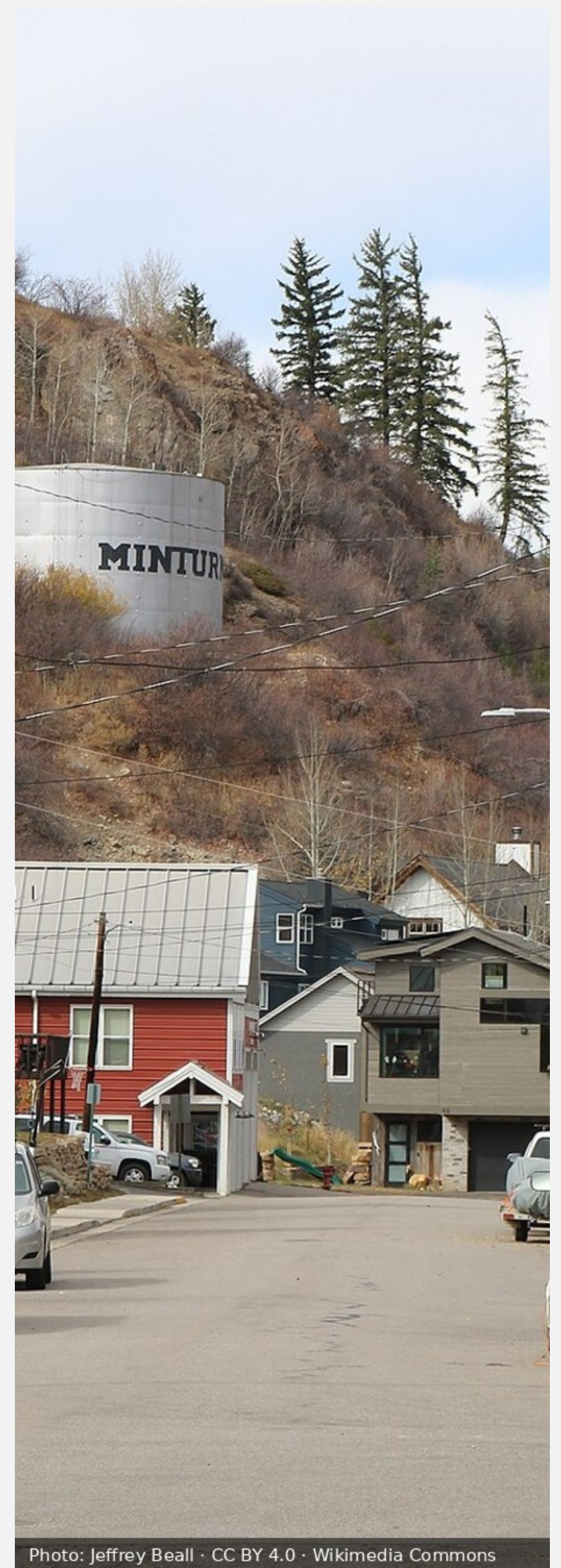


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Affordability Stress Fuels Investor Demand

The extreme value-to-income ratio in Edwards reveals a market where affordability is not a barrier for buyers with substantial capital. This dynamic favors investors and second-home buyers who can absorb long-term ownership costs, even as local residents face exclusion. The data confirms that high-income households are not just entering the market—they are defining it.

02

Resilience Through Income Growth

Despite the 11.4x ratio, the High Country maintains market stability, as noted in the Kansas City Fed's recent report on rising income levels in Summit, Eagle, and Pitkin counties. This suggests that affordability is not a market failure but a structural feature: high income growth is keeping pace with price growth, allowing the market to remain functional even as access becomes increasingly selective.



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