

Golden — #1 of 10: Homes Owned Free and Clear

Golden leads Colorado in free-and-clear ownership

43.4% of homes are mortgage-free — a wealth anchor in a stressed metro

Swipe for insights →

THE DATA

43.4%

Homes Owned Free and Clear (2024)

Golden leads the Denver metro and Colorado in mortgage-free homeownership, according to the latest ALEX Intelligence data.

This figure is not just a statistic — it's a structural indicator of deep-rooted equity and long-term financial resilience. In a market where housing costs continue to outpace wages, Golden's 43.4% free-and-clear rate reflects decades of stable ownership, likely driven by long-term residents, lower turnover, and sustained property appreciation. This level of ownership stability is rare even in high-income suburbs.

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

<https://alex-companies.com/data/2026-10-16-denver-free-and-clear-place-mkt>



Photo: Colorado Senate GOP • CC BY 2.0 • Wikimedia Commons

The background image shows a modern, multi-story building with a balcony. In the foreground, there is a dark metal bench and a small table. The sky is clear and blue. A large, semi-transparent red rectangle is overlaid on the left side of the image, containing the number '01' and the title 'Wealth is not just earned — it's held'.

01

Wealth is not just earned — it's held

The dominance of free-and-clear homes in Golden signals a market where wealth is embedded in real estate, not just liquid assets. Unlike markets where homeownership is a leveraged bet, Golden's model reflects long-term capital accumulation. This suggests that new homebuyers in the area face a structural barrier: they are not just competing for property, but for entry into a community where equity is already deeply entrenched. This creates a self-reinforcing cycle of stability — and exclusion.

02

Affordability stress masks wealth concentration

The same economic pressures affecting low- and middle-income residents are not eroding the financial foundation of Golden's homeowners. This suggests that affordability challenges are not uniform; they are layered, with wealth concentrated in specific pockets. For investors and policymakers, this implies that broad market interventions may miss the mark unless they target the underlying structural divides.



Photo: cogdogblog · CC BY 2.0 · Wikimedia Commons

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

Diane Hart Alexander, MBA, MHA

Chair & CEO, ALEX Companies

Designated Broker, Alexander Tiffany Southwest, LLC dba ALEX.realestate, et.al.

Texas License #574877-B · Broker License #565194-BB

diane@alex.realestate · +1 713.591.9902



ALEX Intelligence
deep intelligence

ALEX Real Estate
genius real estate

ALEX Advisory
uncontested strategy

ALEX Cares
purposeful philanthropy

