Denver’s Homeownership Rate Defies the Trend

A rare surge in owner-occupancy amid nationwide decline

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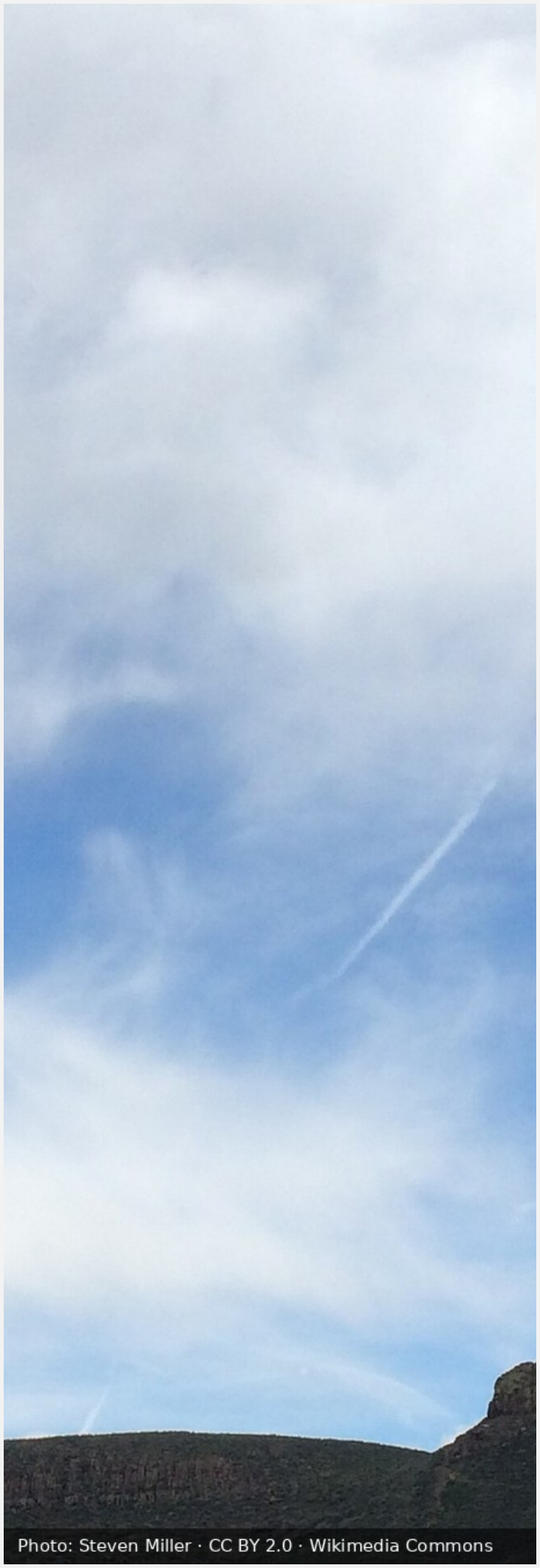
THE DATA

Homeownership Rate

Denver’s rate is rising even as the national average dips.

This marks the first time since 2020 that Denver has seen a year-over-year increase in owner-occupancy, bucking a broader national trend of declining homeownership. The surge reflects strong demand for permanent housing, particularly in suburban and infill neighborhoods, driven by remote work stability and long-term migration patterns.

Source: U.S. Census Bureau · Published November 01, 2026
https://www.census.gov/housing/hvs/index.html



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Ownership Growth Amid Rising Prices

What’s striking is that this homeownership surge is occurring not despite rising prices, but because of them. This suggests that buyers are prioritizing long-term equity over affordability — a shift toward ‘ownership as insurance’ rather than speculation. The trend is particularly pronounced in central and east Denver, where new construction and adaptive reuse of commercial spaces are creating affordable entry points for first-time buyers.

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02

Vacancy Rates Tell a Different Story

metros. This imbalance — high ownership, low rental availability — underscores a structural shortage of rental units. This could signal a future tightening of rental markets, especially if interest rates remain elevated and refinancing activity declines. The data suggests that Denver’s housing market is becoming more exclusive, with fewer options for renters and rising barriers to entry for first-time buyers.

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