Denver-Aurora-Centennial — #3 of 7: Home Value to Income Ratio

# Home Value to Income Ratio:

# 5.7x

Source: ALEX Intelligence · Published November 24, 2026

Swipe for insights →

Photo: xiquinhosilva · CC BY 2.0 · Wikimedia Commons

THE DATA

# 5.7x

**Home Value to Income Ratio (2024)**

Denver’s ratio places it among the most expensive housing markets in Colorado, yet it remains below Boulder and Fort Collins.

This figure reflects the median home price relative to median household income across the Denver-Aurora-Centennial MSA. While significantly higher than the national average, Denver’s 5.7x ratio is still below the top two Colorado metros, indicating a market that balances affordability with high demand. This is not a sign of weakness, but a structural advantage in attracting talent and capital.



Photo: Steven Miller · CC BY 2.0 · Wikimedia Commons

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2024 · ALEX Intelligence computation
https://alex-companies.com/data/2026-11-24-denver-standing-value-to-income-msa



01

# Affordability is a strategic differentiator

Denver’s position at #3 in Colorado on home value to income ratio is not a flaw—it’s a competitive lever. Unlike Boulder and Fort Collins, which face higher ratios due to extreme demand and limited supply, Denver maintains a balance between high value and moderate affordability. This allows it to attract mid-tier professionals, startups, and remote workers seeking a high-quality urban environment without the most extreme cost pressures. The market is not overheating; it’s maturing sustainably.

Photo: Steven Miller · CC BY 2.0 · Wikimedia Commons


Photo: Cathy Cline · CC BY-SA 3.0 · Wikimedia Commons

# 02

## Stability attracts long-term capital

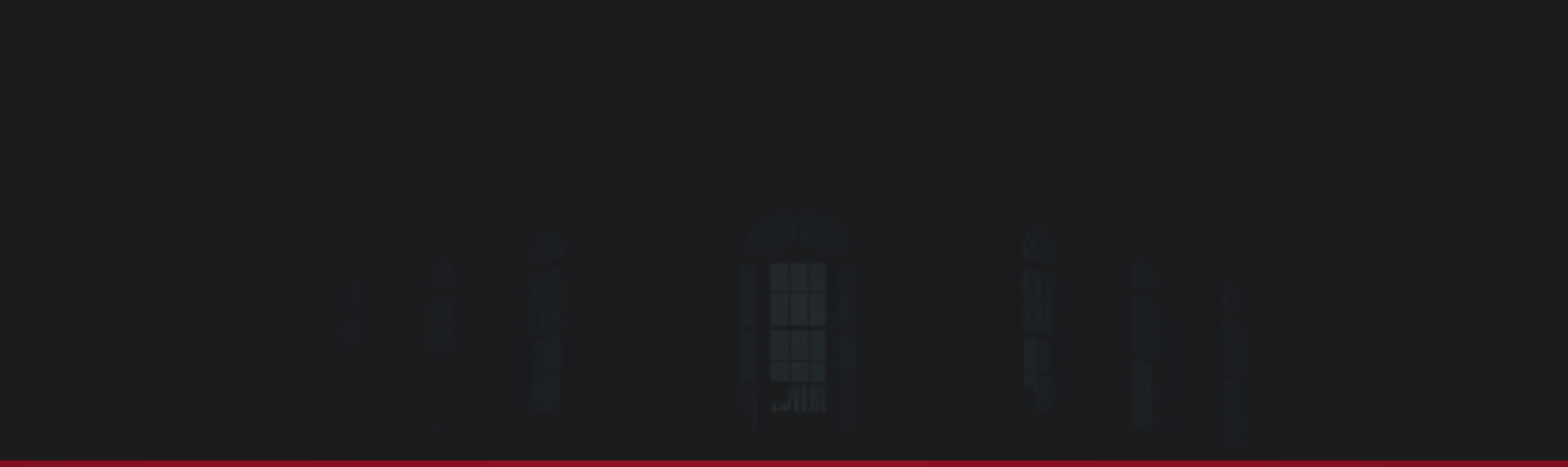
The fact that Denver ranks #3—not #1—on this measure signals economic maturity. High ratios in Boulder and Fort Collins reflect speculative intensity and limited inventory. Denver's 5.7x ratio, while elevated, is stable and supported by strong labor demand and steady income growth. This stability attracts institutional investors and long-term holders who prioritize resilience over speculative upside. It's not about being the cheapest—it's about being the most predictable.

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

**ALEX Intelligence**
*deep intelligence*

**ALEX Real Estate**
*genius real estate*

**ALEX Advisory**
*uncontested strategy*

**ALEX Cares**
*purposeful philanthropy*