ZIP 80443 — #1 of 10: Homes Owned Free and Clear

ZIP 80443 leads Colorado in free-and-clear homes

55.6% of homes owned mortgage-free — source: ALEX Intelligence, 2026

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THE DATA

55.6%

Homes Owned Free and Clear (2024)

ZIP 80443 leads the Colorado High Country in free-and-clear ownership, with over half of homes carried without a mortgage.

This figure reflects deep equity accumulation, likely driven by long-term residency, high-income secondary homeownership, and limited turnover in high-value mountain communities. The absence of mortgage debt signals financial resilience and reduced vulnerability to interest rate volatility.



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Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2024 · ALEX Intelligence computation
https://alex-companies.com/data/2026-11-27-high-country-free-and-clear-zcta-mkt

01

Equity as a strategic moat

In a region where seasonal income and tourism volatility are persistent risks, this financial buffer acts as a shock absorber. It enables long-term planning, reduces refinancing pressure, and enhances buyer confidence — even during economic downturns.

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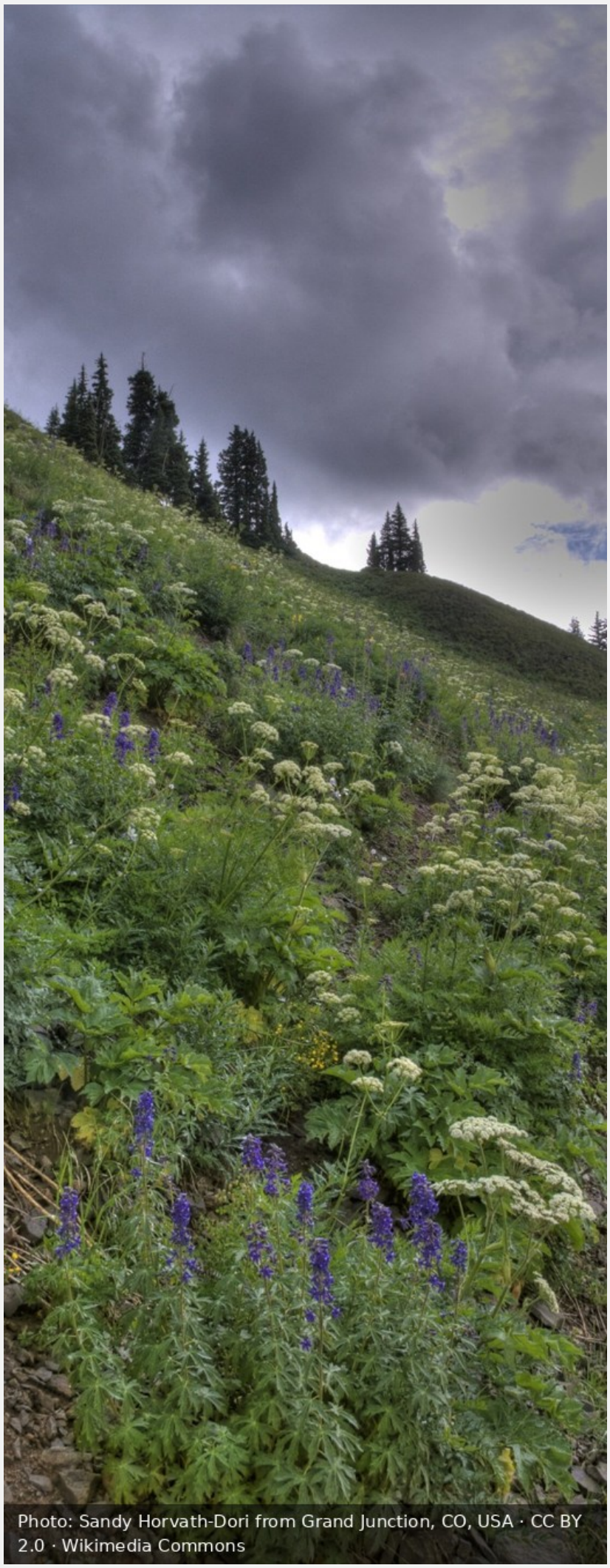


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02

The resilience of non-transactional wealth

This suggests that the region’s real estate is increasingly serving as a store of value rather than a vehicle for financial engineering. As national mortgage rates remain elevated, this distinction becomes a competitive edge — positioning the High Country as a destination for those prioritizing financial stability over leverage.

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

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