



2026 Q1 Real Estate Market Update

OVERVIEW & STATS

Denver is gaining momentum into 2026: it's the **best time for buyers since pre-COVID**. Still, well-priced, well-presented homes in top locations are selling quickly—sometimes at a premium—even as the overall market averages about a 2% discount. Many sellers who paused their listings in December are expected to relist in Q1.

What market are we in?
Balanced Market

Which stat are we tracking?

3.2

MONTHS OF INVENTORY

< 3.0 = seller's market

3.0-5.0 = balanced

> 5.0 = buyer's market

Months of Inventory (MOI) describes how long it would take to sell off existing inventory given the current rate of sales.



Single Family

4,910 Homes

↑ 5.9%

\$625,000

↓ -1.6%

44 Days

↑ 15.8%



Condos & Townhomes

2,697 Homes

↑ 19.8%

\$385,000

↓ -1.3%

49 Days

↑ 14.0%

MARKET FORECAST

As inventory builds in 2026, buyers continue keep enjoying more choices – leading to **stronger negotiating power** on price and inspections, but also potentially causing more “option overload” and decision anxiety.

With early 2026 interest rates at a 3-year low, demand should pick up and boost transaction volume across the Denver metro. With both **supply and demand rising**, values are expected to stay fairly steady overall: single-family homes may tick up slightly, while condos and townhomes will likely hold. Expect another “**steady, but boring**” year... despite the sensational headlines.

INTERESTING INSIGHTS

Longer Timelines - Buyers have more choices and are taking longer to commit. Sellers are spending more time prepping. The higher number of days on market is stretching the full buy-sell cycle.

Google + Real Estate - Google utilized Denver as a test market for its MLS-powered listings that appeared directly in the search bar. While Google has since paused this feature, it signals that Zillow-like portals may have future competition.

Insurance Squeeze - Colorado homeowners insurance is up ~137% over the past decade (hail + wildfire risk); raising monthly ownership costs and nudging demand toward lower-cost homes/areas.



INTEREST RATES

Currently, a 30-year fixed rate conventional mortgage for an owner-occupant single family home purchase with 20% down and a 740+ credit score is 6.125%. Rates eased recently, but are expected to remain around 6.0% in 2026.

NOTES: Above statistics are based on information from REColorado for the period 1/1/2024 - 9/30/2025. The representations herein are based in whole or in part on content supplied by REColorado which does not guarantee nor is in any way responsible for its accuracy. Content may not reflect all market activity.



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