

South Metro Home Buyer Guide - Fall 2026

How to buy smart in today's market: real numbers, real strategy, and zero hype.

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A quick note from me.

Hi — I'm Josie.

I've helped Colorado buyers for 31+ years navigate through **hot markets, slow markets, and everything in between**.

This guide is designed to help you:

- Understand what's happening **right now** in South Metro Denver
- Avoid overpaying (or missing opportunities)
- Use today's conditions to your advantage

31+ years of Colorado real estate experience, plus a background in law and mortgage, working for you as your buyer's agent — negotiating the absolute best offer for you.

How to use this guide

Read this in 10 minutes.

Use it for months.

You'll learn:

- What "buyer's market" actually means (and what it doesn't)
- The latest South Metro Denver stats
- What interest rates are doing and why
- Smart buyer strategies that work in *this* cycle

The big headline

Colorado has shifted from a frenzy → to a more balanced, buyer-leaning market.

That means:

- More homes to choose from
- More negotiation power
- More seller concessions
- Less pressure to "panic buy"

This doesn't mean homes are "cheap." It means **buyers have leverage again**.



What a "buyer's market" really is

A market is typically considered:

Seller's market	Balanced market	Buyer's market
~0–3 months supply	~3–6 months supply	**6+ months supply**

In many Colorado micro-markets, we're **balanced to buyer-leaning**—and some segments (especially attached homes in certain areas) are leaning more buyer-favorable. (**Colorado Association of REALTORS**)

Littleton Snapshot - Fall 2026

Single Family Residential

541	$712K	16	99.8%
Active listings	Median closed price	Median days in MLS	Close price to list price ratio

What that means for buyers: Homes are selling — but buyers aren't forced to offer above list like before.

Highlands Ranch Snapshot - Fall 2026

Single Family Residential

143	$758K	28	99.3%
Active listings	Median closed price	Median days in MLS	Close price to list price ratio

What that means for buyers: Homes are selling — but buyers aren't forced to offer above list like before.

Castle Rock Snapshot - Fall 2026

Single Family Residential

517	$735K	35	99.4%
Active listings	Median closed price	Median days in MLS	Close price to list price ratio

What that means for buyers: Homes are selling — but buyers aren't forced to offer above list like before.

Parker Snapshot - Fall 2026

Single Family Residential

490	$715K	29	99.3%
Active listings	Median closed price	Median days in MLS	Close price to list price ratio

What that means for buyers: Homes are selling — but buyers aren't forced to offer above list like before.

Detached vs Attached (Fall 2026)

Four Major Cities of Littleton, Highlands Ranch, Castle Rock and Parker

Prices can vary dramatically by neighborhood, only a local real estate expert can help you identify "hot" neighborhoods.

Detached (single-family)

- Median closed price: **$730,451**
- Median days in MLS: **27**
- Close price to list price ratio: **99.4%**

Attached (condo/townhome)

- Median closed price: **$436,550**
- Median days in MLS: **40**
- Close price to list price ratio: **98.9%**

Buyer takeaway: attached properties are generally taking longer and giving buyers a bit more leverage.



Inventory: more choice = more power

Inventory growth is one of the biggest reasons buyers have leverage again.

Denver Metro has been rebalancing, and many areas are seeing **growing balance** and improved conditions for buyers (especially in certain property types). (**Colorado Association of REALTORS**)

Days on market: the pressure has eased

Days on Market Until Sale in **Sep 2026**:

Single-family	Townhouse/condo
34 days	43 days

Translation: buyers have time to think, compare, negotiate—and still win.

Negotiation power is back (quietly)

Even when homes are selling, buyers are negotiating more.

Example signal: close-to-list ratios are below 100%

That often shows up as:

- Price reductions before going under contract
- Rate buydowns
- Seller credits average $10,000 (not reflected in closed price)
- Inspection items being addressed

Why it feels like a buyer's market

Here are the real "why's" behind the shift:

01

More inventory

(more options)

02

Longer days on market

(less urgency)

03

Sellers competing again

(concessions + price improvements)

04

Affordability pressure

from interest rates (fewer buyers rushing in)

This combination is what creates leverage.

Interest rates: where they are right now

As of **Oct 1, 2026**, My preferred lenders are quoting:

7.43%

30-year fixed average

(**Freddie Mac**)

6.76%

15-year fixed average

(**Freddie Mac**)

Rates change daily—but this gives us a solid "now" baseline. FHA and VA tend to trend with a lower rate.

Why rates matter (and what most buyers miss)

Rates impact:

- Your monthly payment
- Your buying power
- Your long-term flexibility (refinancing later)

But here's the key: **In a buyer-leaning market, you can often negotiate things that offset the rate.**

Examples:

Seller-paid closing costs	Temporary buydowns (ex: 2-1)	Price reductions

"Should I wait for rates to drop?"

My honest, non-hype answer:

Waiting can help if rates drop *and* prices don't rise *and* competition doesn't spike.

But in real life:

- When rates drop, **more buyers jump in**
- Competition increases
- Prices can firm up quickly

> Today's opportunity is:
>
> Less competition + more negotiating power
>
> ...which can be worth more than a slightly lower rate.

(We'll run the numbers for your price range so you don't guess.)

The Smart Buyer Strategy (2026 playbook)

In this market, the best buyers do 5 things:

1. Get fully underwritten
   (not just pre-approved)

2. Target homes with time on market
   (built-in leverage)

3. Negotiate concessions first, then price

4. Write clean offers
   (terms win deals)

5. Choose neighborhoods based on resale strength
   not vibes alone

How I help buyers win (without overpaying)

What you get working with me:

- Hyper-local pricing guidance (so you don't overbid)
- Negotiation strategy (credits, repairs, appraisal protection)
- Market intel beyond portals
- Calm, clear advice—not pressure

My goal isn't to get you "under contract." It's to help you buy the right home with confidence.



Common mistakes I'm helping buyers avoid right now

- Falling in love before understanding value
- Overlooking concessions (leaving money on the table)
- Ignoring HOA/insurance/total monthly cost
- Using weak lenders (and losing the house)
- Not understanding which areas are softening vs holding steady

Quick checklist before you tour another home



Know your true monthly comfort zone



Confirm your lender can close on time



Know your "must-haves" vs "nice-to-haves"



Decide your walk-away number



Have a strategy for concessions + inspection

Let's schedule a free

Buyer Strategy Session

where we:

- Review your goals + timeline
- Talk neighborhoods (Castle Rock, Highlands Ranch, Littleton, Parker, etc.)
- Build an offer strategy for today's market
- Identify the best leverage opportunities for your price point