

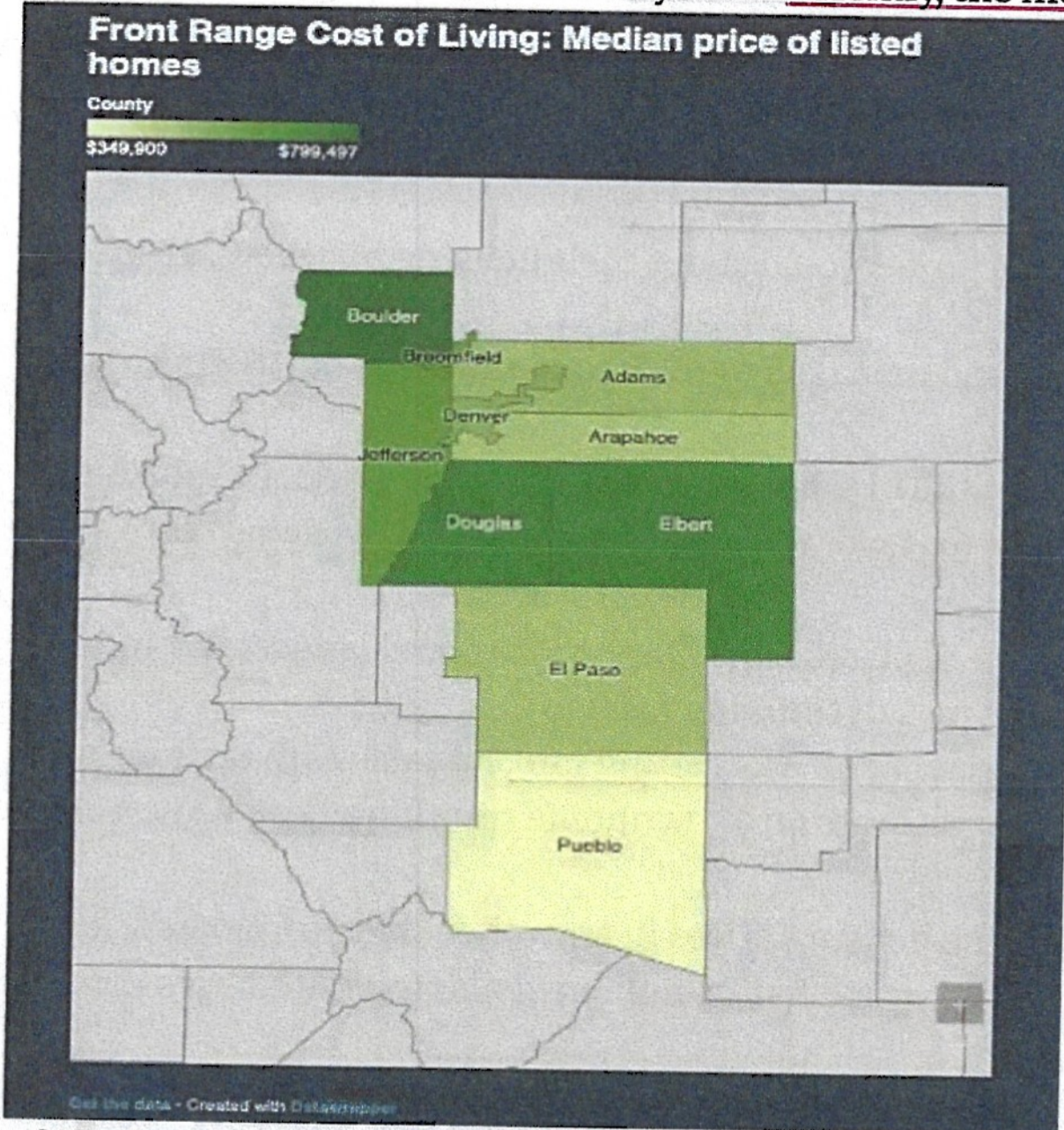
'Everything is feeling too expensive all at once'

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Adams County real estate broker Jessica Zeleniak has watched the median age of first-time homebuyers go up drastically in the last several years. Currently, the median age for her clients hovers around 40.



While the cost of housing itself is a major factor in that trend, other costs like interest rates, homeowners' association and metro district dues, and even car payments have heavily impacted who is able to buy a home, she said.

"Everything is feeling too expensive all at once," she said. "The whole picture right now is just making it unaffordable."

Zeleniak has seen an influx of people moving out of Adams County and the Front Range, many of whom are heading to the East Coast, where housing is more affordable, she said.

People moving into the Front Range tend to come from places like California, where the price of living is similar or even more expensive, she added.

As she's seen fewer young people buying homes, she has also witnessed a trend among older people who want to downsize the homes they own but are unable to afford moving into a place with smaller square footage and higher payments.

“A lot of people are feeling really stuck with houses that don’t serve them anymore,” Zeleniak said. “I’m worried about the downsizing issue we’re having in Denver.”

When she first started helping homebuyers in Adams County, Zeleniak saw the area as an affordable soft spot in the Denver area market for housing, she said. People who wanted to buy a home in Denver but couldn’t afford the city would look farther out into places like Thornton.

Now, even those areas have skyrocketed in cost and are no longer affordable, she said.

The distance people have to go to find something affordable is steadily growing, she said, and people are accepting longer work commutes and settling for less than they wanted.

“My buyers in this market feel like they’re having to concede so much,” she said. “They want a house with a good-sized yard, basement and garage, and then we actually look at the price point (and) they realize they can only afford a small two-bedroom townhome.”

She has also seen an upward trend in renters over homebuyers, adding that rental prices are also increasing as more people decide to rent in an uncertain housing market.

Zeleniak urged first-time homebuyers to talk to a professional about their housing budgets early in the process.

First-time homebuyer Cooper Gill, 22, got lucky and managed to find a townhome in north Thornton with a 3.75% interest rate.

Gill, who was born and raised in Colorado, spent time in the military traveling the world. Despite how expensive the Denver area has become, Gill’s love for Colorado outweighs the pains of living costs, he said.

“Colorado is hard to beat,” Gill said. “I’ve seen a lot of places, a lot of mountains and landscapes and Colorado. And at the end of the day, I kept finding myself thinking back to Colorado.”

When he started looking at homes, he had no idea what he was getting into, he said. With the help of a real estate agent and the luck of finding a low-interest rate on a townhome running a deal, he was able to find something within his budget.

“I was recently in Arkansas and, if you compare the housing prices in any other state to Colorado, it’s pretty hard to look at,” Gill said. “When you’re looking at a half-a-million-dollar townhome, it’s kind of a slap in the face.”

The biggest takeaway for Gill was the power in waiting for sellers to “give a little,” he said.

“For future homebuyers, wait until sellers have deals,” Gill said.