2026 · 8-8

# Will Denver's 'silver tsunami' ease housing crunch or strain seniors?

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Denver is emerging as an indicator city in what analysts call the "silver tsunami" — the wave of home listings expected as millions of baby boomers downsize, relocate, or move into care facilities over the next decade.

A Homes.com analysis names Denver among the metro areas likely to see a significant jump in housing inventory.

The shift could reshape the city's housing market. More listings might ease Denver's persistently tight inventory.

But experts caution that many of these homes are decades old and will need significant updates before they're move-in ready — a hurdle for both sellers hoping to cash out and buyers hoping to move in without a renovation budget.

## A housing stock built for a different era

The silver tsunami exposes a deeper mismatch: much of Denver's existing housing wasn't designed with aging residents in mind.

Single-level layouts, wider doorways, and grab bars are the exception rather than the rule in homes built decades ago.

For seniors who want to stay put, that often means expensive retrofits. For others, mobility limitations or rising costs eventually force a move anyway.

Local policymakers and community groups are exploring ways to close that gap — from expanding home modification programs to offering incentives for accessible design and connecting seniors with resources to help them navigate the transition.

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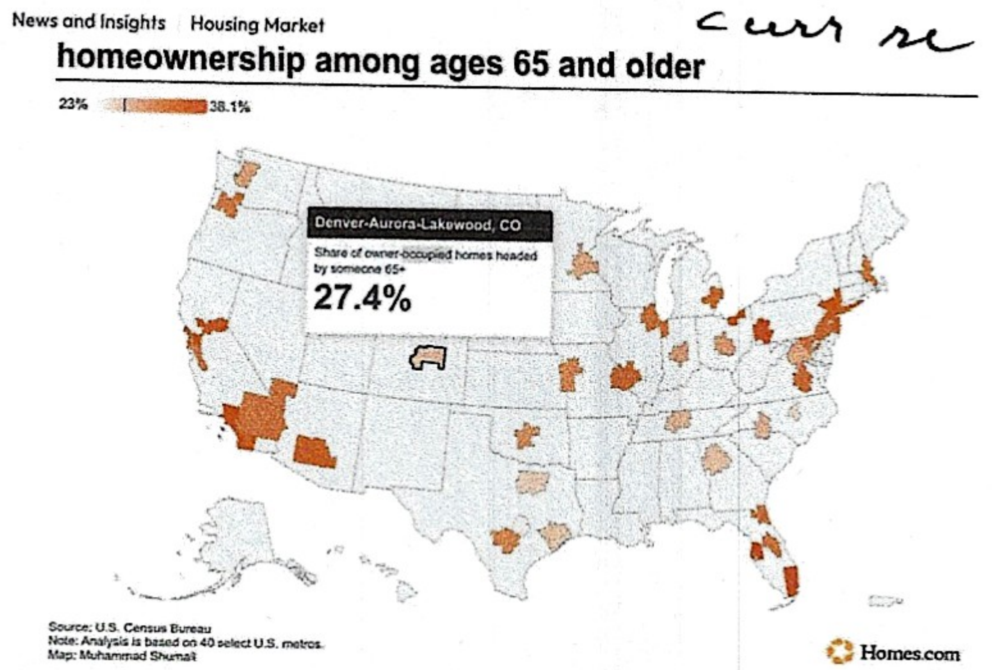


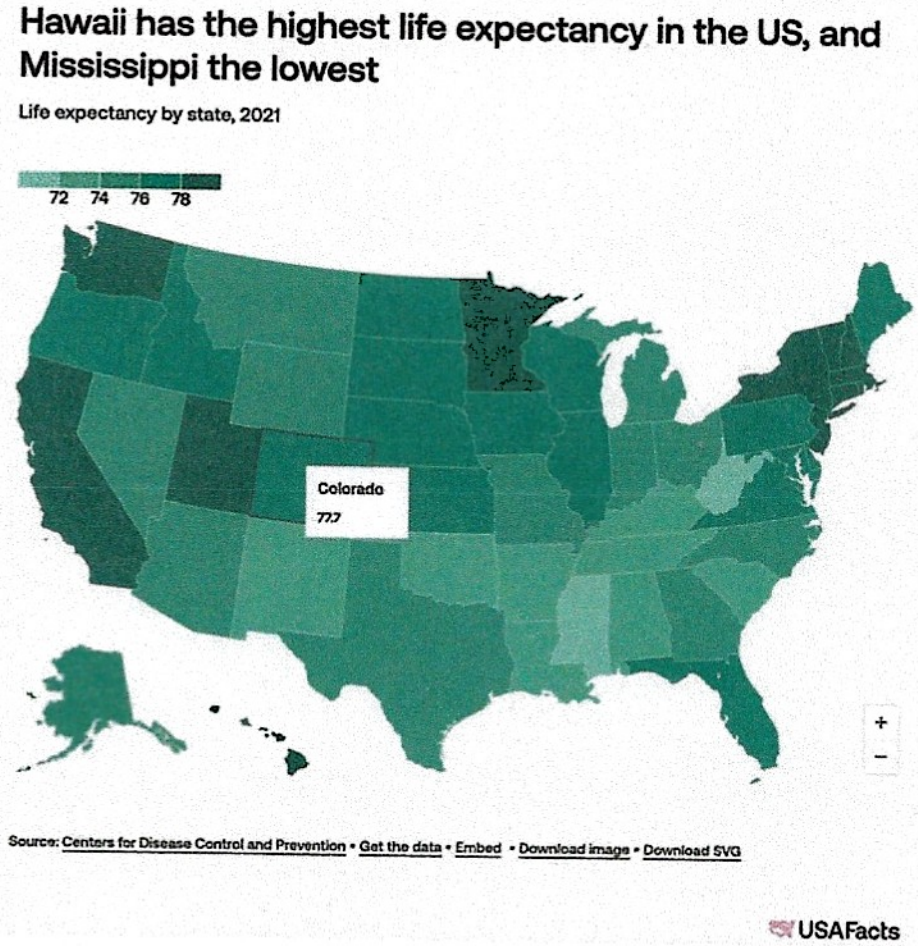


## Colorado ages well — but not cheaply

Colorado consistently ranks among the best states for healthy aging — second in the nation — thanks to active seniors, low rates of inactivity and smoking, and a climate that encourages time outdoors.

Life expectancy in the state has climbed from 68 years in 1950 to nearly 79 today, and the population of older adults is growing fast. More than a third of senior households in the state spend over 30% of their income on housing — well above the national average — leaving little room for healthcare, home modifications, or in-home care.

Denver, despite its growth, remains pricier than comparable cities. Seniors in rural parts of the state face their own version of the problem: a shortage of affordable, accessible housing and support services that sometimes pushes them out of the communities they've called home for decades.

For those on fixed incomes, climbing property taxes, insurance premiums, utility bills, and maintenance costs can outpace even a well-planned retirement budget — and unlike working-age homeowners, most seniors can't simply earn more to keep up.

## What Colorado does — and where it falls short

Colorado already has tools in place, including the Senior Property Tax Exemption, home modification grants, and low-interest renovation loans, alongside pilot programs for caregiver support and in-home healthcare.

But advocates contend these programs need more funding and broader reach to keep pace with demand, particularly outside the Denver metro area.

Potential solutions include expanded tax relief, targeted housing subsidies, zoning reforms that allow accessory dwelling units and age-friendly developments, and stronger funding for home safety upgrades.

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*Sara B. Hansen has been an editor and writer for more than 20 years. Her professional background includes editing positions at The Denver Post, The Des Moines Register, The Fort Collins Coloradoan, and At Home with Century 21. She's also the founder and editor of DogsBestLife.com and the author of "The Complete Guide to Cocker Spaniels."*