THE DENVER HOME BUYING GUIDE

How it actually works in Colorado — and where it goes wrong.

Written by a broker who grew up here, for people who'd rather know what's coming than find out at closing.

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Why I wrote this

Most of what goes wrong in a home purchase doesn't go wrong at the end. It goes wrong early — a loan approval that wasn't really an approval, a deadline nobody explained, a tax that wasn't in the monthly payment anyone quoted. By the time it surfaces, the options are worse and the clock is shorter.

This guide is the conversation I have with every client before we look at a single house. It's about the process, not the neighborhoods. If you want the neighborhoods, that's what denverreloguide.com is for.

> **How I make money, plainly**
> I'm a licensed real estate broker with LHT Group. I earn a commission when I help someone buy or sell a home. That's exactly why this guide also tells you when *not* to buy, and which neighborhoods I'd steer you away from. A guide that only ever says yes isn't worth reading.

CHAPTER ONE

Before you look

The single most common way a Denver purchase falls apart is a buyer who toured first and got their financing sorted second.

Pre-qualified is not pre-approved

Pre-qualified means a lender listened to what you told them and did some math. **Pre-approved** means they pulled your credit, reviewed your income documents, and committed in writing. In a competitive situation, the difference is whether a listing agent takes your offer seriously.

Ask your lender directly: *"Is this a pre-qualification or a full pre-approval, and has an underwriter looked at my file?"* The answer changes how we write your offer.

Know your real monthly number

The number that matters isn't the purchase price. It's principal, interest, property taxes, homeowners insurance, mortgage insurance if you have it, HOA dues, and — in a lot of newer Denver-area neighborhoods — a metro district tax on top of the ordinary property tax. Chapter ten covers that one in detail, because it's the piece buyers most often don't see coming.

> **What I'd ask for before touring**
> A written pre-approval, a payment estimate at the *top* of your range rather than the middle, and the lender's answer on what happens if rates move before you close. If a lender won't put those in writing, that tells you something.

What to stop doing once you're approved

- Don't open new credit — cards, auto loans, furniture financing, buy-now-pay-later
- Don't move large sums between accounts without telling your lender
- Don't change jobs mid-contract if you can avoid it
- Don't let anyone pull your credit again without asking your lender first

Underwriters re-check these right before closing. Every one of these has killed a deal that was otherwise done.

CHAPTER TWO

Deciding where

People start with a map. Maps are the slowest way to do this.

Three questions narrow the Denver metro faster than any search filter:

01 **Where do you actually have to be, and how often?**
Not "near the mountains" — the specific office, school, or airport, and how many days a week. A commute you make twice a week is a different constraint than one you make five times.

02 **What kind of house, honestly?**
Older with character, 2000s with a basement, or brand new. This decides your price band more than the neighborhood does.

03 **How do you feel about taxes and fees?**
Two similar houses at the same price can have monthly payments a couple hundred dollars apart, purely because of a metro district and an HOA.

Answer those three and the list of neighborhoods that fit is usually short — often shorter than people expect, and often not the ones they came in asking about.

> "If you'd rather keep the money than use a pool, that's not a small preference. Over ten years it's tens of thousands of dollars."

A note on how I do this

Send me your must-haves — budget, where you're commuting, the kind of house or land you want — and I'll tell you which suburbs actually fit, including the ones I don't sell in. I'd rather point you somewhere right than sell you somewhere wrong.

CHAPTER THREE

Touring

Listing photos are taken with a wide lens by someone paid to make the house look its best. That's not dishonest, but it's not information either.

What I look at that buyers often don't

- **Grading and drainage** — which way does the dirt slope relative to the foundation
- **The age of the major systems** — furnace, water heater, roof, electrical panel. A house can look beautiful and owe you $25,000 in deferred systems.
- **What's behind and beside it** — what's planned on that empty lot, where the arterial road is, where the train crosses
- **Lot position** — on a corner, backing to open space, facing a busy street. This is often the difference between two otherwise identical houses.
- **The street at a different hour** — a street by a school at 3pm is a different street than at 11am on a Saturday

> **On older Colorado homes**
> With a 1920s house, I'm looking hard at the major systems and the foundation. The good news locally: Brighton and much of the north metro aren't known for the structural problems some other parts of the metro deal with. But "not known for it" is not the same as "don't check it." Check it.

Buyer agreements

Since the industry rule changes that took effect in 2024, you'll sign a written agreement with your broker before touring homes. It spells out what I do, how long it lasts, and how I'm paid. Read it. Ask what's negotiable in it — things are.

CHAPTER FOUR

Writing the offer

In Colorado you're filling in a state-approved contract — the Contract to Buy and Sell Real Estate, residential. The version in use now was adopted in August 2025 and became mandatory on January 1, 2026.

That matters more than people expect. Nearly every protection you have as a buyer exists because that form says so. Price is one line in it. The rest of the form is where deals are actually won and lost.

What wins besides price

- **Certainty.** A fully underwritten pre-approval and a realistic loan timeline beat a slightly higher offer that looks shaky.
- **Shorter, cleaner deadlines** — where you can genuinely meet them. Never agree to a date you can't hit; the next chapter explains what happens when one passes.
- **Earnest money.** In the Denver metro this typically runs about 1–3% of the price. It's held in a trust account on behalf of both sides, not handed to the seller.
- **Flexibility on possession.** Sometimes a seller needs a few days after closing more than they need dollars.
- **Fewer moving parts.** An offer contingent on selling your current home is worth less than one that isn't, and should be priced accordingly.

> **Three things in the 2026 form worth knowing**
> **The contract isn't assignable by default.** You can't sign it and hand it to someone else unless that's specifically written in.
>
> **It says the home is sold "as is."** That phrase alarms people, and it shouldn't — your inspection rights are untouched. It means the seller isn't promising the house is perfect, not that you can't inspect it or walk away.
>
> **There's now a dedicated section for how your broker gets paid** — by the seller, by you, or between the two brokerages. It's an explicit choice on the form rather than an assumption.

Who pays me, and when you find out

Since August 2026, Colorado law requires a written agreement stating the amount or rate of my compensation before I perform work for you. Separately, industry rules since August 2024 require a written buyer agreement before I tour homes with you. If the seller's side doesn't cover all of my fee, I have to tell you in writing what you'd owe *before* you go under contract — not at closing.

CHAPTER FIVE

Under contract: the deadlines

The contract opens with a table of 43 dates. That table is the deal. Everything after it is explanation.

> **The three rules that decide everything**
> **1. Time is of the essence.** The contract says every date is strict and absolute. There is no "about a week."
>
> **2. Termination only counts when the other side receives it.** Written notice has to be *received* on or before the deadline. A notice sent late is simply ineffective.
>
> **3. Missing a deadline is a decision.** The contract states that if you don't deliver notice in time, you have *accepted* that condition as satisfactory and *waived* your right to terminate over it. Silence is agreement.
>
> And one more: a deadline left blank or marked N/A doesn't buy you extra time — it **deletes that whole protection** from your contract.

What the deadlines cover

The groups, and what each protects

GROUP	WHAT YOU'RE CHECKING
Title	What's recorded against the property and what isn't — easements, covenants, liens — plus the tax certificate that reveals special districts
HOA documents	The association's rules, budget, reserves and fee schedule
Seller disclosures	What the seller knows about the property, plus lead-based paint on older homes
Loan and credit	Application, your approval of the loan terms, and whether the loan is actually available
Appraisal	Whether the house appraises for what you agreed to pay
Survey	Boundaries, encroachments, where the fence really is
Inspection and due diligence	Condition, water and mineral rights, insurability, and any documents you asked for
Closing and possession	When it funds and when you get keys

The pattern to learn

Most protections come as a trio: a date to **review**, a date to **object**, and a date to **resolve**. If you object and the two sides don't reach written agreement by the resolution date, the contract terminates automatically on that date. That's not a failure — it's the safety net doing its job. But it does mean an unanswered objection ends the deal on a specific day, whether or not anyone intended it.

> **The one about your loan**
> There are two separate loan deadlines and they protect different things. One is your own judgment on the *terms* — rate, payment, costs — and it's entirely your call. The other is whether the loan is actually *available*, which is underwriting's call.
>
> The contract warns, in capital letters, that if the seller isn't in default and doesn't receive your written notice in time, **your earnest money becomes nonrefundable.** That's the clause that costs people real money. Calendar it.

CHAPTER SIX

Inspection

This is the part of the contract buyers most often misuse, and the mistake is subtle.

You get two separate rights. Both are entirely at your own discretion — you don't have to prove anything is seriously wrong.

01 **Inspection Termination — the clean exit**
Notify the seller in writing by that deadline and you're out, over any condition you don't like, with your earnest money.

02 **Inspection Objection — the repair ask**
A written list of what you want the seller to fix or credit. If you don't reach written agreement by the resolution deadline, the contract terminates on that date.

> **The trap**
> Your right to terminate outright **expires the moment you deliver an objection.** Ask for repairs and you've traded the clean walk-away for a negotiation that ends in automatic termination if it stalls.
>
> So decide first. If you already know you want out, terminate — don't object. If you want the house but need something fixed, object, and understand you've spent the easy exit to do it.

How to read the report

Every house inspects with problems, new ones included. Sort the findings into three buckets: **structural and safety**, **expensive and near-term** (roof, furnace, sewer line, electrical panel), and **normal wear**. Raise the first two. The third is what owning a house is.

On older Colorado homes I'd add a sewer scope nearly every time. A few hundred dollars against a repair that runs into five figures is an easy trade.

CHAPTER SEVEN

Appraisal, title and HOA documents

Appraisal

If the appraisal comes in below your purchase price — or simply doesn't arrive by the deadline — you can terminate, or object and try to renegotiate. If an objection doesn't reach written agreement by the resolution date, the contract terminates there.

One exception worth knowing: **on FHA and VA loans the standard appraisal deadlines don't apply.** Those loans carry their own federally required language instead. If you're using FHA or VA financing, have your broker walk you through how that changes your protection.

Title

You get a window to review what's recorded against the property and what isn't — easements, covenants, old liens, mineral rights. Objections flow into a resolution date, and if nothing is agreed in writing by then, the contract ends.

The tax certificate is the document I'd read closely. It's where special districts surface, metro districts included. The contract gives you a termination right if what it shows isn't acceptable, and that right runs on the title objection deadline — early in the process. Chapter ten explains why that number matters so much.

HOA documents

These work differently, and it catches people out:

- **There's no objection or resolution path.** You review, then you either terminate or you don't. Entirely your call, no justification needed.
- **The clock runs on *receipt*, not on sending.** The seller's obligation is satisfied when the documents actually reach you, whoever sent them.
- If they arrive late, you generally get ten days from receipt, or closing, whichever comes first. If they never arrive, your notice has to be in by closing.

Read the budget and the reserves, not just the monthly dues. An association with no reserves is a special assessment waiting to happen.

> **Insurance is a real contingency in Colorado**
> There's a separate deadline letting you terminate over property insurance — availability, terms, conditions, *or the premium*. Given hail and wildfire underwriting along the Front Range, get a real quote early rather than assuming a number. That deadline exists because people have been surprised.

CHAPTER EIGHT

Closing

Three business days before

Your lender must get you the Closing Disclosure at least three business days before closing. Read it against your original loan estimate. Questions get asked then, not at the table.

What a buyer typically pays in Colorado

Who pays what — Denver metro

ITEM	TYPICALLY
Lender fees, appraisal, credit report	Buyer
Lender's title policy	Buyer
Owner's title policy	**Seller** — both by local custom and by the contract's default
HOA status letter fee	**Seller** — the contract assigns this outright
HOA record change fee, reserves, working capital	Negotiated on the form
Documentary fee to record the deed	Buyer — one cent per $100 of price, so about $60 on a $600,000 home
Recording fees	Buyer — a flat fee per document
Prepaid taxes, insurance, escrow setup	Buyer
Real estate transfer tax	**None in the Denver metro.** A handful of mountain resort towns still have one.

Colorado contract defaults and Denver-metro custom, November 2026. Several are checkboxes on the form — meaning negotiable.

The walkthrough

Do it after the seller's things are out. You're confirming the house is in the condition you agreed to, that agreed repairs happened, and that what was supposed to stay actually stayed. Problems found here are far easier to solve before funding than after.

Keys

Possession is its own date and time on the contract — not automatically the moment you sign. If the seller stays past it, the contract provides a daily penalty and eviction rights, but that's a bad outcome for everyone. Pin the possession time down when you write the offer.

CHAPTER NINE

New build vs. resale

Both are fine choices. They're just different transactions, and the new-build one is less protective of you than most buyers realize.

What changes when you buy from a builder

- **It's the builder's contract, not the state's.** Colorado's standard contract has a structured set of deadlines and termination rights. A builder contract is written by the builder's attorneys. The protections you'd expect aren't automatically there.
- **Your earnest money may be at greater risk**, and the amounts are often larger.
- **The timeline can move.** Construction delays are normal, and your rate lock may not be.
- **Incentives usually come with strings** — most often, using the builder's lender or title company.

> **The incentive math buyers get wrong**
> A builder offering a very low advertised rate is paying to buy that rate down, and that cost is somewhere — usually in the price, sometimes in a lender credit you'd have gotten anyway. The question isn't "what's the rate." It's *"what's the total cost of this house over the years I'll own it, versus the same house without the incentive."* Run both. Sometimes the incentive genuinely wins. Sometimes it's a worse house at a better rate.

Bring your own representation on day one

The person at the model home works for the builder. They're often good at their job and perfectly pleasant, and they are not your advocate. Register with your own broker on your first visit — most builders honor it, and some won't pay it if you show up alone first.

CHAPTER TEN

Metro districts

This is the one I'd most want you to read. It's the cost buyers most often discover after they've moved in.

What it is

A metropolitan district is a small local government formed to pay for a new neighborhood's infrastructure — streets, water lines, sewer, parks, sometimes the pool and clubhouse. Rather than the builder paying up front and adding it to your price, the district borrows the money and repays it through an extra property tax on the homes inside its boundary, usually for decades.

It isn't a scam, and it isn't rare — most new master-planned communities in the Denver metro have one. It's simply a cost that doesn't appear in the listing price.

What it costs, with real numbers

Here's the same $550,000 home in different Brighton neighborhoods, using each area's certified mill levy for tax year 2025:

Annual property tax on a $550,000 home

NEIGHBORHOOD	METRO DISTRICT	YEARLY TAX	DIFFERENCE
Pheasant Ridge, The Preserve, HKS, Shenandoah	None	$4,153	—
Brighton East Farms	Bromley Park MD 2	$6,027	+$1,873
Brighton Crossing	MD 4–7, by section	$6,089–$6,467	+$1,935–$2,314
Farmlore	Lakes MD 4	$6,390	+$2,237
Ridgeline Vista	Ridgeline Vista MD	$6,444	+$2,291

Tax year 2025, payable 2026. Calculated from Adams County and Weld County assessor records using Colorado's 2025 residential assessment rates. Excludes HOA dues.

That's roughly **$160 to $190 a month** on the same house, before HOA dues. If your taxes are escrowed, it's already inside your mortgage payment — which is why two similar homes at the same price can have payments that differ by a couple hundred dollars.

My rule of thumb
I don't love metro districts, because I don't love extra taxes. But they're part of the landscape now, and for a buyer who'll genuinely use two gyms, a pool and the trails, it can be a fair trade.

Where I'd be careful is above **1.25% of the purchase price in total property tax**. Past that, it gets expensive relative to the house you could buy outside a district for the same monthly payment. Run that number before you fall in love with a floor plan.

The questions to ask before you offer

01 **Is this property in a metro district, and which one?**
Look it up at the county assessor, not just the listing.

02 **What's the current mill levy, and what's the maximum allowed?**
Districts often charge less than they're authorized to. The maximum is what you're actually signing up for.

03 **How long does the debt levy run?**
Ask for the term, not just today's rate.

04 **Is there also an HOA?**
Many neighborhoods have both. They're different bills.

05 **On a new build, what will the levy be at full buildout?**
Not what it is while the neighborhood is half empty, and ask about any temporary credits that could disappear.

A law that helps you, as of August 2025
Colorado now requires sellers of homes in most metro districts to give you the district's service plan, its debt and levy limits, and a dollar estimate of the district's taxes — at or before you sign a contract. If you don't receive it, ask. It's your right, not a courtesy.

CHAPTER ELEVEN

The mistakes I see most

Shopping at the top of the approval
The number a lender approves is what you *can* borrow, not what you should spend. Decide your comfortable monthly payment first, then work backward to a price.

Treating the inspection as pass/fail
Every house has an inspection report with problems in it, including new ones. What matters is which items are structural, safety, or expensive — and which are the normal wear of a house someone lived in.

Waiving protections to win
In a competitive moment, buyers get told to waive things. Sometimes that's the right call. But understand precisely what you're giving up and what it would cost if you're wrong, before you sign it.

Forgetting the cost of the first year
Beyond the down payment and closing costs: window coverings, appliances, a fence, landscaping on a new build, the first repair. Budget for the house being a house.

Believing the model home
The model is fully upgraded and professionally furnished. Ask what's standard and what's an option, and get the option pricing in writing before you compare it to a resale.

Not asking who's buying next door
In some newer communities, a meaningful share of the homes — sometimes a third — are owned by a single institutional landlord as rentals. That's not automatically bad, but you should know it before you buy, and no brochure is going to volunteer it.

CHAPTER TWELVE

When not to buy

I'd rather lose a transaction than put someone in a house at the wrong time.

- **You're not sure you're staying.** Buying and selling both cost money. Under a couple of years, that math is usually against you.
- **Your income is about to change** and you're not sure which direction.
- **The payment only works if everything goes right.** If a water heater would break you, wait.
- **You're buying to beat a rate** rather than because the house is right. You can refinance a rate. You can't refinance a house you don't like.
- **You haven't seen the area at the hours you'll actually live in it.**

None of those are permanent. They're timing. The right house in six months beats the wrong house now.

LAST PAGE

If you want a second set of eyes

Send me an address and I'll tell you what that house actually costs — the metro district, the levy, the taxes, the HOA, and the real monthly payment. It takes me about ten minutes and there's no obligation.

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Colorado real estate broker, LHT Group. Brighton native, fourth-generation Denver, licensed at 19, ranked in the top 1% in Colorado by RealTrends. I also run the Denver Relo Guide channel on YouTube, where I tour these neighborhoods.

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This guide is general information about the home buying process, not legal, tax, or financial advice, and it is not a substitute for advice from an attorney, accountant, or lender about your situation. Property tax figures are calculated from Adams County and Weld County assessor records for tax year 2025 using Colorado's published residential assessment rates; your actual bill depends on the county's assessed value and the levies certified each December. Rates, programs and laws change. Portions of this guide were drafted with AI assistance and reviewed by a licensed broker.