A LOCAL BUYER'S GUIDE · DENVER & THE FRONT RANGE

Buying a Home in Denver, Without the Guesswork

Everything I want you to know before you start your search — the process, the neighborhoods, the local quirks, and how I'll have your back at every step.

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WELCOME

Let's find the one

Hi, I'm Bryan Balducki. Buying a home is one of the biggest moves you'll ever make, and here in Denver it comes with its own set of rules — and nobody knows those rules like someone who's actually from here. I've lived in Denver since I was four years old, and I'm never leaving. I love this city for what I get to do here: the mountains right at my back door, real downtown life, and endless things to do in between.

I put this guide together so you'd walk in knowing what to expect instead of learning it the hard way. Read what's useful, skip what isn't, and bring me your questions — that's what I'm here for. No pressure, no jargon, just a straight path to your keys.

— Bryan Balducki

WHY DENVER

300 days of sun and a whole lot of upside

People move here for the mountains and stay for the life.

Denver pairs a real city — restaurants, jobs, sports, an actual downtown — with the Rockies out your back door. You get light rail and bike paths, historic bungalows and brand-new builds, walkable neighborhoods and quiet cul-de-sacs. Over the long run, Front Range real estate has been one of the more resilient places to own a home in the country, and buyers who plan to stay a few years have historically been rewarded for it.

For me it's the trails and the hiking, a restaurant scene that's actually good, and mountain views that never get old. I've been snowboarding since I was about seven years old, and Red Rocks is one of my favorite places on earth. The nature and the parks here are second to none — you get all of it without giving up the city.

THE PROCESS

How buying actually works, step by step

From first conversation to keys in hand, here's the whole arc. Most Denver purchases run about **30–45 days from accepted offer to closing**.

1

Get pre-approved

Before we tour anything, you'll talk to a lender and get a pre-approval letter. It tells us your real budget and makes your offer credible. I work with a lender I trust completely — **TJ Lyle and Nora Lyle**, who run a great in-house team (Nora's the underwriter, so approvals move fast). I'm happy to introduce you.

2

Define your must-haves

We'll sit down and sort the non-negotiables from the nice-to-haves — location, commute, schools, yard, condo vs. house — so we're only spending time on homes that actually fit.

3

Tour homes

I'll set up showings and walk them with you, pointing out both the charm and the things a listing photo won't tell you. In this market you'll usually have time to see it twice before deciding.

4

Write a strong offer

When you find it, I build an offer that's competitive but protects you — price, closing date, and the right contingencies. I'll walk you through every line so nothing is a surprise.

5

Go under contract

Once the seller accepts, you're "under contract." You'll put down earnest money and the clock starts on inspection, appraisal, and loan deadlines — all of which I track for you.

6

Inspect & negotiate

A professional inspection tells us the home's real condition. If something turns up, we go back and negotiate repairs, credits, or price. This is where a sharp agent saves you real money.

7

Appraisal & final loan approval

Your lender orders an appraisal to confirm the home's value, then finalizes your loan. I keep everyone moving so we hit your deadlines.

8

Final walk-through & closing

We do one last walk-through to make sure the home's in the agreed condition, then you sign at the title company. You get the keys — and I don't disappear after closing.

THE MONEY

What it actually costs beyond the price tag

The sale price is the headline, but a few other costs come with buying in Colorado. Rough ranges below — I'll give you exact numbers for any specific home.

COST	TYPICAL RANGE	WHEN
Earnest money	1–2% of price	At contract (applied to your purchase)
Down payment	3–20%+	At closing
Closing costs	~2–4% of price	At closing
Home inspection	$400–$700	During inspection period
Property taxes	Among the lowest in the U.S.	Ongoing (Colorado is a low-property-tax state)
HOA / metro district	Varies widely	Ongoing, if applicable

*Good news: Colorado has some of the lowest effective property tax rates in the nation. The catch is newer developments often sit in a **metro/special taxing district** that adds to your tax bill — always check before you fall in love. More on that below.*

NEIGHBORHOODS

A quick lay of the land

There's no "best" neighborhood — only the best one for you.

Here's a starting map of the metro. Consider these thumbnails, not the last word — tell me how you want to live and I'll point you to the right pockets.

WALKABLE & CENTRAL

Wash Park & Platt Park

Classic Denver bungalows, a beloved park, and South Pearl Street's shops and farmers market. Charming, established, and priced for it.

TRENDY & LIVELY

Highlands & LoHi

Restaurants, rooftops, and skyline views just across the river from downtown. Great for buyers who want energy and walkability.

FAMILY FAVORITE

Central Park

Master-planned with parks, pools, and top amenities on nearly every block. Newer homes and a big community feel — note the metro district taxes.

LAKE LIFE

Sloan's Lake & Berkeley

Water, mountain views, and a mix of new builds and cozy older homes. Tennyson Street brings the food and nightlife.

ARTS & NIGHTLIFE

RiNo & Five Points

Murals, breweries, and modern lofts in Denver's arts district. Urban and buzzy — best for condo and townhome buyers.

VALUE & SPACE

Suburbs: Arvada, Littleton, Lakewood, Aurora

More square footage and yard for the money, strong schools, and easy highway or light-rail access. Olde Town Arvada and Belmar are standouts.

Into the foothills & mountain towns

If you want more nature and a little more quiet — without giving up an easy drive to the city — these are my favorites:

FOOTHILLS GATEWAY

Golden

Historic downtown, Clear Creek, and Table Mountain trails just 20 minutes from Denver. The best of both worlds.

RED ROCKS & TRAILS

Morrison

Tiny, iconic, and right at the foot of Red Rocks. Big outdoor access with a genuine small-town feel.

MOUNTAIN LIVING

Evergreen

My personal favorite — pines, a lake, and real mountain living that's still commutable to town. Hard not to love it.

ROOM TO BREATHE

Conifer

Higher, quieter, and more land for your money. For buyers who want space and don't mind the elevation.

LOCAL KNOW-HOW

Denver things a first look won't tell you

This is the stuff that separates a local agent from an app. Keep these in mind on every showing:

★ **Radon is everywhere here.**

Colorado has some of the highest radon levels in the country. Always test — mitigation is common and usually a manageable fix we can negotiate.

★ **Check the roof and hail history.**

Front Range hail is real and it drives insurance. Ask the roof's age and material; impact-resistant shingles can lower your premium.

★ **Watch for expansive soils.**

Our clay soil expands and contracts, which can stress foundations. I look for the warning signs and we bring in a structural pro when needed.

★ **Know the taxing district.**

Newer developments often sit in a metro/special district that adds to your property tax. We'll pull the mill levy so there are no surprises.

★ **Sewer lines matter.**

Older homes can have aging sewer lines — a cheap sewer scope during inspection can save you five figures.

★ **Altitude & orientation.**

At a mile high, sun exposure, north-facing driveways (snow melt), and A/C all matter more than newcomers expect.

AVOID THESE

The mistakes I help buyers dodge

None of these are your fault if no one warned you — so here's the warning.

Shopping before you're pre-approved

You'll either fall for something out of reach or lose the right home while you scramble for financing. Get the letter first.

Skipping the inspection to "win"

You don't need to waive protections to win a home. A good inspection is leverage, not a hurdle — I'll help you use it the right way.

Maxing out your budget

The bank's max and your comfortable monthly aren't the same number. We'll find the payment you'll be happy with in year three, not just at closing.

Forgetting the ongoing costs

HOA dues, metro district taxes, insurance in hail country — I factor the true cost of ownership, not just the mortgage.

WORKING TOGETHER

What you get with me in your corner

I've been doing this for six years, and in that time I've done just about every kind of deal there is — traditional sales, short sales, flips, and a whole lot of investment purchases. My specialty is house hacking and multifamily: ADUs, duplexes, triplexes, and fourplexes that let you live in one unit while the others help pay your mortgage. Whether you're buying your first home or building a portfolio, I've been there.

Straight answers, zero pressure

I'll tell you when a home is right — and when to walk away. My job is your best move, not a fast one.

A born-and-raised local

Which streets flood, which schools are worth the premium, which "up-and-coming" areas actually are — that's the kind of thing you only know from living here your whole life. I do.

Built for first-timers and investors alike

From your very first home to a cash-flowing fourplex, I speak both languages. If house hacking or multifamily is on your radar, you're talking to the right agent.

MY SPECIALTY

Let your home help pay for itself

This is where I do my best work — and where most buyers leave money on the table.

House hacking means buying a property with more than one place to live — a duplex, triplex, or fourplex, or a single-family home with a basement suite or ADU — living in one unit, and renting out the rest. Your tenants' rent helps cover your mortgage. Done right, it can cut your housing cost dramatically, and sometimes cover it entirely.

Here's the part most first-time buyers don't realize: because you're living in the property, you can often buy a two-to-four-unit building with a low-down-payment owner-occupied loan — the same kind of financing people use for a regular house. That means you can get into real estate, start building equity, and have tenants paying down your loan, all with far less cash than you'd expect.

1. **Buy a property with rentable units**

   A duplex through fourplex, or a home with an ADU or basement suite. I'll help you find one that actually pencils out.

2. **Live in one, rent the others**

   You occupy one unit — which unlocks the better owner-occupied financing — and the rest go to tenants.

3. **Let the rent work for you**

   That income offsets your mortgage every month, so you're building wealth instead of just paying for a place to live.

Denver is a strong market for this — solid rental demand and ADU-friendly zoning in a lot of neighborhoods. When we look at these properties, I'll run the numbers on what each unit can realistically rent for, so we know the deal cash-flows before you ever write an offer. Whether this is your first purchase or your fifth, if you want your real estate to earn its keep, let's talk.

QUICK ANSWERS

Frequently asked questions

How much do I need for a down payment?

Less than most people think. Many buyers put down 3–5%, and there are loan programs (FHA, VA, and Colorado down-payment assistance) that lower the bar further. We'll match you with the right one.

Do I pay you as the buyer?

In most cases, no. I negotiate my commission to be paid by the seller, and in about 99% of the deals I do, that's exactly how it works out — meaning my services cost you nothing out of pocket. In the rare case a seller won't cover it, we'll have that conversation up front, so you always know exactly where things stand before we ever write an offer.

How long does the whole thing take?

From accepted offer to keys, usually 30–45 days. The search itself is up to you — some buyers find it in a weekend, others take a few months. No rush on my end.

Is now a good time to buy in Denver?

The best time to buy is when your finances and your life are ready — not when you try to time the market. Rates and inventory are always moving, so rather than chase them, we focus on your numbers and a home you'll be happy in for years. When we talk, I'll give you an honest read on where things stand today.

Should I sell my current home first?

—

It depends on your situation. If you've got somewhere to stay in between, selling first can take the pressure off — you won't feel forced into a home just to beat a timeline. But if that's not workable, we have options: a bridge loan or a buy-before-you-sell strategy can let you purchase your next place before your current one closes. I'll build the plan around what actually works for you.

IN THEIR WORDS

What clients are saying

Don't just take my word for it. ★★★★★

"Bryan was super knowledgeable and approachable. He made trekking around Denver looking at houses lots of fun! 11/10 would recommend."

— Olivia Madrid

"His expertise of the market was a huge advantage as we toured properties, ensuring we didn't settle on anything and maximized our budget."

— Elizabeth Cochran

"What stood out the most was how much he genuinely cared about helping us find the right home — not just any home."

— Geoa Busto

"Bryan is incredibly informative and super willing to help even someone brand new to the housing market like myself."

— Christopher Rivera

"An experienced realtor and real estate investor, and very personable! 10/10 would work with Bryan again in the Colorado Front Range."

— Nathan Froehlich

"He's the best! Always had an answer to every question, worked with us the whole way through, and knew all the right people to call."

— Elly Kirkhoff

Ready when you are

Whether you're six weeks or six months out, the best first step is a conversation. No obligation — just a plan built around you.

Start the conversation

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