

## Community Land Trust Model Creates Home Ownership Opportunity Under \$160K

In downtown Denver, where even renting a *bedroom* can top \$1,200 a month, a small cluster of studio condos in the Santa Fe Arts District is offering something almost unheard of: **ownership for under \$160,000**. These units — priced between **\$150,000 and \$159,000** — are part of the Elevation Community Land Trust (ECLT), a model that removes land costs to keep homes permanently affordable.

The trust retains ownership of the land while the buyer owns the home, paying a **\$100 monthly land-lease fee** and agreeing to resale restrictions that preserve affordability for the next owner. In return, buyers gain access to prices that simply don't exist anywhere else near downtown.

These 2020-built micro-units are compact but impressively well-designed. Each includes:

- > A **full-size washer and dryer** — a rarity at this price point
- > A **custom Murphy bed** that folds into a built-in cabinet
- > **Contemporary finishes**, quartz counters, and efficient layouts
- > **Bike storage** and secure building access
- > A **location** steps from galleries, coffee shops, and light rail.

Despite their size, the units live comfortably, with tall ceilings, large windows, and smart storage solutions that make the space feel larger than the square footage suggests.

Monthly loan payments, including taxes, HOA, and the land lease, run about **\$940**, well below typical downtown rents.

Buyers must earn **no more than 80% of Area Median Income**. In Denver, that computes to **\$66,000** maximum income for a 1-person household and **\$75,000** for a 2-person household

Those income limitations cover many of the workers most squeezed out of central Denver: teachers, nurses, nonprofit staff, and early-career professionals.

Down payments can be as low as **\$1,000**, with no purchase mortgage interest (PMI). Loans are available in the **mid-5% range** through participating lenders.

The resale restrictions limit long-term appreciation, but for buyers who thought downtown homeownership was permanently out of reach, these studios offer something increasingly rare — stability, predictability, and a front-door key of their own. Find more information and an application at [www.ElevationCLT.org](http://www.ElevationCLT.org).

REAL ESTATE TODAY



By JIM SMITH Realtor®

## 'Title Lock' Services Don't Prevent Title Theft; The Same Service Is Available Free from County Clerks

Title-lock services like [HomeTitleLock](http://HomeTitleLock.com) market themselves as a way to "protect" homeowners from title theft, but their value is widely misunderstood. These companies cannot actually lock your title, block a forged deed, or stop a scammer from recording fraudulent paperwork. What they provide is simply a monitoring service: they scan public records and alert you if a document is filed against your property. **But homeowners can already get that same service for free from their county Clerk & Recorder.**

Consumer-protection agencies and real estate attorneys warn that the marketing behind title-lock subscriptions can be misleading, because it implies a level of prevention and legal protection they do not offer. They don't fix the underlying vulnerability in the recording system, they don't investigate suspicious filings, and they don't reimburse victims. The real protection comes from vigilance — monitoring your property records, responding quickly to unexpected filings, and helping older relatives do the same. Title-lock services aren't outright scams, but they're unnecessary for Denver residents and far less powerful than their advertising suggests.

Title fraud is rare, but when it happens, it can turn a homeowner's life upside down. A forged deed or fraudulent lien —

typically filed by scammers targeting seniors or vacant-home owners — can cloud a property's title, trigger legal disputes, and create months of stress for the rightful owner.

Each county clerk & recorder has taken a proactive step to help residents stay ahead of these schemes with a free, easy-to-use early-warning system that every homeowner should know about.

Jefferson County's **Recording Notification Service (RNS)**, is typical. It is designed to alert residents the moment a document is recorded in their name.

While the county clerks cannot stop a fraudulent filing — Colorado clerks are legally required to record any document that meets formatting requirements — the RNS system gives homeowners the next best thing: **immediate awareness**. And in the world of title fraud, early detection is everything.

The other metro counties may not call their service by the same name, but they all home one. I have posted the direct website URLs for each county's program in the posting of this article on my blog, <http://RealEstateToday.substack.com>.

**If you list your home with me, it will be featured on this page and on page 3 of all 24 metro area weekly newspapers. Call me at 303-525-1851 for details!**

## Price Reduced on 3-Bedroom Arvada Townhome



Discover effortless, lock-and-leave living in this contemporary townhome at **13527 W. 63rd Way**, priced to move and packed with smart features. Enjoy an open main level with vaulted ceilings, slab-granite kitchen countertops, and a sunny dining room that flows to a large private patio. The finished basement lives like a third bedroom with two egress window and an ensuite 3/4 bathroom for guests or multigenerational living. EV owners will appreciate the included Level 2 charger. With 3 bedrooms, 3½ baths, a loft, and 2-car garage, this home delivers space, convenience, and value in one unbeatable Arvada location. See interior pictures, floor plans, and a narrated video walk-through at [www.GRElistings.com](http://www.GRElistings.com), then come to the open house today!

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## Price Reduced on a 'Tech Forward' Townhome

If you're a bit of a geek like me, you will love the high-tech features in this townhome at **11246 Osage Circle #F**. Not only is the heating state-of-the-art (including a heat pump), but even the electric outlets and switches you've probably never seen before. The seller would never have invested over \$100,000 in the upgrades if he knew he'd fall in love and move to Evergreen! As you would expect, he has an EV, so there's a 240V outlet in the 2-car garage. The full list of "Seller Upgrades" is a tab on this listing, which you can find at [www.GRElistings.com](http://www.GRElistings.com). Even if you are not in the market for an excellent 3-bedroom townhome, come to the open house this Saturday and be inspired! Or call listing agent **David Dlugasch** at **303-908-4835** for a showing.



## We Welcome Lorraine D'Aversa to Our Brokerage

For as long as I can remember, Lorraine has been an independent broker, operating as **Lifestyle Realty & Consulting**. It seems that she knows everyone in the Golden business world, and everyone knows her. Lorraine is the 3rd generation of her family's 4-generation real estate company which spans many fronts. Her family began their journey in New York City. In 1960 they relocated to Cherry Hill, New Jersey. 16 years ago, Lorraine relocated to Golden, continuing her family's legacy. She describes herself as a "Holistic Real Estate Broker." She believes that everyone should have the opportunity to "live the life they love." Her spirit and energy are contagious, and we are thrilled that she chose to join our office!



Licensed in 1988, she holds a masters degree in psychology and a real estate paralegal certification. She puts these skills to work for her clients, helping them find a home that "nurtures them so they can live their best life." You can reach Lorraine at **609-502-0880**. Her email is [Lorraine@LorraineDaversa.com](mailto:Lorraine@LorraineDaversa.com).

CENTURY 21  
**GOLDEN REAL ESTATE**  
*Hometown Service Delivered with Integrity*

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