

Heatwaves Are Quietly Reshaping U.S. Housing—And Colorado Is Not Immune

With this weekend's 90-degree temps, I thought it appropriate to look at how our warming climate is affecting the real estate market here and nationally.

Extreme heat is emerging as one of the most powerful forces reshaping where Americans live. A new analysis by *Pro Builder* shows that by 2030, most U.S. homes will see more heatwave days each year, and by 2050, over half of all homes will face two or more additional weeks of extreme heat annually. That shift is already influencing migration patterns, insurance markets, and long-term housing values.

Historically hot states —Texas, Florida, Arizona — have long attracted newcomers with affordability and sunshine, but as heatwaves intensify, many buyers are rethinking those moves. Cooler states are seeing increased interest from climate-motivated migrants, yet even these "refuge" regions are warming faster than expected, narrowing the advantage they once held.

While Colorado, with its lower humidity, still benefits from a relatively temperate climate compared to the elsewhere, heatwaves along the Front Range have increased in frequency and duration over the past decade. Denver now experiences triple the number of 95-degree days it saw

in the 1970s, and projections show continued escalation. For buyers fleeing extreme heat (and humidity) elsewhere, Colorado remains attractive, but the state is no longer insulated from the broader national trend.

Heat risk also intersects with equity. Nationally, Black and Hispanic homeowners are disproportionately exposed to extreme heat, and Colorado's own urban heat-island patterns — especially in Denver, Aurora, and Commerce City — mirror those disparities. As temperatures rise, these neighborhoods face higher cooling costs, greater health risks, and potential downward pressure on property values.

Insurance markets are responding as well. Rising premiums in high-risk states are pushing buyers toward regions perceived as more stable. Colorado has not seen the dramatic insurance company withdrawals affecting California or Flori-

NOTE: I write many more articles each week than fit into this space. You can find them all on our company blog, <http://RealEstateToday.substack.com>. Just posted: an article about Connecticut and New York (but not Colorado) joining other states in outlawing private listing networks from Compass and others.



ADU Academy Comes to Denver on June 12th

As Colorado's new statewide ADU laws open the door to thousands of potential accessory dwelling units, demand is rising for professionals who understand the design, financing, and regulatory nuances of this fast-growing housing type.

On June 12, the ADU Academy brings its nationally recognized training program to Denver, offering a full-day, in-depth education at the Tivoli Student Union on the Auraria Campus at 900 Auraria Parkway.

The Academy is built for architects, designers, builders, planners, lenders, appraisers, Realtors, municipal staff or anyone who wants a deeper command of ADU development. The day begins with an 8:00 a.m. check-in and networking breakfast, followed by a comprehensive session on ADU policy, zoning, and Colorado's new statewide rules. Late-morning modules explore site planning, structural considerations, and best-practice design approaches.

After a networking lunch, the afternoon shifts to financing, lending, and appraisal challenges, areas where many homeowners and professionals encounter the steep-

est learning curve. The final block covers construction realities, cost drivers, contractor coordination, and scalable development models, concluding with a certification overview and a question-and-answer period.

What sets the ADU Academy apart is its practical, field-tested curriculum. Instructors include leading ADU practitioners from across the country who have shaped policy, built successful ADU businesses, and guided cities through regulatory reform. Attendees leave with actionable knowledge they can apply immediately—whether advising homeowners, expanding professional services, or helping local governments implement new ADU mandates.

You may recall that earlier this year I ran a 6-part series on ADUs, assisted by John Phillips of Verdant Living, who specializes in building ADUs. You can find those articles on my Substack blog or archived at www.JimSmithColumns.com.

Readers interested in attending can register for the Denver June 12 session at www.aduspecialist.org/aduacademy. The registration fee is \$399.

da, but carriers are increasingly scrutinizing wildfire and heat-related risks — adding another layer of complexity for buyers and builders.

For the housing market, the message is clear: heat resilience is becoming a competitive advantage. Homes with high-efficiency cooling, better insulation, reflective roofing, and shade-rich landscaping will

command growing interest. Cities that invest in tree canopy, cool-pavement strategies, and heat-mitigation planning will be better positioned to absorb climate-driven migration.

Extreme heat is no longer a distant climate story. It is a housing-market story—and Colorado is now part of that map being redrawn.

Redfin Names Denver 4th 'Most Neighborly City'

Redfin recently published a list of the "10 most neighborly cities" in America and ranked Denver #4 after Salt Lake City, Portland OR, and Kansas City. It named two neighborhoods in particular: "Washington Park, home to the city's biggest urban park and flower garden, and Park Hill, known for its local coffee shops and one-of-a-kind boutiques."

Denver has a strong sense of community, with high rankings in socialization (#2 among the metros in their analysis, with 49% of residents helping a neighbor at least once a month) and charitable giving (#1, with over 64% of residents donating at least \$25 to a charitable organization.)

It cited Denver-based nonprofit **A Little Help**, which matches volunteers with older adults for rides, errands, social visits and snow shoveling, among other things. Homeowners and renters can also get help from **Extreme Community Makeover**, in which residents partner on projects like neighborhood cleanups and home improvement projects. It could have also

mentioned Jeffco-based **Colorado Gives Foundation**, which has raised over \$700 million for thousands of non-profits since 2007, and Kyle Clark's **Word of Thanks** campaign on 9News, which raises money and awareness for a different non-profit each week and has raised over \$18 million for 300+ non-profits since June 2020.

It appears that Redfin was only referring to the City & County of Denver, but if they had analyzed metro areas, I suspect our ranking would only have improved.

Here's Redfin's map of the "10 Most Neighborly Cities in America."



New: 6th Ave. West Home Backing to Greenbelt



This beautifully maintained two-story sits on a rare 0.38-acre lot at **13866 W. 2nd Avenue**, backing to the Sixth Avenue West greenbelt. This spacious 5-bed, 4-bath home offers an ideal blend of updates, comfort, lot and location. The main floor features an updated kitchen with granite counters and newer appliances, flowing into bright living and dining spaces. Upstairs, the primary suite includes a 5-piece bath with heated tile floor, plus a convenient second-floor laundry with brand new high-efficiency Miele washer and dryer. The finished basement adds a large rec room, bedroom, and 3/4 bath—perfect for guests or multi-generational living. Major improvements include Hardie Board siding, Class 4 roof (2017), 2025 furnace, 2025 April Aire ducted evaporative cooler, and smart irrigation front and back. A rare 3-car garage with newer Lift Master doors provides excellent storage. All of this just two blocks from award-winning Kyffin Elementary School and minutes to trails, parks, and light rail. You can view an extended video tour narrated by listing agent **Chuck Brown** at www.GRElistings.com, then call for a showing.



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