DAWN GREEN
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FREE 2026 RELOCATION GUIDE

Thinking About Moving to South Denver Metro?

A practical guide to help you compare communities, understand the area, and make your Colorado move with confidence.



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Welcome to South Denver Metro

Moving to Colorado is exciting. Choosing where to live in the metro can be the hardest part. South Denver Metro is not one lifestyle. It is a mix of established suburbs, newer master-planned communities, historic downtowns, open-space neighborhoods, and areas with new construction.

The goal of this guide: help you narrow the map before you start touring homes.

Four questions I help relocation buyers answer

Where should I focus? We compare communities by commute, home style, budget, amenities, and outdoor access.

New build or resale? South Metro has both. We compare incentives, lot premiums, metro districts, HOA costs, inspections, and resale value.

What will the move actually feel like? We talk through driving patterns, weather, altitude, utilities, taxes, and insurance. These are the details a listing photo does not show.

Can I buy from out of state? Yes. Video tours, neighborhood drive-throughs, electronic documents, and remote coordination make a long-distance purchase much easier.

A note from Dawn

I am a Colorado REALTOR® with a background in mortgage underwriting and transaction coordination. That means I look at your move from every angle: the house, the financing, the contract, the deadlines, and what can affect you after closing. My job is not to push you toward a neighborhood. My job is to give you good information so you can decide what fits.

The Lay of the Land

Picture South Denver Metro as a wide arc running south and southeast from Denver, tied together by I-25, C-470, E-470 and a few key east-west roads. Depending on where you work and what you enjoy, living ten miles east or west can change your whole daily routine.

Relocation tip: choose your daily-life radius first, then choose the house. A beautiful home in the wrong location gets old fast.

Aurora / Southeast Aurora	A large city with established neighborhoods, newer master-planned areas, E-470 access, Southlands-area shopping, and a wide range of housing styles.
Centennial	Established South Metro living with quick access to the Denver Tech Center, shopping, parks, and several major roads.
Parker	A growing town with a recognizable downtown, newer subdivisions, trails, parks, and access toward the southeast metro.
Highlands Ranch	A large master-planned community in Douglas County with extensive parks, trails, open space, recreation centers, and C-470 access.
Littleton	A mix of historic character, established neighborhoods, newer pockets, trails, and river access, with connections to the southwest metro.
Castle Rock	A fast-growing Douglas County town with a distinct downtown, open space, trails, newer communities, and a spot between Denver and Colorado Springs.

Also worth exploring: Lone Tree, Castle Pines, Sterling Ranch, Englewood, Greenwood Village, Elizabeth, Larkspur and nearby unincorporated areas can make sense depending on your budget, commute, lot size, and home age.

Quick Community Comparison

These are broad orientation notes, not rankings. Every community has different neighborhoods, price points, and property types.

Community	Often appeals to buyers looking for	Keep in mind
Aurora	Housing variety, newer southeast development, E-470 access, shopping and recreation	Aurora is large, so commute and neighborhood feel change a lot by address
Centennial	Established suburbs, Denver Tech Center access, central South Metro location	City limits and service districts can vary by address
Parker	Newer communities, trails, a suburban feel, and a defined downtown	Growth can affect traffic and commute times
Highlands Ranch	Master-planned amenities, trails, recreation centers, C-470 access	Review HOA and recreation fees and property-specific costs
Littleton	Historic downtown character, established neighborhoods, trails, southwest access	The Littleton mailing area extends beyond the City of Littleton
Castle Rock	New construction, open space, trails, and its own town identity	Farther south, so plan your commute carefully if you work in Denver

Fair Housing note

I can give you objective information about homes, property features, commute logistics, public resources, and market conditions. For schools, crime statistics, demographics, or other personal-location criteria, I will point you to neutral third-party sources so you can make your own informed decision.

What You Will Find Here

Established neighborhoods. Mature landscaping, larger trees, varied architecture, and homes that may have been updated over time.

Master-planned communities. Neighborhoods built around parks, trails, and community amenities.

New construction. From attached homes to larger single-family properties. Builder incentives can be attractive, but the contract and the total monthly cost matter most.

Condos and townhomes. Lower maintenance in many parts of South Metro. HOA financials, insurance, and lending eligibility deserve a careful look.

Acreage and semi-rural. Found farther from the urban core. Wells, septic systems, road maintenance, fire mitigation, and insurance can become part of your due diligence.

55+ and active-adult communities. Several age-qualified options exist across the metro. Amenities, HOA structure, and resale considerations vary.

New construction tip

Bring your agent on your first visit. Builder sales representatives work for the builder, and registration rules can affect whether your agent can represent you.

What a Home Really Costs Each Month

The price you see online is only part of it. When you compare homes, look at the total ownership picture:

- Principal and interest on your loan
- Property taxes
- Homeowners insurance (hail coverage matters here)
- HOA dues
- Metro or special district taxes, where they apply
- Utilities and routine maintenance

How Colorado property tax works

Your county assessor sets your home's actual value. The state sets an assessment rate. Then each local taxing authority adds its own tax rate, called a mill levy.

Tax = actual value × assessment rate × mill levy ÷ 1,000

For tax year 2026, the residential assessment rate for local government is 6.8%. Colorado also uses a separate rate for school district taxes. Your exact bill depends on your address, because your county, city, school district, and any special district each add their own mills.

My advice

Before you fall in love with a home, ask me to pull the tax and district details for that exact address. Two homes with the same price can have very different tax bills.

Source: Colorado property tax guidance for the 2026 assessment rates, published by the Colorado Division of Property Taxation and county assessors. Rates change, so confirm with the county assessor. This guide is not tax advice.

Metro Districts, Explained

Many newcomers have never heard of metro districts. Colorado homebuyers run into them often, especially in newer neighborhoods.

What it is: a metro district is a special taxing district. It finances neighborhood infrastructure like roads, water and sewer lines, parks, and sometimes amenities. It usually pays for that with bonds, and it repays them through an extra mill levy on your property tax bill.

Why it matters: that extra levy can add a real amount to your yearly tax bill, on top of any HOA dues. Metro districts are most common in newer communities, so check any home built in recent years.

Questions to ask on any home

- ☐ Is this home in a metro or special district?
- ☐ What is the district's mill levy, and how much of my tax bill is it?
- ☐ How much bond debt does the district carry, and when does it end?
- ☐ Are there limits (caps) on how high the levy can go?
- ☐ Does the district have a website with budgets and meeting notices?

Colorado requires disclosure of special district information in home sales, and those rules have been updated in recent years. Read the disclosure carefully and review it with me early, not at closing. The Colorado Division of Local Government (DOLA) keeps a public search of special districts at **dola.colorado.gov/special-districts**.

Sources: Colorado Division of Local Government (DOLA) special district resources; Colorado legislative summaries from law firm Otten Johnson (2025). General information only, not legal advice.

The Market Right Now

Markets move every month, so here is a dated snapshot from the Denver Metro Association of REALTORS® (DMAR):

- **September 2026:** Denver-area home sales were down 21.39% from a year earlier. That is the lowest September on record in DMAR data going back to 2008.
- **July 2026:** There were 13,115 active listings. That is well below the 20,000-plus the market often carried from 2008 to 2012, so the market is not oversupplied by historical standards, but it is no longer scarce.
- **June 2026:** DMAR described the market as balanced, with buyers holding a slight edge and asking for updated finishes and well-maintained systems.

What this means for you

A balanced market gives relocation buyers more time to compare communities than they had a few years ago. Condition, pricing, and mortgage rates matter a lot. Numbers also differ block by block, so ask me for a current snapshot of the exact community you are considering.

Sources: Denver Metro Association of REALTORS® Market Trends reports as reported by ColoradoBiz, July 6, August 5, and October 5, 2026. Statistics change monthly and are not a prediction.

Colorado Realities Newcomers Should Know

Altitude. The Denver area sits about a mile above sea level. Give yourself time to adjust, drink extra water, and ease into hard exercise after you arrive.

Sun and fast-changing weather. Colorado gets lots of sunshine, but temperatures swing quickly. Snow can melt fast, and spring storms can follow warm days.

Hail and insurance. Hail is a real Front Range concern. Ask your insurance professional about roof coverage, deductibles, and insurability before your contingency deadlines.

Radon. Radon testing is common in Colorado real estate. Testing and mitigation can be handled during inspection.

Water and landscaping. Water providers and rules vary. In newer communities, ask about landscaping requirements, irrigation, and any district or HOA guidelines.

Wildfire awareness. Risk varies by location. Homes near open space, foothills, or wooded areas may need added insurance and mitigation review.

Getting around

I-25 is the main north-south road through South Metro. C-470 links the southwest and southeast suburbs. E-470 loops around the east side and is a toll road. Commute times change a lot by time of day, so test your likely drive at the hours you will actually travel.

RTD runs bus and rail service in parts of the metro. Availability depends on the address, so check the current route map for any home you consider at **rtd-denver.com**.

Your Relocation Game Plan

1. **Define your non-negotiables**
   Budget, commute, bedrooms, home type, yard or lot, accessibility, pets, new build or resale, and your ideal move date.

2. **Build a community shortlist**
   Three to five areas is usually enough to start. We narrow it further after you see how each one feels.

3. **Get financing ready**
   A strong pre-approval shows your true monthly comfort zone and makes your offer much cleaner.

4. **Tour with a plan**
   In person when you can. If you are remote, I use video tours and neighborhood drive-throughs to help you rule homes out quickly.

5. **Investigate before you commit**
   Inspection, title, HOA documents, insurance, taxes, and special districts all matter.

6. **Plan the closing and the move**
   Utilities, movers, insurance, final walk-through, funds, and keys should be organized before closing week.

My favorite relocation rule

Do not try to learn the entire Denver Metro. Learn the part that matches your actual life.

Your Move Checklist

Use this as a rough order of operations. Your timeline will depend on your closing date.

Before you buy

- ☐ Talk with a lender and get pre-approved
- ☐ Choose three to five target communities
- ☐ Test your commute at the hours you will really drive
- ☐ Talk with an insurance professional about hail and roof coverage

While under contract

- ☐ Schedule inspection, including radon testing
- ☐ Review HOA and metro district documents with me
- ☐ Confirm homeowners insurance and your funds for closing
- ☐ Book movers and set your move date

Before closing week

- ☐ Set up utilities and internet for your new address
- ☐ Change your address with the post office and your banks
- ☐ Plan your final walk-through

After you move

- ☐ Update your driver license and vehicle registration. Check the current rules at **dmv.colorado.gov**
- ☐ Look up your trash, recycling, and water providers for your exact address
- ☐ Register to vote and check school enrollment steps with your district, if you need them

Questions to Ask Before You Choose a Home

Check the ones that matter most to you, and bring this list to our first call.

- ☐ How often will I commute, and where do I need to be at rush hour?
- ☐ Do I want an established neighborhood or newer construction?
- ☐ How important are trails, parks, recreation centers, or open space?
- ☐ Do I want a walkable town center, or am I fine driving for most errands?
- ☐ What monthly payment feels comfortable after taxes, insurance, and HOA or district costs?
- ☐ How much home maintenance do I realistically want?
- ☐ Do I need space for pets, hobbies, guests, a home office, or multigenerational living?
- ☐ How close do I want to be to Denver International Airport or Centennial Airport?
- ☐ Would I rather have a shorter commute or more house and land?
- ☐ What would make me regret this location six months after moving?

Do not rely on a ZIP code alone

City limits, mailing addresses, school districts, fire districts, water providers, HOAs, and metro districts do not always line up. Always verify the exact property address and its documents.

Ready to Start Exploring?

You do not need to know exactly where you want to live before we talk. That is the point of the relocation process. Tell me what your life needs to look like, and I will help you narrow the map, understand the trade-offs, and build a smart home-search plan.

Book a 30-minute call
Scan to pick a time

Save my contact card
Scan to connect

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Serving Denver, the South Denver Metro and surrounding communities.

This guide is for general information only. It is not legal, tax, lending, insurance, or school-placement advice. Community descriptions are intentionally general and are not meant to steer or rank neighborhoods. Market and tax figures were current as of the dates shown and change often. Please verify any location-specific information with the relevant city or town, county, school district, RTD, Colorado DMV, HOA or metro district, and your lending and insurance professionals.