

Cortez 81321

ZIP code · CO · Colorado > Montezuma County > Cortez

BALANCED MARKET

\$329K

MEDIAN SALE PRICE

+1.1%

1-YR CHANGE

210

SALES (12 MO)

\$331K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 50 / 100



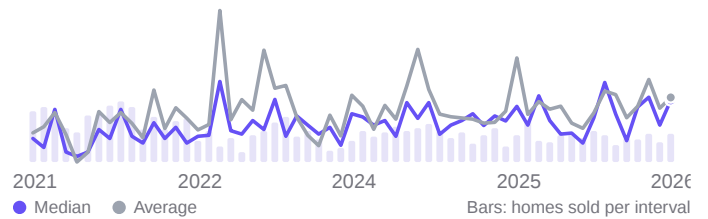
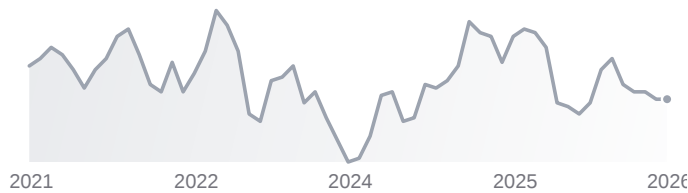
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

50 / 100

Sale prices

Median \$345K · Average \$352K

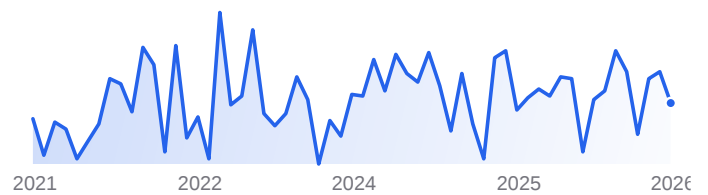
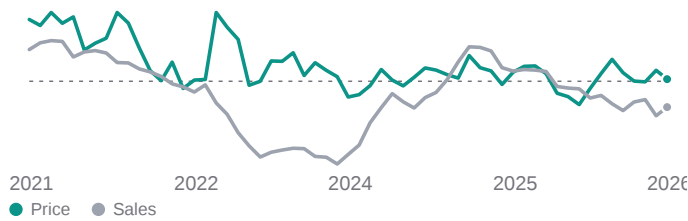


Growth (year over year)

Price +1.1% · Sales -13.2%

Price per square foot

\$190/ft²

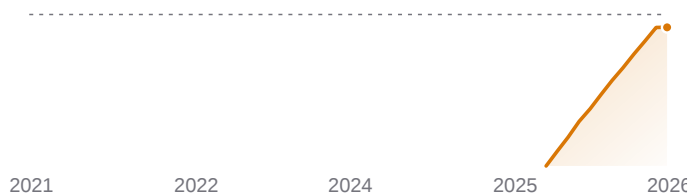


Sale premium vs estimated value

-0.2%

Annual turnover (share of homes sold)

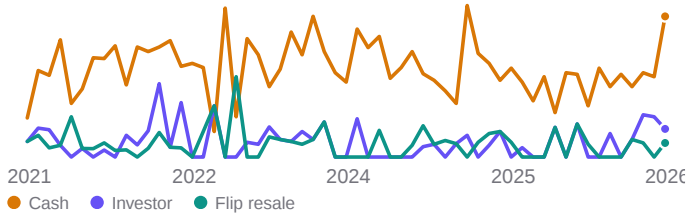
4.2%



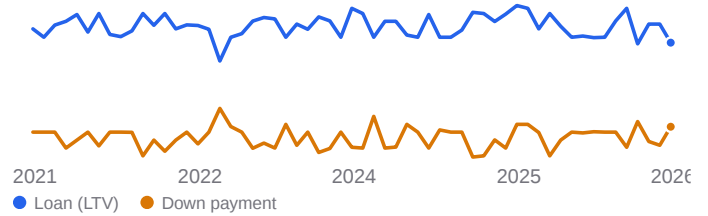
BUYERS & OUTCOMES

Buyer mix

Cash 50% · Investor 10% · Flip resale 5.0%



Financing (share of purchase price) Loan (LTV) 77% · Down payment 23%



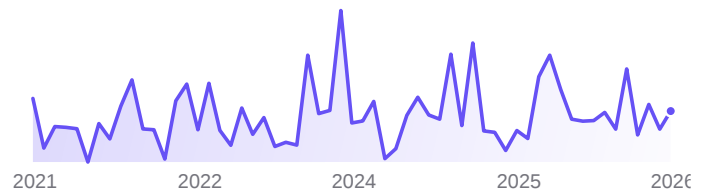
Sellers who sold at a gain

92%



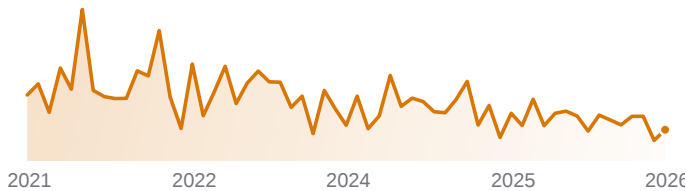
Typical hold before selling

5.5 yrs



Median annualized return at resale

+4.3%



HOUSING STOCK

Homes	4,977
Median value (AVM)	\$331K
Median size	1,456 ft²
Median bedrooms	3
Median year built	1978
Single family	74%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	60%
Underwater (LTV 125% or more)	2.0%
Owner occupied	75%
Company owned	15%
Median loan-to-value	40%
Typical ownership tenure	8.4 yrs

COMMUNITY

Population	16,111
Density	25 / mi²
Median household income	\$61K
Average household income	\$72K
Crime index (US avg 100)	98
Air pollution index (US avg 100)	86
Earthquake index (US avg 100)	46
Homes occupied	93%
Bachelor's or higher	17%
Poverty rate	12.7%
Unemployment	1.3%
Average temp	51°F
Annual precip	12 in
Sunshine	81%

Market metrics are derived from recorded arms-length deeds through July 2026. Temperature blends price momentum, sales velocity, turnover and resale outcomes, ranked nationally against geographies of the same type.