



# colorado association of REALTORS® HOUSING REPORTS

Research tools provided by the Colorado Association of REALTORS®

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*Not all agents  
are the same!*



## Statewide Lender-Mediated Report January 2026



# Lender-Mediated Report – January 2026

A research tool provided by the Colorado Association of REALTORS®

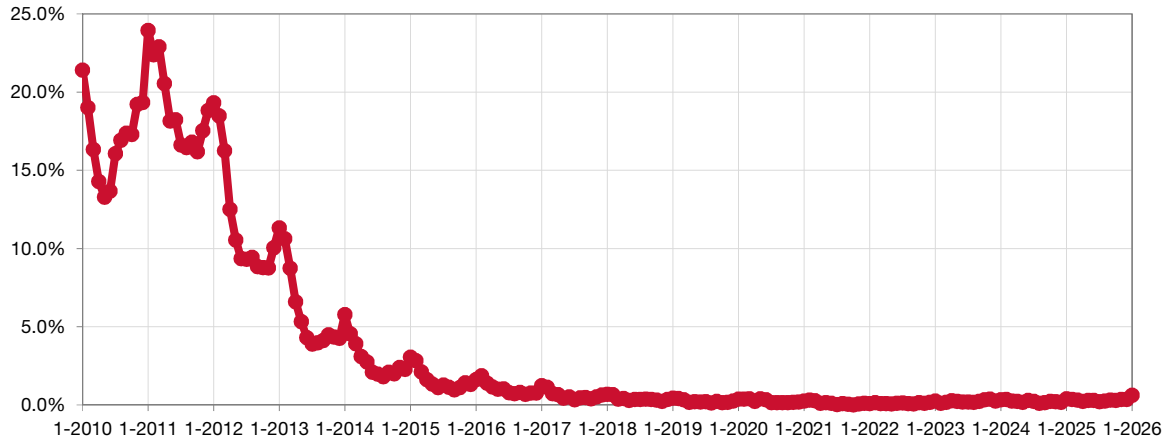
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Lender-mediated properties are those marked in an MLS as a Foreclosure, REO, Short Sale or other distressed sales type. For a complete list of methodology used from each MLS, see page 2 of this report. Activity comprised of single-family properties, townhomes, and condominiums combined.

## Share of Sold Listings that were Lender-Mediated: 0.6%



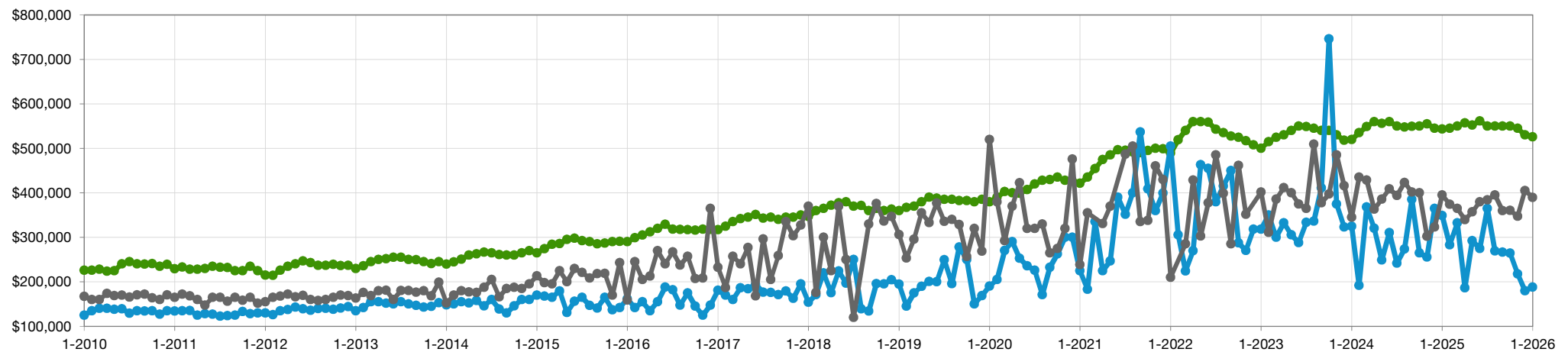
Sold Listings	1-2025	1-2026	+ / -
Traditional	4,798	4,184	-12.8%
REO	20	26	+30.0%
Short Sale	16	25	+56.3%
Total Market*	4,834	4,236	-12.4%

Median Sales Price	1-2025	1-2026	+ / -
Traditional	\$543,500	\$525,650	-3.3%
REO	\$349,000	\$187,940	-46.1%
Short Sale	\$395,000	\$389,500	-1.4%
Total Market*	\$541,500	\$525,000	-3.0%

\* Total Market is not a sum of traditional, REO and short sale activity, as some lender-mediated homes can be listed both as REO and short sale. Percent changes are calculated using rounded figures.

## Historical Median Sales Price

Traditional REO Short Sale



# Lender-Mediated Report – Explanation of Methodology by MLS

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## **Aspen/Glenwood MLS, Inc.**

- Foreclosure based on "Foreclosure" field.
- Short Sale based on "Short Sale" field.
- Fields "Finance Remarks" and "Public Remarks" are used for further distinction.

## **Colorado Real Estate Network (CREN)**

- Foreclosure based on "REO/Lender Owned" field.
- Short Sale based on "Short Sale" field.

## **Grand County Board of REALTORS®, Inc. MLS**

- Foreclosure based on "Special Listing Conditions: Real Estate Owned" where value is "Yes."
- Short Sale based on "Special Listing Conditions: Short Sale" where value is "Yes."
- Fields "Private Remarks" and "Public Remarks" are used for further distinction.

## **Grand Junction Area REALTOR® Association MLS**

- Foreclosure based on "Sale Type" field where value is "REO."
- Short Sale based on "Sale Type" field where value is "Short Sale."
- Nonspecific distressed listings also include where "Sale Type" field is "HUD."
- Fields "Agent Confidential Remarks" and "Remarks" are used for further distinction.

## **IRES, LLC**

- Short Sale based on "FG\_NewFinancingIDs" field where value is either "Short Sale Pending Lender Approval" or "Short Pay."
- Foreclosure based on "FG\_OwnershipIDs" field where value is "HUD" or "Lender Owner/REO."

## **Pikes Peak REALTOR® Services Corporation**

- Foreclosure based on "Notices" field where value is "In Foreclosure."
- Short Sale based on "Status" field where value is "UC Short Sale - Showing."

## **Pueblo Association of REALTORS®, Inc./Arkansas Valley Board of REALTORS® Multiple Listing Service**

- Foreclosure based on "Ownership" field where value is "Lender Owned."
- Short Sale based on "Ownership" field where value is "Subject to Short Sale."

## **REcolorado®**

- Foreclosure based on "Seller Type" field where value is either "Bank/GSE" or "Government" and where "Additional Information" field has a value of "HUD Owned."
- Short Sale based on "Status Conditions" field where value is "Short Sale."
- Field "Public Remarks" is used for further distinction.

## **Royal Gorge Association of REALTORS® Inc. Multiple Listing Service**

- Foreclosure and Short Sale are based on the "Agent\_Remarks" and "Remarks" fields.

## **Summit MLS, Inc.**

- Foreclosure based on "Bank" field where value is "REO/Bank Owned" or "Foreclosure."
- Short Sale based on "Bank" field where value is "Short Sale."
- Field "Remarks" is used for further distinction.

## **Telluride Association of REALTORS® MLS**

- Foreclosure based on the "REO" field where value is "Yes - Please See Addendum"
- Short Sale based on the "Short Sale" field where value is "Yes - Please See Addendum"

## **Vail Board of REALTORS® Multiple Listing Service**

- Foreclosure and Short Sale are based on the "Marketing Remarks" field.