

*The air is crisp, there are elk and deer browsing, and spring snow runoff courses through the meadow. Mountain living has an appeal that is hard to resist; it also has unique conditions that require special preparation.*



# **MOUNTAIN LIVING CHECK LIST**

*Whether it is on the plains or in the mountains, purchasing a house or a site on which you plan to build is a big investment. While many topics covered in this brochure should be considered when buying in either area, this checklist highlights some unique conditions associated with mountain living. It is intended to help potential mountain residents make informed decisions before buying.*

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## BE SURE THE PROPERTY IS A LEGAL PARCEL

The property is a legal parcel when:

1. It is a full lot within a platted subdivision, or
2. It is a parcel that was approved by an Exemption from Platting, or
3. It is at least 35 acres, or
4. The land was divided BY DEED executed before May 5, 1972.

*Recommendation: Get a survey, not just an improvement location certificate; verify the survey against existing conditions; and check with adjacent landowners to see if they agree. Remember that the Jefferson County Assessor's maps do not establish legal parcels. Because topography in the mountains was not always considered when older subdivision plats were drawn, roads, structures and fences were not always built where planned, and setbacks from property lines were not always respected.*

## ZONING, LAND DEVELOPMENT REGULATIONS, LAND USE PLANS, & OWNERSHIP OF THE PROPERTY & SURROUNDING LAND

A visit to the Jefferson County Planning and Zoning Division is recommended. The staff can help you check the plans and current regulations that apply to your property.

### ZONING MAPS & REGULATIONS

You can find out whether the structures and the existing and intended uses of the property comply with current zoning standards and the adopted building code; the same information is also available for the surrounding properties. Special conditions, such as geological and flood hazards, etc., are shown on the maps. You can determine if your property can be further subdivided and whether county review and/or platting would be required.

### COMMUNITY LAND USE & SPECIAL COUNTY PLANS

You can learn about recommendations for future land uses, roads, services, and the constraints that will be considered if rezoning of properties is contemplated.

Also, the staff can provide information about other county plans that may affect your property, such as the Open Space Master Plan and the Major Thoroughfare Plan. This pre-purchase research can help potential buyers avoid unpleasant surprises.

## OWNERSHIP OF SURROUNDING LAND

Property ownership of surrounding land can be checked at the Jefferson County Assessor's office. Vacant land can be developed, even when it is in public and/or community ownership, and it may prevent unpleasant surprises to know what potential development could occur.

If your property adjoins public land, contact the responsible agency and ask about their management goals and ways to cooperate. Major public land management agencies in Jefferson County are U.S. Forest Service, Jefferson County Open Space, Colorado State Board Land Commissioners, Colorado Division of Wildlife, Denver Water Board, and Denver Mountain Parks.

## PROOF OF ACCESS

Just because there is a road or trail to a property does not mean that you have a legal right to use it. To verify proof of access be sure that:

1. The property abuts a county or state owned and maintained road. If the road is dedicated but not maintained, documentation is required to prove access is built to a public road standard; or
2. There is a deeded access easement that directly connects the property to a county or state owned or maintained road. The easement must be the minimum width required by the property's zoning.

If you are building a new road or driveway, it would be desirable to consult with the local fire district and Jefferson County Highways and Transportation Division to determine what road standards are required before engineering the final road grade. Sensitive design and construction of roads and driveways to minimize scarring is important, especially in visual corridors. Any grading that is done must comply with the Jefferson County land disturbance regulations.

## BUILDING PERMIT REQUIREMENTS

To get a building permit, a parcel must first be a legal building site. This is different from being a legal parcel. To be a legal building site, the parcel and improvements must:

1. Be a legal parcel;
2. Meet the minimum lot size, setbacks, and other requirements required by zoning (there are limited exceptions to these requirements);

**3.** Have proof of sewage disposal (a sewer tap, if the property is within a sanitation district; or an individual sewage disposal system permit that meets the Jefferson County Department of Health and Environment's individual sewage disposal system requirements, including minimum lot size and separation);

**4.** Have proof of a source of water (an existing well, a valid well permit, and/or proof that a public water tap is available when the property is within a water district); and

**5.** Have road access from a county or state owned or maintained road, or have legally deeded access.

Note: In some old mountain subdivisions, small and/or oddly shaped lots were created which may not qualify for a building permit because one or more of the conditions listed above cannot be met. Also, there are properties that can be subdivided only after a required county review, and/or a subdivision plat is approved. A checklist of requirements to obtain a building permit is available at the Planning and Zoning Division.

## CONSTRAINTS THAT MIGHT PREVENT OR HINDER DEVELOPMENT

In mountain areas, constraints on development may not be easily seen or discovered in a cursory review. Again, the Planning and Zoning Division is a good place to begin your investigation. The Division can alert you to conditions affecting your property and direct you to any agency or department that can further help you.

**1.** Find out if there are mineral and/or water rights owned by another party that take precedence over other development rights.

**2.** Check for easements on your property and adjacent properties. These easements may include: road and trail access, utility lines, and communication towers.

**3.** Check for existing and/or abandoned mines on the property and in the general area. Find out what areas were mined, are being mined, or have been permitted for mining, and if the abandoned mine openings have been sealed. This information can be obtained from the Division of Mineral and Geology of the Colorado Department of Natural Resources.

**4.** Check for floodplains and geologic hazards. They are not always obvious, but many such hazards are shown on maps at the Planning and Zoning Division. Special development regulations may apply in these areas that may increase the time or cost of a project.

Examples of the dangers include large rocks rolling down steep slopes and dry gullies turning into rivers in flash flood situations.

**5.** Test for radon gas. Radon test kits are available to test existing buildings for the presence and level of radon gas. If you are building a new home or an addition, special techniques to ensure safety are less costly when installed during construction.

**6.** Check whether the property is in the Wildfire Hazard Overlay Zone, better known as the "Red Zone". If it is, special wildfire regulations apply when developing your mountain property or adding on to an existing structure. The Red Zone is defined as that area of the county lying west of the "Mountain Front", which is a line connecting the average easternmost points of the 6400' contour line. More information on the Red Zone may be obtained from the Planning and Zoning Division.

**7.** Verify that access to the property meets county road standards, including width, grade, paving, and cul-de-sacs. A cul-de-sac is defined as a non-through or dead-end local street with special features (*bulb*) for turning around of vehicles. There are length and number of unit limits on a cul-de-sac. This regulation can be found in the county's Land Development Regulation. Contact the Planning and Zoning Division for more information.

If you are looking at a property on a cul-de-sac, consider that there is only one road in and out. Should that road become obstructed between your home and the intersection with the larger road network, travel by vehicle becomes difficult. Fire/medical emergency responders could have difficulty in reaching your home. It becomes very important to plan for an alternate escape route and to have mitigated the wildfire danger to your home and property.

## WATER & SANITATION

There are public districts and private corporations and associations that provide water and sanitation in the mountains. To find out if your property is within the existing or expansion boundaries of a district, contact the specific district. They can advise you about the availability of water and sewer taps and the fee schedule. However, most of the mountain areas are served by individual wells and individual sewage disposal systems.

The following information is intended to help prospective residents better understand the unique aspects of water and sanitation service in the mountain areas.

## WELLS AS A SOURCE OF WATER

The Division of Water Resources of the State Department of Natural Resources issues well permits and determines the type of water usage allowed. This office can determine if a well permit has been issued for the property, if an existing well has been registered with the state, if a permit to redrill a well has been granted, or if a subdivided parcel qualifies for a well permit. It is important to transfer the well permit to your name after the property is purchased. You may also want to obtain a copy of the well log. The State Engineer can provide information about the legal aspects of wells.

Other facets of well water usage in the mountain areas that you may want to consider include:

1. The type of well permit should be suitable for your desired use. (*See Types of Wells on page 6.*)
2. The reliability of water supply varies widely by area in the mountains. Location, depth and casing of wells are important, and especially important is the distance between the well and individual sewage disposal system(s) on your property and on adjacent properties. Where livestock, including horses and cattle, is allowed, the casing and depth of the well may need to be engineered to prevent well contamination. Consult the guidelines in the Jefferson County Department of Health and Environment pamphlet "*Individual Water Wells – A Guide to Proper Construction*" to learn more about recommended well construction.
3. Well test data, including test length and production rate, can be verified and evaluated.
4. Residential property owners are responsible for monitoring and correcting water quality issues for their well. Therefore, water quality tests for coliform bacteria, nitrates, radioactivity, etc., may be desirable prior to sale or purchase. It is recommended that wells be thoughtfully located to reduce contamination from runoff.
5. Drilling new wells and refracturing of existing wells can be expensive, and there are no guarantees that adequate water will be found. You may want to cover this contingency, i.e., include the existence of a producing well, as a condition of purchase.
6. Existing wells should be periodically inspected (*wellhead, caps and seals*) and repaired, if needed.
7. New wells inside of a water and sanitation district must be approved by the district.

### TYPES OF WELLS

Domestic wells have the possibility of serving up to three dwelling units, livestock, and limited irrigation. Household use only well permits allow inside-house

water use for one dwelling unit and do not typically allow watering of livestock (*including horses*) or outside irrigation (*including washing cars or watering gardens*). The well permit conditions attached to well water use should be checked to ensure that your particular needs can be served. Generally, water consumption per dwelling unit is estimated to be 298 gallons per day.

Some mountain subdivisions have to have an approved water augmentation plan before well permits can be granted. It is important to inquire into the status of water augmentation plans.

### WATER DISTRICTS

Public water districts and private water companies serve more densely developed mountain communities and some subdivisions. These districts are self-governed by elected and/or appointed officers empowered to operate the district, grant water taps, set fees, etc. It is important to inquire into the financial solvency of a district and the source of the water supplied to the consumers.

Availability of water taps may vary. Also, some properties within a water district may be served by wells.

### STREAMS & DITCHES

If there is water flowing through the property, you cannot assume that you have the right to use or dam the water. The Division of Water Resources should be contacted for more information on who has the right to use that water.

If you do have a right to the water in the stream, before you alter it in any way, contact the local Army Corps of Engineers to make sure that there is not a legally protected wetland on the property.

If a ditch crosses the property, the ditch owners have "right-of-access", which allows them access to the ditch via adjacent properties.

### INDIVIDUAL SEWAGE DISPOSAL SYSTEMS (ISDS)

The Jefferson County Department of Health and Environment issues ISDS permits for property not inside a sanitation district. This department determines the suitability of the land for sewage disposal. Suitability is determined by the soil type, lot size, topography, proximity to wells and surface water, and the existence of surface water and well contamination in the area. Property served by public water may use individual sewage disposal systems for waste treatment.

Other things about your ISDS that you may want to consider include:

1. Septic tanks and leach fields can malfunction.

2. Septic tanks need regular maintenance and may need to be emptied periodically. Inspection and maintenance of an existing system is now required prior to the sale of a property.

3. Grease, kitchen wastes (*bones, eggshells*), toxic chemicals (*drain cleaner, paint thinner, antifreeze*), medications, condoms, and feminine hygiene products should be kept out of drains and toilets.

*Note: ISDS design is generally based on the number of bedrooms planned for the structure. Records on an existing system should be checked to verify the size of house it was designed to serve.*

### **SANITATION DISTRICTS**

Public sanitation service in mountain areas is provided by a limited number of water and sanitation districts, which control the issuance of sewer taps and set fee schedules.

Package sanitation systems serve a few developments and more often are used for commercial development.

Often, individual sewage disposal systems are still used for wastewater treatment, even though the property is within the public sanitation district boundaries. When the existing system fails, the owner may be required to connect to the public sewer line, if service to the site is available.

For more detailed water and sanitation information, a booklet titled “*Water Smarts*” is available through the Planning and Zoning Division.

## **PUBLIC SERVICES & UTILITIES**

Most services are available, e.g., telephone, electric, some natural gas, but the level and consistency of services may be different than urban area services. Some things to consider are:

### **TELEPHONE**

In some remote areas, a shared party line may exist, however, no new ones are offered. Calls to or from the Denver metropolitan region may be subject to long distance charges. Installation and operational costs may be higher than costs in the urban area.

Cellular phones may not work in all areas. To determine coverage areas, check with the cellular provider.

### **ELECTRIC**

Electric service is available in most areas, but may require extensions of service over private easement. Most appliances and some home heating devices are electric resulting in higher utility bills. A loss of electric power can interrupt your supply of water from a well.

### **GAS**

Natural gas is available in some areas; propane, a form of compressed gas, is often substituted for natural gas. Propane is stored in metal tanks, requires delivery, and is generally more expensive than natural gas.

### **TRASH**

Most areas have trash collection available through private contractors; if not available, property owners are responsible for hauling trash to designated disposal sites. Recycling pick up may not be available in all areas. Also see the section on Constraints That Exist Where Wildlife is Present.

### **SNOW PLOWING & ROAD MAINTENANCE**

The Road and Bridge Division is on a 24-hour, early-warning alert system. They are responsible for snow removal on 3,500 lane miles in the unincorporated areas of the county. Private driveway and private road plowing/maintenance is the responsibility of property owners. While county roads are plowed, big snowstorms can result in travel delays. In some areas, residents may need a four-wheel-drive vehicle and chains when there is snow on the ground.

County plowing and sanding operations are based on a four-phased plan during a storm. Plowing during each phase is based on the following priority system:

- Priority 1: Main arterial roads, high traffic volumes.
- Priority 2: Major subdivision collectors, school zones and school bus routes.
- Priority 3: Residential/local roads with moderate-to-low traffic volumes.
- Priority 4: Cul-de-sacs/other dead-end roads with low traffic volumes.

The severity of the storm may delay response time due to the fact that initial openings of major arterial roads require multiple lanes be plowed in each direction.

### **LAW ENFORCEMENT**

The Jefferson County Sheriff's Office provides law enforcement to areas of unincorporated Jefferson County. The Colorado State Patrol is responsible for investigating traffic accidents and also provides traffic enforcement. Response time may be longer than in urban areas and can be affected by inclement weather, illegible address signs, and distance.

### **FIRE PROTECTION**

Not all mountain areas are served by a fire protection district, so it is advisable to check fire protection district boundaries to determine if the property will be served. The fire district or department can tell you how the property can get fire protection if you are not in a district.

Home insurance rates vary by fire protection district and can be higher than in urban areas. The level of protection provided depends on a number of considerations, including closest water source, type and number of apparatus, distance from fire stations, mountain roads (*width, grades and surface*), number of volunteers and training, and forest thinning along roadways and driveways. Defensible space thinning practices for homes and exit roads are good safety measures that homeowners can undertake to reduce the wildfire threat to their property. Check with the Jefferson County Emergency Management Division for more information.

### **MAIL**

Mail delivery is not available to all areas of the county. A post office box in the nearest community may be needed to receive mail. The local postmaster would know what type of delivery to expect.

### **HEALTH & EMERGENCY SERVICES**

While medical services are limited, more general practitioners and specialists have now located offices in the mountains, particularly in the Evergreen/Conifer areas. Health maintenance organizations (*HMOs*) have expanded the number of participating doctors available in the mountain areas. While there are no hospitals and only limited emergency medical facilities available in mountain areas, patients can be transported to metropolitan Denver facilities. Emergency Medical Technicians (*EMTs*) are volunteers and are usually associated with fire protection entities. Emergency vehicles, such as ambulances, are limited in number, and emergency response time varies, as it does for fire protection and law enforcement.

## **EVERYDAY LIVING CONDITIONS**

### **CLIMATE**

The mountain temperatures can be more than 10 degrees cooler than the metropolitan area, so heating costs, solar orientation, R-values of structure, etc., may be important considerations.

While heating with wood is sometimes done, restrictions on wood burning apply under 8500 feet in elevation and new stoves must meet Environmental Protection Agency (*EPA*) standards. As an option, new gas burning fireplaces or wood pellet stoves can be installed.

### **HOMEOWNER ASSOCIATIONS**

Homeowner associations exist in some subdivisions, and a limited number of umbrella organizations, representing multiple homeowners associations, have been created. Some subdivisions also have restric-

tive covenants that should be investigated prior to the purchase of property. These covenants are not enforced by the county, so issues must be resolved in the courts.

### **SCHOOLS**

The Jefferson County R-1 School District can provide information about school locations, attendance areas, school bus routes, and educational options.

### **ORGANIZED RECREATION**

The Evergreen Park and Recreation District provides facilities and programs for the Evergreen area. These amenities include recreation centers, parks and playgrounds, athletic fields, and many programs.

In other mountain areas, organized recreational activities are limited.

### **TRAVEL**

Because of the longer travel distances to get to work, stores and other services, higher transportation costs may accrue.

## **DOMESTIC ANIMAL REGULATIONS & NEEDS**

Domestic pets that run loose in the mountains may have painful encounters with wild animals. County regulations prohibit free-roaming dogs and require dogs to be licensed.

Keeping large animals, e.g., horses, llamas and cows, requires food, water and shelter. Pastureland is fragile and, if not properly managed, will lead to a loss of grasses, potential water contamination, and erosion problems. Household use only well permits prohibit the use of well water for irrigation, thereby limiting vegetation growth on ground used for pasture, and may limit or prohibit watering of animals. Winters are colder, so weather-tight animal shelters are recommended. Abundant snowfall may curtail winter horseback riding.

The number and type of domestic animals allowed varies by zone district, therefore, it is important to check the zoning of the property to be purchased, and that of the surrounding area.

## **CONSTRAINTS THAT EXIST WHERE WILDLIFE IS PRESENT**

Coexistence with wildlife is an enjoyable part of living in the mountainous environment of Colorado. The key to coexistence is to respect the wildness of wildlife. As more houses are built in the mountainous areas, human and domestic animal encounters with wildlife will increase. Elk, deer, mountain lion, bear, fox, turkey, beaver, porcupine, coyote, birds, and other animals are found in this environment.

The Colorado Division of Wildlife offers the following guidelines to assist the mountain dweller to better coexist with wildlife:

1. Be aware that mountain lions and bear are most active from dusk to dawn.
2. Protect pets from predators and prevent pets from roaming free to harass or kill wildlife. Pets chase wildlife and can injure, kill, and/or drive wildlife away from the area. Additionally, roaming pets are easy prey for larger predators and more susceptible to injury and disease. Bring pets in at night and when you are out, or keep them in a kennel with a secure top. Feeding pets outside can attract mountain lions and bears.
3. Closely supervise children whenever they play outdoors.
4. Avoid planting non-native shrubs and plants. These types of plants are often desirable to deer and elk. This can be a problem because predators follow prey. The Colorado State University Cooperative Extension Service has information regarding unpalatable plant materials and can recommend effective repellents for deer and elk.  
*Note: Hot sauce is a very effective deer and elk repellent.*
5. Do not feed wildlife other than songbirds.
6. Place livestock in enclosed sheds or barns at night.
7. Store all garbage, hay or other potential food sources securely, so that it does not attract wildlife.
8. Obtain permits for trapping, fishing and hunting. These activities are only allowed in certain areas during specific seasons. For information on licenses and permits, contact the State Division of Wildlife.
9. Accommodate both livestock and wildlife through appropriate fencing.

## WILDFIRE DANGER

Wildland fires are a major concern for residents living in mountain subdivisions that are in or abut heavily forested areas. As more forested lands are subdivided, the potential for loss of life and property caused by wildfire is an ever-increasing problem. In 2002, there were 1,994 wildfires in Colorado that burned 501,410 acres. In these areas, 384 homes and 624 other structures were lost, 142 subdivisions and 81,435 people evacuated, and the cost of fire suppression was \$152,000,000. Fires in or near our boundaries impacted Jefferson County that year, with 48,384 acres burned, many people evacuated, and a cost of \$623,112 to the county for resources.

As a homeowner living or building in areas where wildfire can occur, you can protect your home and preserve the surrounding forest by taking the follow-

ing precautions recommended by the Colorado State Forest Service:

1. Choose a fire-safe location.
    - Check with local officials to see what fire protection is available.
    - Evaluate the site – level is better than sloped.
    - Provide easy access for emergency vehicles; a narrow, winding driveway can impede or block access of larger emergency vehicles.
    - Clearly mark your location, e.g., address sign with 4-inch letters/numbers on a contrasting background, so fire fighters can easily find your residence night or day.
  2. Design and build fire-safe structures.
    - The number one danger is untreated wood shake roofs. Class A roofing is required in the “Red Zone”.
    - Use non-combustible or fire resistant building materials whenever possible.
    - Minimize the size and number of windows on the side of the house that would more likely be exposed to a fire.
  3. Develop fire-safe habits, and have a regular program of shrub and tree thinning and maintenance, especially the removal of dead and diseased trees.
    - Have chimneys and flues cleaned and inspected regularly.
    - Stack firewood well away from your home or outbuildings, on the up-slope side.
    - Dispose of fireplace ash in a metal, covered container, and place the container away from decks and other potential fuel areas. Remember, embers can burn for days.
    - Sweep gutters, eaves and roofs regularly.
    - Practice home fire drills with your family. Have a designated meeting place outside your home.
    - In a wildfire, have several preplanned safety exit routes. Remember it may be on foot.
    - Install smoke detectors, and have several ABC-type fire extinguishers at various locations throughout the house, the garage, and any outbuildings.
    - Create a “defensible space” around your structure, as recommended by the Colorado State Forest Service. Regular thinning should be done to maintain the defensible space.
- Should you have questions or need additional information regarding wildfire, contact your fire district, the Colorado State Forest Service, or the Jefferson County Planning and Zoning Division, Wildfire Specialist, or Wildfire Prevention Hotline.