

PIKES PEAK PLAYBOOK · RELOCATION GUIDE

Buying Land & Building

Building in El Paso or Teller County starts long before the foundation. Water, septic, access, wildfire rules and permits decide whether a lot is buildable — and what the house will really cost. Check them before you buy the land.

Raw land is financed, permitted and inspected differently from a house. Treat the purchase as a feasibility study with a contract attached.

BUY THE ANSWERS, THEN THE LAND

Make your land contract contingent on a well permit review, a soils and septic evaluation, and confirmation of legal access. Those three answers determine whether — and how — you can build.

WHO DOES WHAT

- Building permits: Pikes Peak Regional Building Department for Colorado Springs, unincorporated El Paso County and Woodland Park; Teller County for unincorporated Teller; Cripple Creek and Victor have their own
- Zoning & land use: the county or city planning department
- Septic permits: El Paso County Public Health or Teller County
- Wells: Colorado Division of Water Resources

FINANCING LAND

- Land loans usually need larger down payments than home loans
- Construction-to-permanent loans fund the build, then convert to a mortgage
- Lenders want plans, a budget and a licensed builder
- Ask about appraisals for custom homes early

● IS THE LOT BUILDABLE?

Water, septic, access and utilities.

WATER COLORADO

- Is there an existing well permit, or can you get one? Rules depend on lot size, subdivision history and location
- Larger parcels (often 35+ acres) are typically eligible for broader well permits; smaller subdivided lots may be limited
- Eastern El Paso County includes designated groundwater basins with extra rules
- Hauled water and cisterns are possible but add cost

SEPTIC COLORADO

- A soils evaluation (percolation or soil profile test) determines the system type and size
- Steep slopes, shallow bedrock and setbacks from wells and creeks limit where it can go
- Engineered systems cost more than conventional ones
- The permit sets the bedroom count the house can have

ACCESS & DRIVEWAYS

- Confirm legal access by public road or recorded easement
- A driveway or road access permit may be required
- Fire departments set requirements for driveway width, grade and turnarounds
- Ask who maintains the road in winter

UTILITIES

- Electric line extensions are priced by the co-op or utility — get a written quote
- Natural gas is rare on rural land; plan for propane
- Internet options vary sharply — verify before you buy
- Budget for trenching and meter fees

BUILDING IT

Codes, wildfire rules and the timeline.

COLORADO WILDFIRE RESILIENCY CODE

COLORADO

- Statewide minimum code for mapped wildland-urban interface areas, enforced locally since July 1, 2026
- Applies to new construction, many additions and major exterior repairs
- Common requirements: Class A roofing, ember-resistant vents, ignition-resistant siding and defensible space
- Example: replacing more than 25% of a roof after hail can trigger full compliance

SITE & STRUCTURE

- Expansive soils are common on the Front Range — plan for a soils report and engineered foundation
- Design for local snow and wind loads
- Covenants and HOA architectural review may limit design, color and size
- Check setbacks, height limits and floodplain maps

STEP	WHAT HAPPENS	WATCH FOR
1 • Feasibility	Well, septic, access, zoning and utilities review	Make your offer contingent on these
2 • Purchase	Close on the land; record surveys and easements	Title exceptions and unrecorded access
3 • Design	Architect or builder plans; engineering	Wildfire code and covenant requirements
4 • Permits	Septic, well, access, building permits	Review times vary by jurisdiction and season
5 • Build	Site work through finishes, with inspections	Weather delays and change orders
6 • Move in	Final inspections and certificate of occupancy	Loan conversion and insurance binding

BUDGET CATEGORIES

What raw land adds to a build.

Costs vary widely by site. Get local quotes for each line before you commit.

Item	Quote / estimate	Source	Done ✓
Land purchase & closing			
Survey & soils report			
Well drilling & pump			
Septic design & installation			
Driveway & site work			
Electric line extension			
Propane tank & lines			
Permit & impact fees			
Design & engineering			
Construction contract			
Defensible-space work			
Contingency			



STRATEGY OVER SCRIPT

Looking at land? Let's check the water, septic and access before you fall in love with the view.

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Colorado Wildfire Resiliency Code (SB23-166; state adoption July 1, 2025; local enforcement July 1, 2026). Permitting agencies per county resources. Well rules: Colorado Division of Water Resources. Information deemed reliable but not guaranteed. This guide is general guidance, not legal, tax, inspection or financial advice; hire licensed professionals for inspections and consult an attorney or tax advisor for your situation. Clay Caldwell is a real estate broker with Better Homes and Gardens® Real Estate Kenney & Company. Each franchise is independently owned and operated. Equal Housing Opportunity. © 2026 Clay Caldwell Realtor.