

Hidden Costs of Mountain Living

The view is the reason you buy. The road, the snow, the well, the septic and the forest are the reasons a mountain home costs more to own than its mortgage suggests. Here's what to budget for in Teller County, Ute Pass and rural El Paso County.

Costs vary widely by property, so get real quotes during your inspection period. The worksheet at the end turns this list into your own annual budget.

BUDGET THE FIRST YEAR SEPARATELY

Year one often includes catch-up work the seller deferred: tree thinning, septic pumping, a new well pump or pressure tank, gutters and roof repairs. Plan for it before you close.

SNOW REMOVAL

- Plow contracts are priced per push or per season; long or steep driveways cost more
- A snowblower, roof rake and ice-melt for walks and decks
- North-facing drives may need extra sanding all winter
- Ask how the seller handled snow and what it cost

ROADS & ACCESS

- Road associations charge annual dues and can levy special assessments for grading or paving
- Private roads may not be plowed promptly — or at all
- Gravel roads are hard on vehicles and tires
- Read the road maintenance agreement before you buy

● THE BIG FOUR

Forest, water, waste and heat.

WILDFIRE MITIGATION

COLORADO

- Initial thinning and limbing to create defensible space
- Ongoing upkeep every few years as growth returns
- Slash removal or chipping
- Colorado's new wildfire code can raise costs on major repairs, re-roofing and additions in mapped areas

WELL UPKEEP

COLORADO

- Water testing
- Pump, pressure tank and switch replacements over time
- Treatment systems (softeners, filters) need service
- Drought can reduce yield in some wells

SEPTIC UPKEEP

COLORADO

- Regular pumping and inspection
- Repairs to baffles, lines or the leach field
- Teller County requires an inspection at sale
- Replacement is one of the largest possible repair bills — inspect before you buy

HEATING & POWER

- Propane deliveries through a long heating season
- Wood: firewood, chimney sweeping and stove inspections
- Backup generator and fuel for outages
- Heat tape and insulation to prevent frozen pipes

INSURANCE

- Higher premiums in wildfire areas; some homes need the Colorado FAIR Plan
- Percentage-based hail and wind deductibles

VEHICLES & TIME

- All-wheel drive and snow tires
- More miles, fuel and wear on longer drives

INTERNET & EXTRAS

- Satellite or fixed-wireless service
- Bear-resistant trash cans; trash hauling or transfer-station trips

YOUR ANNUAL BUDGET

Put real numbers on it.

Fill in quotes or the seller’s actual costs for the property you’re considering.

Cost	Per year	Source / quote	Notes
Snow plowing & ice control			
Road association dues & assessments			
Wildfire mitigation & upkeep			
Well testing & maintenance			
Septic pumping & inspection			
Propane / heating fuel			
Firewood & chimney service			
Generator & fuel			
Homeowners insurance			
Internet service			
Trash service			
Extra vehicle costs			
First-year catch-up repairs			
Total			



STRATEGY OVER SCRIPT

Love the mountains? I'll help you price the view honestly before you buy it.

Call or text 719-244-5264 · hello@claycaldwellrealtor.com · ClayCaldwellRealtor.com

Wildfire code: Colorado Wildfire Resiliency Code (enforced locally since July 1, 2026). Septic: Teller County OWTS regulation (2026). Insurance: Colorado FAIR Plan Association. 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.