

PIKES PEAK PLAYBOOK · CHECKLIST

Mountain & Rural Due Diligence

On acreage and mountain property, the land, water and road matter as much as the house. These are the items that most often surprise buyers in Teller County and rural El Paso County — and the ones that are hardest to fix after closing.

Work through this list during your inspection period. Many answers come from public records — the Colorado Division of Water Resources, county health and assessor offices, and the local fire district — so start early.

START WITH THREE CALLS

On day one under contract: request the well permit, order the septic inspection, and get homeowners insurance quotes. Those three answers decide most mountain deals.

WATER: THE WELL PERMIT COLORADO

- ☐ **Find the permit:** look it up by address or permit number through the Colorado Division of Water Resources.
- ☐ **Read the permit type:** some “household use only” permits prohibit outdoor watering or livestock. Your plans must fit the permit.
- ☐ **Designated basins:** parts of eastern El Paso County fall in designated groundwater basins with additional rules.
- ☐ **Ponds & springs:** using surface water generally requires a decreed water right — a well permit isn’t enough.

WATER: QUANTITY & QUALITY COLORADO

- ☐ **Flow test:** gallons per minute and recovery. Mountain wells in granite vary widely.
- ☐ **Water quality:** bacteria and nitrates at minimum; ask about uranium and radon in water in granite areas.
- ☐ **Equipment:** pump age, pressure tank, treatment systems and well cap condition.
- ☐ **Cistern or hauled water?** know delivery costs and winter access.

SEPTIC (OWTS) COLORADO

- ☐ **Teller County:** an inspection by a licensed third-party inspector is required at sale (updated rules effective July 24, 2026). Cesspools found at transfer must be taken out of service.
- ☐ **El Paso County:** the county inspection at sale became voluntary July 11, 2026 — still order one.
- ☐ **Permit & bedroom count:** the system is sized for a number of bedrooms; adding more may require an upgrade.
- ☐ **History:** last pumping, repairs and where the tank and leach field are.

ACCESS & ROADS

- ☐ **Legal access:** confirm recorded access by easement or public road — not just a driveway that’s always been used.
- ☐ **Maintenance:** county, HOA or road association? Get the road agreement and annual dues.
- ☐ **Winter reality:** grade, sun exposure and who plows — and how fast.
- ☐ **Emergency access:** can a fire engine reach and turn around at the house?

WILDFIRE MITIGATION **COLORADO**

- ☐ **Home ignition zone:** keep the first 5 feet around the house non-combustible; thin and limb up trees farther out.
- ☐ **Records:** ask for mitigation work, fire district inspections and any certificates.
- ☐ **Construction:** roof class, vents, decks and siding all affect ignition risk.
- ☐ **Evacuation:** know two ways out and sign up for county emergency alerts.

INSURANCE **COLORADO**

- ☐ **Quote early:** get at least two quotes before the property insurance objection deadline.
- ☐ **Your risk score:** a 2025 Colorado law (HB25-1182) requires insurers to disclose wildfire risk scores and consider mitigation.
- ☐ **FAIR Plan:** Colorado's insurer of last resort, available since April 2025. It caps homes at \$750,000, pays actual cash value and requires three declinations.
- ☐ **Lender rules:** your lender will require proof of coverage before closing.

POWER, HEAT & CONNECTIVITY

- ☐ **Electric provider:** CORE, Mountain View Electric or Black Hills Energy, depending on location.
- ☐ **Propane:** tank owned or leased, size, and who can fill it.
- ☐ **Backup heat:** wood stove inspection, generator and how long power outages typically last.
- ☐ **Internet & cell:** wired, fixed wireless or satellite? Test cell signal inside the house.

LAND, TITLE & USE **COLORADO**

- ☐ **Survey:** boundaries on acreage are often unmarked — consider a survey.
- ☐ **Mining claims:** in the Cripple Creek district, check title, access and mineral rights.
- ☐ **Zoning & covenants:** animals, outbuildings, ADUs and short-term rentals.
- ☐ **Snow load & structure:** roof rating, decks and foundations on sloped lots.

- ☐ How has the well performed in dry summers?
- ☐ When was the septic last pumped, and by whom?
- ☐ Who plows the road, and what did it cost last winter?
- ☐ What were the past 12 months of propane and electric bills?

- ☐ Home inspector experienced with mountain homes
- ☐ Well inspector and water-testing lab
- ☐ Licensed septic inspector for the county
- ☐ Insurance agent who writes mountain properties



Mountain property is my specialty. Let's walk the land, the well and the road together.

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

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Parcel Fact Sheet

[● PRINT & FILL IN](#)

Fill one of these out for each mountain or rural property you're serious about.

	Answer / source	Verified ✓
WATER		
Well permit number		
Permit type & allowed uses		
Flow rate (gpm) & test date		
Water-quality results		
SEPTIC		
Septic permit & bedroom count		
Inspection date & result		
Last pumped		
ACCESS		
Legal access (easement / public road)		
Road maintenance & annual cost		
FIRE & INSURANCE		
Fire district		
Mitigation records		
Insurance quote #1		
Insurance quote #2		
UTILITIES		
Electric provider		
Propane (owned / leased)		
Internet provider & speed		