



# PROPERTY BUYER'S CHECKLIST



Larimer County  
Community Development Division  
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There are many topics to learn about when buying and owning property in Larimer County. Although this is not a complete list, we believe the following topics are most related to land use and among the many issues one might wish to explore. If you have questions, we encourage you to contact the Larimer County Community Development Division for assistance.

## ROADS/ACCESS

- Where is access? Is it shared? With whom? Are necessary easements in place?
- Roads public or private?
- Who maintains the roads?
- If privately maintained, what are the standards and costs involved? Is there a maintenance agreement?
- How is snow removal handled and paid for?
- Do you know where neighboring roads or accesses may be that could affect your property?

## WATER/WELLS

- Are there rights to drill a drinking water well? Agricultural well?
- What are the restrictions? How do I get a permit?
- If a well already exists, how do I transfer that permit to me?
- Are there other water rights to the property? If so, what are they and how do I access them? What are the yearly costs?
- Is there a public water supply available? What are the water taps costs?
- Are there natural springs or other waters on the property? If so, do I really have a right to use that water?

## SEWER/SEPTIC

- Is there an existing system? Has it been adequately maintained?
- Can a new system be installed? Is the lot large enough to contain the leach field?
- What is the suitability? How are the soils? Do they perc adequately? What is the depth to groundwater? Depth to bedrock?
- What type of septic system may be required?
- Are there streams, lakes, existing wells or irrigation ditches on the property that would affect the ability to place a septic system?
- What are placement requirements?
- Is public sewer available? If so, by whom, where, and how could it be hooked up?



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## BUILDING

Larimer County has an adopted Building Code for both new and existing building construction.

- Have you checked with the building department to see what the building code requirements are for new buildings or alterations?
- Are engineered footings & foundations required?
- What are the costs of building permits?
- Have you checked to see that required permits have been issued and finished for any alterations, additions etc, (such as finished basements, decks, porches, accessory buildings. Was the use approved for that building?). If not, will you be able to get insurance?
- Are there existing drainage systems in place that would affect future construction?

## NATURAL SURROUNDING IMPACTS

- Have you considered how the things around you will impact you and the property, such as agriculture, wildlife, forests, wildfire risks, rivers and floodplains, existing businesses and traffic patterns, etc.?
- If there are agricultural uses in the area, do you know what that means to you and how it might impact you? Have you read Larimer County's Code of the West book? Do you understand Right-to-Farm and Open Range laws and what that means to you?
- Are there public or private lands in the area that would allow hunting/fishing? Do you know how that might impact you?
- Do you know about general burning regulations in the County?

## HOMEOWNERS INSURANCE

- Have you checked to see if insurance can be granted for the property and what additional costs might be incurred?
- Are there fire hydrants or adequate water supply for fire fighting in the area? How does that affect insurance availability and/or costs?
- In some instances, you may need fire sprinkler systems installed in the homes. Do you know the costs of that and how it might affect your insurance costs?
- Is the property located in a flood plain and if so, how might that affect your insurance or ability to obtain it?
- Will your property be insurable if all the necessary building permits have not been issued?



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## PROPERTY BOUNDARIES/UTILITIES

- Do you know where the property lines are located? Is there a current survey?
- Do existing fences match that line?
- Do you know where any existing easements lie on the property?
- Do you know what service providers are located in the area, such as trash, electricity, natural gas, water, etc.? Are you sure all the services you want are available? Have you contacted them for service availability and rates?

## LAND USE ZONING

Larimer County uses zoning districts to direct and manage land uses and development for parcels in the unincorporated areas of the county (outside of city limits). The zoning district determines the uses that are allowed on a property and specifies minimum lot sizes, minimum setbacks, and maximum building heights.

- Do you know if the property is a legal lot and has the right to build a home?
- Do you know what the zoning is for the property? Do you know how it will affect the use of a property or how it may affect the ability to subdivide?
- Have you checked what the building setbacks may be for the property?
- Do you know how many animals you might be able to have on the property (pets versus livestock)?
- If you want to have a business on the property, do you know if you can and/or how you can get approval for it?
- If you want a second dwelling, do you know if it is allowed or not?
- Do you know what other buildings might be allowed?
- Are there any developments pending around the property?
- What existing developments and/or businesses are located near the property that could affect the quality of life?
- If someone tells you the property around you can never be developed, have you checked to be sure that is accurate and not just rumor?

## COVENANTS

- Are there covenants or other deed restrictions on the property that may affect how it is used?
- Is there a homeowner's association? If so, what are the annual dues?
- Do the covenants restrict fencing, the color or size of a house, other architectural or landscaping features, business use or number of animals allowed?