

# *The Code of the West*

*... the realities of rural living*



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# *The Code of the West*

*was first chronicled by the famous western writer,  
Zane Grey.*

*The men and women who came to this part of the  
country during the westward expansion of the  
United States were bound by an unwritten code of  
conduct. The values of integrity and self reliance  
guided their decisions, actions and interactions. In  
keeping with that spirit, we offer this information to  
help the citizens of Larimer County who wish to  
follow in the footsteps of those rugged individualists  
by living outside city limits.*

## **INTRODUCTION -**

It is important for you to know that life in the country is different from life in the city. County governments are not able to provide the same level of service that city governments provide. To that end, we are providing you with the following information to help you make an educated and informed decision to purchase rural land.

**1.0 ACCESS -** The fact that you can drive to your property does not necessarily guarantee that you, your guests and emergency service vehicles can achieve that same level of access at all times. Please consider:

1.1 - Emergency response times (sheriff, fire suppression, medical care, etc.) cannot be guaranteed. Under some extreme conditions, you may find that emergency response is extremely slow and expensive.

1.2 - There can be problems with the legal aspects of access, especially if you gain access across property belonging to others. It is wise to obtain legal advice and understand the easements that

operate at urban standards. Repairs can often take much longer than in towns and cities. Please review your options from the non-exhaustive list below.

2.1 - Telephone communications can be a problem, especially in the mountain areas of Larimer County. From time to time, the only phone service available has been a party line. If you have a private line, it may be difficult to obtain another line for FAX or computer modem uses. Even cellular phones will not work in all areas.

2.2 - If sewer service is available to your property, it may be expensive to hook into the system. It also may be expensive to maintain the system you use.

2.3 - If sewer service is not available, you will need to use an approved septic system or other treatment process. The type of soil you have available for a leach field will be very important in determining the cost and function of your system. Have the system checked by a reliable sanitation firm and ask for assistance from the Larimer County Environmental Health Department.

2.4 - If you have access to a supply of treated domestic water, the tap fees can be expensive. You may also find that your monthly cost of service can be costly when compared to municipal systems.

2.5 - If you do not have access to a supply of treated domestic water, you will have to locate an alternative supply. The most common method is use of a water well. Permits for wells are granted by the state engineer and the cost for drilling and pumping can be considerable. The quality and quantity of well water can vary considerably from location to

location and from season to season. It is strongly advised that you research this issue very carefully.

2.6 - Not all wells can be used for watering of landscaping and/or livestock. Permits from the state engineer may restrict water to use to that which is used inside of a home. If you have other needs, make certain that you have the proper approvals before you invest. It may also be difficult to find enough water to provide for your needs even if you can secure the proper permit.

2.7 - Electric service is not available to every area of Larimer County. It is important to determine the proximity of electrical power. It can be very expensive to extend power lines to remote areas.

2.8 - It may be necessary to cross property owned by others in order to extend electric service to your property in the most cost efficient manner. It is important to make sure that the proper easements are in place to allow lines to be built to your property.

2.9 - Electric power may not be available in two phase and three phase service configurations. If you have special power requirements, it is important to know what level of service can be provided to your property.

2.10 - If you are purchasing land with the plan to build at a future date, there is a possibility that electric lines (and other utilities) may not be large enough to accommodate you if others connect during the time you wait to build.

2.11 - The cost of electric service is usually divided into a fee to hook into the system and then a monthly charge for energy consumed. It is important



to know both costs before making a decision to purchase a specific piece of property.

2.12 - Power outages can occur in outlying areas with more frequency than in more developed areas. A loss of electric power can also interrupt your supply of water from a well. You may also lose food in freezers or refrigerators and power outages can cause problems with computers as well. It is important to be able to survive for up to a week in severe cold with no utilities if you live in the country.

2.13 - Trash removal can be much more expensive in a rural area than in a city. In some cases, your trash dumpster may be several miles from your home. It is illegal to create your own trash dump, even on your own land. It is good to know the cost for trash removal as you make the decision to move into the country. In some cases, your only option may be to haul your trash to the landfill yourself. Recycling is more difficult because pick-up is not available in most rural areas.

**3.0 THE PROPERTY** - There are many issues that can affect your property. It is important to research these items before purchasing land.

3.1 - Not all lots are buildable. The Larimer County Assessor has many parcels that are separate for the purpose of taxation that are not legal lots in the sense that a building permit will be issued. You must check with the Larimer County Planning Department to know that a piece of land can be built on.

3.1.1 - All of Larimer County is zoned and building permits have been required for all structures since 1971. If you buy a

property that has structures on it that were built without a permit, you may be liable for obtaining a permit and bringing the structure up to current code requirements. Storage sheds of less than 120 sq. ft. and structures built before 1971 are exempt. Check with the Larimer County Building Department for additional information.

3.1.2 - If you purchase land that has a cabin on it, many of these cabins were built for the owners to use while hunting or while on vacation. These "weekend" cabins were built following minimal building requirements and have minimal amenities. These "weekend" cabins can only be occupied part-time. If you wish to live in it, you must apply for a change in use building permit and bring the cabin up to the standards for a full-time residence. For more information contact the Larimer County Building Department.

3.2 - Easements may require you to allow construction of roads, power lines, water lines, sewer lines, etc. across your land. There may be easements that are not of record. Check these issues carefully.

3.3 - Many property owners do not own the mineral rights under their property. Owners of mineral rights have the ability to change the surface characteristics in order to extract their minerals. It is very important to know what minerals may be located under the land and who owns them. Much of the rural land in Larimer County can be used for mining, however a special review by the county commissioners is usually required. Be aware that adjacent mining uses can expand and cause negative

impacts.

3.4 - You may be provided with a plat of your property, but unless the land has been surveyed and pins placed by a licensed surveyor, you cannot assume that the plat is accurate.

3.5 - Fences that separate properties are often misaligned with the property lines. A survey of the land is the only way to confirm the location of your property lines.

3.6 - Many subdivisions and PUDs have covenants that limit the use of the property. It is important to obtain a copy of the covenants (or confirm that there are none) and make sure that you can live with those rules. Also, a lack of covenants can cause problems between neighbors.

3.7 - Homeowners associations (HOAs) are required to take care of common elements, roads, open space, etc. A dysfunctional homeowners association or poor covenants can cause problems for you and even involve you in expensive litigation.

3.8 - Dues are almost always a requirement for those areas with a HOA. The by-laws of the HOA will tell you how the organization operates and how the dues are set.

3.9 - The surrounding properties will probably not remain as they are indefinitely. You can check with the Larimer County Planning Office to find out how the properties are zoned and to see what future developments may be in the planning stages. The view from your property may change.

3.10 - If you have a ditch running across your

property there is a good possibility that the owners of the ditch have the right to come onto your property with heavy equipment to maintain the ditch.

3.11 - Water rights that are sold with the property may not give you the right to use the water from any ditches crossing your land without coordinating with a neighbor who also uses the water. Other users may have senior rights to the water that can limit your use or require you to pay for the oversizing or other improving of the ditch.

3.12 - It is important to make sure that any water rights you purchase with the land will provide enough water to maintain fruit trees, pastures, gardens or livestock.

**MOTHER NATURE** - Residents of the country usually experience more problems when the elements and earth turn unfriendly. Here are some thoughts for you to consider.

4.1 - The physical characteristics of your property can be positive and negative. Trees are a wonderful environmental amenity, but can also involve your home in a forest fire. Building at the top of a forested draw should be considered as dangerous as building in a flash flood area. "Defensible perimeters" are very helpful in protecting buildings from forest fire and inversely can protect the forest from igniting if your house catches on fire. If you start a forest fire, you are responsible for paying for the cost of extinguishing that fire. For further information, you can contact the Larimer County Emergency Services Department.



4.2 - Steep slopes can slide in unusually wet weather. Large rocks can also roll down steep slopes and present a great danger to people and property.

4.3 - Expansive soils, such as Bentonite Clay (which is common in the foothills) can buckle concrete foundations and twist steel I-beams. Building in areas with expansive soils requires an engineered foundation. You can know the soil conditions on your property if you have a soil test performed.

4.4 - North facing slopes or canyons rarely see direct sunlight in the winter. There is a possibility that snow will accumulate and not melt throughout the winter.

4.5 - The topography of the land can tell you where the water will go in the case of heavy precipitation. When property owners fill in ravines, they have found that the water that drained through that ravine now drains through their house.

4.6 - A flash flood can occur, especially during the summer months, and turn a dry gully into a river. It is wise to take this possibility into consideration when building.

4.7 - Spring run-off can cause a very small creek to become a major river. Many residents use sand bags to protect their homes. The county does not provide sand bags, equipment or people to protect private property from flooding.

4.8 - Nature can provide you with some wonderful neighbors. Most, such as deer and eagles are positive additions to the environment. However, even "harmless" animals like deer can cross the road

unexpectedly and cause traffic accidents. Rural development encroaches on the traditional habitat of coyotes, bobcats, mountain lions, rattlesnakes, prairie dogs, bears, mosquitoes and other animals that can be dangerous and you need to know how to deal with them. In general, it is best to enjoy wildlife from a distance and know that if you do not handle your pets and trash properly, it could cause problems for you and the wildlife. The Colorado Department of Wildlife and the Larimer County Health Department are two good resources for information. They have many free publications to help educate you about living in the wild.

**AGRICULTURE** - The people who tamed this wild land brought water to the barren, arid east slope of the Rockies through an ingenious system of water diversion. This water has allowed agriculture to become an important part of our environment. Owning rural land means knowing how to care for it. There are a few things you need to know:

5.1 - Farmers often work around the clock, especially during planting and harvest time. Dairy operators sometimes milk without stopping and hay is often swathed or baled at night. It is possible that adjoining agriculture uses can disturb your peace and quiet.

5.2 - Land preparation and other operations can cause dust, especially during windy and dry weather.

5.3 - Farmers occasionally burn their ditches to keep them clean of debris, weeds and other obstructions. This burning creates smoke that you may find objectionable.

5.4 - Chemicals (mainly fertilizers and herbicides) are often used in growing crops. You may be sensitive to these substances and many people actually have severe allergic reactions. Many of these chemicals are applied by airplanes that fly early in the morning.

5.5 - Animals and their manure can cause objectionable odors. What else can we say?

5.6 - Agriculture is an important business in Larimer County. If you choose to live among the farms and ranches of our rural countryside, do not expect county government to intervene in the normal day-to-day operations of your agri-business neighbors. In fact, Colorado has "Right to Farm" legislation that protects farmers and ranchers from nuisance and liability lawsuits. It enables them to continue producing food and fiber.

5.7 - Colorado has an open range law. This means if you do not want cattle, sheep or other livestock on your property, it is your responsibility to fence them out. It is not the responsibility of the rancher to keep his/her livestock off your property.

5.8 - Before buying land you should know if it has noxious weeds that may be expensive to control and you may be required to control. Some plants are poisonous to horses and other livestock.

5.9 - Much of Larimer County receives less than 15 inches of precipitation per year. As a result, we have a problem with overgrazing, and fugitive dust. Without irrigation, grass does not grow very well. There is a limit to the amount of grazing the land can handle. The Larimer County Cooperative Extension Office can help you with these issues.

5.10 - Even though you may live in the country, all structures including agriculture buildings such as barns and sheds are required to have building permits. Storage sheds of less than 120 sq. ft. are exempt. For more information contact the Larimer County Building Department.

**IN CONCLUSION** - Even though you pay property taxes to the county, the amount of tax collected does not cover the cost of the services provided to rural residents. In general, those living in the cities subsidize the lifestyle of those who live in the country by making up the shortfall between the cost of services and the revenues received from rural dwellers.

This information is by no means exhaustive. There are other issues that you may encounter that we have overlooked and we encourage you to be vigilant in your duties to explore and examine those things that could cause your move to be less than you expect.

We have offered these comments in the sincere hope that it can help you enjoy your decision to reside in the country. It is not our intent to dissuade you, only inform you.