

**I burst my client's dream home bubble and they thanked me**



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**Air Force Retiree still Serving my Community**

## A personal WOW moment



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- Have you ever burst someone's dream bubble and then been sincerely thanked?
- Some new clients contacted me from out of state and were looking for a place in Colorado to build their dream home. This was before COVID and the seller's market. They had a fairly limited budget in which to buy land and build. They wanted somewhere in the front range mountains with trees, enough land for their two large dogs to roam, fairly close to a metropolitan region so the husband could commute to potential worksites, and a place to start their family. The husband was in the building trades and they would be doing most of the work themselves. We talked about their dreams, budget, the building plans they had already created, their other basic requirements, and when they would actually be coming out to Colorado. Their basic game plan was to find and buy property, build a workshop (with enough room to store their furniture, RV, and tractor), make the move to Colorado, and then build their dream house.
- My clients found a beautiful looking mountain property online which was not too far from Idaho Springs. It had a few acres for a relatively inexpensive price, located in a green valley with a creek, and just off a main and paved road. They wanted to make an offer. They understood they were making an emotional purchase... but it fit the bill of their dream place.
  - The property itself was fairly flat and covered with mature trees. Steep hills and cliffs surrounding the back two-thirds of the property, and a creek separated the road from the property. There was enough land so they could build on the backside of the property and never be bothered by any road noise. The creek had carved a fairly deep gorge about 15-20' deep below the grade, and was at least 25' wide.
  - One nice feature was there was a small single car bridge already in place for access and a solid, old, picnic table on site. I would have guessed the current owner used it as a getaway from the city.
- While preparing the offer contract, I decided I wanted to personally check out the property first. It was a couple of hours drive up and back, but at this point, none of us had looked at it in person. In preparation for the trip, I was studying the overhead imagery and something bothered me, and it soon clicked. The land was surrounded by high cliffs and a bridge crossing a very deep creek was the only access. Due to the mountain flooding issues we experienced a few years ago, I focused on the creek, the topography of the property, and surrounding area.

- My primary thoughts concerned would happen if the creek ever overflowed. The property was much higher than the road and my initial thought was any flooding of the creek would probably not be a major concern. I looked into this further as part of my due diligence.
- Secondly, while I was looking at the MLS pictures, overhead imagery, and the street view images from the main road, I notice the bridge going across the creek was an old simple single-lane bridge. I wondered about the age and condition of the bridge. I didn't find any answers online, so I contacted the county road and bridge division and spoke to a very knowledgeable supervisor. He stated their office had information on all the bridges in the county. He pulled up the information on the bridge and it turned out it was indeed very old and very limited in its weight load capability (slightly more than the weight of a pickup truck). This weight restriction would turn out to be a major issue affecting construction. The supervisor also stated the major issue which commonly turned up concerning older bridges was not the condition of the bridge itself, but of the bridge/bank interface.



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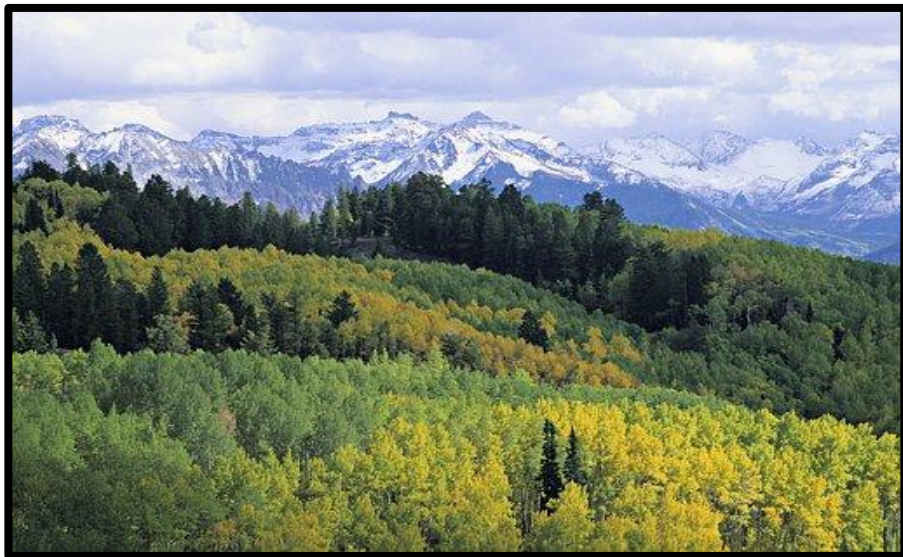
- I considered what activities my clients would need to do in order to build a house, and what materials and machinery would be needed to be brought across the bridge: The creek bed depth precluded them from forging the stream; and due to the high terrain and cliffs surrounding the rest of the property. The bridge was the only possible access to the property.
  1. Land clearing and shaping – they could use their tractor with a bucket and blade. I figured this was close to the weight of a pickup.
  2. Delivery of framing/building materials – they could be deposited on the other side of the bridge and brought over in smaller individual segments.
  3. Cement work – they couldn't bring a fully-loaded cement truck across, but they could mix cement on site using bags of cement and a portable mixer.
  4. Septic – I figure the weight of a septic tank would not be an issue as while these are cement, they are hollow. I thought they could probably put the tank on a smaller trailer to get across the bridge.
  5. Water – The one building issue I could not resolve was water. I called a local well company and talked to the owner. He told me his smallest drilling rig, which he believed was one of the smallest rigs in the region, was well over twice the weight of the bridge weight limit. He would not be willing to drive his rig across it.
  6. Bridge – The road and bridge supervisor stated if the bridge needed to be replaced; it was his professional estimate the costs would start at \$80,000 and go up depending on the length, width, number of support columns required, weight bearing allowances needed, engineering studies, permits, and the ever important condition of the bridge/bank interface.





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- In order to build a house on this property, the bridge would have to be replaced. I rationally understood I was going to burst their dream, but they needed to know. I called my clients and told them what I had discovered and of my analysis of the situation. They briefly considered the option of developing a cistern instead of a well. They considered replacing the bridge now and then building later, but this concept was not in the plan or budget. The clients could get a loan to buy the land and build a house, but the bank would not include the replacement cost of the bridge into the building loan. The clients finally decided they could not afford the added price of replacing the bridge, even if the land was cheap. My clients were not happy but very thankful for my analysis. If they had bought and closed on the property, and then found out about the bridge during their home construction, they would have been out tons of money with no place to live or build.
- My clients quickly found some beautiful mountain property, with “tree-mendous” valley views (similar to the picture below), so the story has a happy ending. They moved, built a storage workshop, and within the year had a finished big beautiful house. This is not a fairy tale, but the true story of how a former military intelligence analyst used his analytical skills as a REALTOR®.



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All pictures in this story are representative and not actual pictures of the property.

<sup>i</sup> [https://cdn.pixabay.com/photo/2017/05/20/20/22/clouds-2329680\\_960\\_720.jpg](https://cdn.pixabay.com/photo/2017/05/20/20/22/clouds-2329680_960_720.jpg)

<sup>ii</sup> [https://cdn.pixabay.com/photo/2016/11/16/12/55/winter-1828779\\_340.jpg](https://cdn.pixabay.com/photo/2016/11/16/12/55/winter-1828779_340.jpg)

<sup>iii</sup> [https://cdn.pixabay.com/photo/2016/01/22/20/42/man-1156619\\_340.jpg](https://cdn.pixabay.com/photo/2016/01/22/20/42/man-1156619_340.jpg)

<sup>iv</sup> [https://cdn.pixabay.com/photo/2016/09/17/16/33/colorado-1676468\\_340.jpg](https://cdn.pixabay.com/photo/2016/09/17/16/33/colorado-1676468_340.jpg)

<sup>v</sup> [https://cdn.pixabay.com/photo/2016/06/20/18/38/mountain-1469496\\_340.jpg](https://cdn.pixabay.com/photo/2016/06/20/18/38/mountain-1469496_340.jpg)