

Tips on Buying Mountain Property

RECREATIONAL PROPERTY REPORT

Lots of Utahns who enjoy the out-of-doors would love to own a bit of paradise, preferably on a mountaintop or close thereto. It's a lot of fun to own a cabin in a pristine mountain setting and use it as a base for hiking, fishing, mountain biking, snowmobiling and cross-country skiing.

A mountain cabin is a great place to get away for quiet weekends and to hold family gatherings. Many people say some of their most cherished memories come from times spent with grandparents, cousins, uncles, children, siblings and friends at the family cabin.

Mike Ford, of Bandanna Ranch, who's been enjoying and selling recreational land for some 30 years, said lots of people today just want to get away from the hubub and hassle of the metro areas. In the early days, people were probably more recreation-oriented, he said. They bought recreational property to use as a base for hunting and fishing. Lots of people still do that, but quite a few just want to get away from the big city and relax in a quiet, safe environment.

Traffic, crime and high-pressure jobs drive people to the mountains, Ford said. He's also finding more and more people who want to live year-round on the mountain properties.

"We're celebrating the 20th anniversary of Bandanna Ranch, and we were selling ground for 10 years previous to that," Ford said. "I've found a lot of people really want a place to escape to."

If you're interested in buying a bit of paradise, expect to do some homework and legwork. Here are some tips:

- Pore over recreational land classified ads in newspapers and on the Internet.
- Get to know the real estate agents who specialize in recreational land.
- Drive around and get to know the developments and the properties. You can't expect to find what you want and be ready to buy without some serious legwork. Plan to spend a lot of weekends looking at land and cabins.
- Become so familiar with the market and the various locations that you know a good deal when you see it, so you can immediately make an offer. Good deals don't last long, so you have to be ready to pounce.

Ford and other recreational land experts say it's not getting any easier to own a bit of paradise.

Reasonably-priced quality properties are becoming more and more scarce as demand grows while counties place severe restrictions on recreational development in mountain areas.

Because of past development abuses and continued urban sprawl, local governments are rightly attempting to ensure that new developments follow proper procedures so that high-quality properties result. Many older properties weren't planned properly, and the result is helter-skelter development with water shortages and sewage problems.

Thus, many counties are placing much stiffer requirements on developers, and they are confining new developments to certain areas. The result is likely to be a squeeze on the availability and affordability of recreational property.

Ford said when he first subdivided land in the early '70s, Duchesne County, where Bandanna Ranch is located, was very lax. "We could just show them on a map where we wanted roads and pay them a fee and they'd say OK," he said. "They didn't even look at our title to make certain we owned the ground."

Today, by contrast, the county requires soil tests on every lot, approved water systems, careful road inspections, and so forth. And Duchesne County isn't one of the harder counties to obtain development approval, Ford said. Development in Wasatch and Summit counties is much more expensive. "You'd better have a lot of wherewithal and really know what you're doing, or you won't make money," Ford said.

His business owned 1,500 acres in Summit County and proposed a 38-lot premium year-round concept that would have left well over 1,000 acres in open space. "We took it to the Planning Commission and they put a moratorium on that type of development," Ford said. "Someone will be lucky to get 17 lots on that parcel and they'll have to sell it for \$200,000 to \$300,000 per lot. You'd have to build a mighty expensive home to justify that."

With those kinds of restrictions and requirements, middle-class recreational property buyers are going to be priced out of the market, Ford predicted. "A new pickup truck now costs 35 to 40 grand," he said. "We still have 5-acre lots in Bandanna Ranch in that price range, but its going to be hard to find them in the future. If you're looking for a real dream place, with tall pines, a babbling brook, next to the national forest, you're going to have to pay a lot of money."

Real estate broker Bob Nelson, who specializes in recreational property, says the government requirements, added to the fact that Utah has relatively little private mountain land to begin with (most is owned by the U.S. Forest Service), means prices are going to climb.

Nelson represents the Legacy Mountain development located above Fairview in Sanpete County. It has taken Legacy Mountain many months to meet government requirements so that build- ing permits could be issued. The development, consisting of several hundred

lots and plenty of room to grow, now has done everything required so that building permits can be obtained.

"It's been a lot of hassle, but we're finally ready to go," Nelson said. The development will feature numerous amenities, including access to the Sky-line Trail on the mountaintop, which is popular for snowmobiling and ATV riding.

Al Jerard, a Realtor from Park City, says many counties are requiring minimum lot sizes for development, forcing developers to target the very wealthy. In parts of Summit County, for example, minimum allowable lot size is 160 acres, obviously eliminating middle class buyers.

There are still opportunities to buy property in older gated developments like Beaver Springs, Hidden Lakes or Pine Mountain along the upper Weber River above Oakley. Other popular older developments include Manor Lands, Uinta Lands and Pine Plateau along Highway 150 on the north slope of the Uinta Mountains.

However, prices are going up quickly in those areas, especially for property that has developed water and electricity and year-round access.

Jerard says he foresees few, if any, new mountain developments being built close to the Wasatch Front with affordable lots in the 1-to-5-acre range.

Bargains can still be found in the Uintah Basin, but prices are jumping quickly in the Hanna/Tabiona area of Duchesne County, especially since the widening and paving of the Wolf Creek Road linking Duchesne and Wasatch counties.

If you're looking for property, here are some things to watch:

- How far do you want to drive to your cabin? If your property is two hours away or less, you'll use it more and find that even going up for a day is worth the drive. Use drops off a lot if the drive is three hours or more.

- Does the property have reliable water year-round from a well or water co-op? If not, watch out. Water is a crucial factor. The property must at least come with the authority to drill a well or you could be left high and dry. Many counties won't issue building permits until lot owners can prove they have an adequate water supply. That might mean getting a well permit, which in some areas can be difficult, and then drilling a well perhaps costing several thousand dollars. It's much better to buy a lot with guaranteed water, even if it costs more.

- Does the property have year-round access? Most developments don't keep roads plowed during the winter. That means you get to your property on snowmobile or skis or you say goodbye until spring. If you can go in by snowmobile, is there a convenient place to park your truck and trailer where you can get in and out?

- What kind of regulations and covenants are in force for your development? Are they restrictive enough that you won't end up surrounded by junky buildings and beat-up trailers? And are they loose enough to enable you to do what you want? What rights come with belonging to your association, and how high are your annual association fees?

Just six years ago, nice lots in Manor Lands on the Uintas north slope were going for as little as \$4,500. Today, similar lots are running \$25,000 or higher, even without water. That pretty much sums up the story of recreational property in Utah.