

Land Surveys

By Frank Schiro, Broker Associate

To survey or not to survey in Archuleta County, that is the question. The answer is not as straightforward as one might think. There are times that it is a must. Other times it helps in the purchasing decision. And sometimes, it may not matter at all.

The Pagosa Area has had many developments in its rich history. Land trade and acquisition can likely be traced back to its earliest inhabitants. Some of these developments were well planned and documented, while some were made on a handshake and a smile. That's where the importance of a professionally conducted survey comes into play.

The most important reason to have a land survey performed is so that you know exactly where your property lines are located and that the property is not encumbered by overlapping deeds or visible unrecorded easements or encroachments. A licensed surveyor has been trained to determine these aspects of the property so that you, the buyer, will have the appropriate knowledge to make an informed buying decision and have the peace of mind that you actually own what you bought.

The first thing to understand is that there is a range of surveys that you can have done to properly identify the boundaries of your property. The major survey options are these:

- **Improvement Location Certificate (ILC)** – This certificate shows the location of all fixed improvements (Houses, outbuildings, garage, etc.) in relationship to the lot boundaries. It is not officially a survey, but it is a certificate prepared by a professional surveyor. Typical cost: \$100 -- \$250.
- **Improvement Survey Plat** – This is a boundary survey also showing all improvements on the property and possibly on adjacent properties if they impact the subject property. Typical cost: \$500 -- \$1,500.
- **Land Survey Plat** – This is also a survey of the property boundary lines, but is for vacant land only. However, it will show improvements, encroachments, gaps and overlaps from adjacent properties that do affect the surveyed property. Typical cost: \$500 -- \$1,500.
- **ALTA Survey** – This is a very intensive survey that follows the guidelines as set forth by ALTA/CSM (downloadable from the Internet). It will typically show all of the exceptions stated in the Title Commitment. Typical cost: Three times that of a typical plat survey and up.

If the dream property you're buying falls in a recent subdivision that has been well platted, marked and recorded in the County Clerk's office, an ILC, a simple survey or even no survey may be acceptable. If the property you are considering is a larger property, has uneven boundaries, or is located in an older subdivision, it is probably advisable to request at least an Improvement or Land Survey Plat.

Your REALTOR® will help you to consider what survey may be most appropriate for your purchase. They can recommend a qualified, licensed land surveyor to consult with and utilize for all your surveying requirements. By taking this step while purchasing your Pagosa property, you can be sure you are truly getting what you are buying and that your ownership and title should be clear of unexpected and undesirable surprises.

Large Acreage T13 - T18



T13 SPLAWN 35 ACRES (+-) - Fantastic Property In Gated Community. Electric & Telephone In. Eastern Range Views. National Forest & San Juan River Access. Wild Life Galore!!! >On S Rockcliff Cir X, (splawn-spr) (307839)
Pinon Hills Ranch 1, Lot 16 \$159,900



T14 ZOHAR 35 ACRES (+-) -- Enjoy Southwest Colorado At Its Best. Gorgous Valley Views From This 35 Acre Parcel In Gated Community. Access To San Juan River As Well As National Forest. Priced Right >On S Rockcliff Cir X, (zohar-spr) (592286)
Pinon Hills Ranch 1, Lot 17 \$159,000



T15 PINON HILLS LLC 35 ACRES (+-) -- Prime 35 Acres In New Development. Trees, Views And Proven Water. Access To River And National Forest With Agriculture Tax Status. >On S Rockcliff Cir X, (pinon h-spr) (303373)
Pinon Hills Ranch 2, Lot 41 \$152,500



T16 PINON HILLS LLC 35 ACRES (+-) -- If Solitude Is Your Desire Then This Is The Property For You. 35 Acres In Pinon Hills Ranch Just South Of Pagosa Springs. Year Around Access. Utilities And Proven Wells. >On S Rockcliff Cir X, (pinon h-spr) (303377)
Pinon Hills Ranch 2, Lot 44 \$148,500



T17 PINON HILLS LLC 35 ACRES (+-) -- Be A Part Of History. This 35 Acres Is One Part Of The Old Redding Ranch, One Of The Oldest Ranches In Archuleta County. Utilities, Views, Wildlife, Forest And River Access. >On S Rockcliff Cir X, (pinon h-spr) (303378)
Pinon Hills Ranch 2, Lot 45 \$148,500



T18 HOVATTER 35 (+-) ACRES -- Property Is Located A Quarter Of A Mile Off Highway 151. Has Irrigation Water Out Of The Pine River Canal. Cr. 975 Is Supposed To Be Paved In The Near Future. >On 762 County Rd 975 (hovatter-pom) (590315)
County Road 975. \$249,500

PROPERTY VALUES

For residential property, the Colorado Constitution requires that only the sales comparisons (market) approach be used by assessors. For vacant land, commercial and industrial property, the assessor considers the cost, market, and income approaches to value. For agricultural land, the earning or productive capacity of the land is considered in determining the agricultural land value. For vacant land, sales are sorted by neighborhood, by subdivision, or by time-adjusted sales price per acre (or lot). Using the subdivision code number noted on your CMA record, you should be able to locate any sales that were used to establish your value utilizing the notebook containing the sales on the front counter (County Building). For residential properties, single family residential sales are sorted by neighborhood, by subdivision, or by time-adjusted sales price per square foot of adjusted area. Using the subdivision code number, comparable residential sales can be located in the same manner as vacant land. For commercial properties, sales are sorted by use type (retail, service

station, banks, etc.) and can be found at the County Courthouse. If your property is located in a neighborhood, subdivision, or is of a commercial use type with no sales, you will need to speak to the assessor or county staff about how your value was determined. In addition to the sales listings, the county has developed specific written documentation about how values were determined. This documentation is included in the notebook along with the sales listings. "If I feel the actual value determined by the assessor is higher than the market value of my property as of June 30, 2006, how should I document my case to the assessor?" First, taxpayers should review the listing of property characteristics for their property and bring attention to any errors listed. Property characteristics can be found on the assessor's computer-assisted mass appraisal (CAMA) record. Next, taxpayers should review the listing of sales that were used by the assessor to determine value. Copies of all qualified sales occurring within the January 1, 2005 through June 30, 2006 sales collection period are located in the notebook on the

front counter. Lastly, the taxpayer should be prepared to explain why they feel the value assigned by the county is too high. Specific examples include, but are not limited to: • Incorrect land size and/or improvement square footage, • Building(s) shown on the assessor's records but no longer at the site as of January 1, 2005 • Detrimental land characteristics such as steep terrain or restricted access that, when compared to other sales in the area, would negatively affect the value of the property, • Any other characteristics or influences that are unique to your property that would affect the marketability or market value of your property. The actual value assigned by the assessor is one of two factors that will affect the amount of property taxes owed by you on your property. Except to account for inflation and new construction, the Colorado Constitution restricts taxing authorities from collecting more property tax revenue than they collected the prior year. We recommend you contact the taxing authorities that have mill levies that apply to your property regarding tax revenues.

Tax Info Everyone Should Know