Atha Team
Keller Williams Colorado West Realty LLC
REAL ESTATE ADVISORS

MOVING TO MONTROSE COLORADO

THE STRAIGHT-TALK RELOCATION GUIDE



+ COULD YOU ACTUALLY LIVE HERE?







WHAT'S INSIDE:

+ Weather
+ Healthcare
+ Airport
+ Taxes
+ HOA's
+ Irrigation
+ Acerage
+ Everyday Life

A practical guide for people considering a move to Colorado's Western Slope

1,000 +
FAMILIES SERVED
IN THE LAST 10 YEARS

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COULD YOU ACTUALLY LIVE HERE?

Montrose is not Denver with fewer people. It is Western Colorado - and that is exactly why many people are drawn here.

Start with the life, not the house.

Choosing where to live for the next 10, 20, or 30 years involves more than mountain views. You need to know what an ordinary week feels like: groceries, healthcare, airport access, weather, property upkeep, and how far you are from the things that matter to you.

Montrose may fit you well if....

You are looking for a slower pace without complete isolation.

- Room to breathe and easier access to open country
- Four seasons at a lower valley elevation
- Outdoor access: hiking, fishing, skiing, golf, camping
- A smaller community and less traffic

It may be a harder fit if....

You want a major metro lifestyle close at hand.

- Major-league sports and big-city nightlife
- Hundreds of restaurants and retail choices
- Extensive public transportation
- Every medical specialty within a few minutes

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WHICH PART OF MONTROSE FITS US?

Two homes with a Montrose mailing address can offer completely different lifestyles. Start with the way you want to live, then narrow the map.



CONVENIENCE

Close to groceries, doctors, restaurants, places of worship, parks, and everyday errands. Often a better fit if simplifying life matters more than owning a lot of land.

LOCK-AND-LEAVE

A newer home, patio-home style property, smaller yard or HOA community can make sense if you travel often or simply want less maintenance.

GOLF + AMENITIES

Neighborhood structure, golf and shared amenities can be attractive. The trade-off: more covenants and HOA rules than an independent county property.

ELBOW ROOM

One, three, or five acres can look incredible online. It can also bring irrigation, wells, septic, private roads, fencing, weeds, and more property to maintain.

The right house in the wrong location is still the wrong house.

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WEATHER: FOUR SEASONS, NOT A SKI VILLAGE

You can ski the San Juans and come home to a lower-elevation, drier climate.

What surprises newcomers

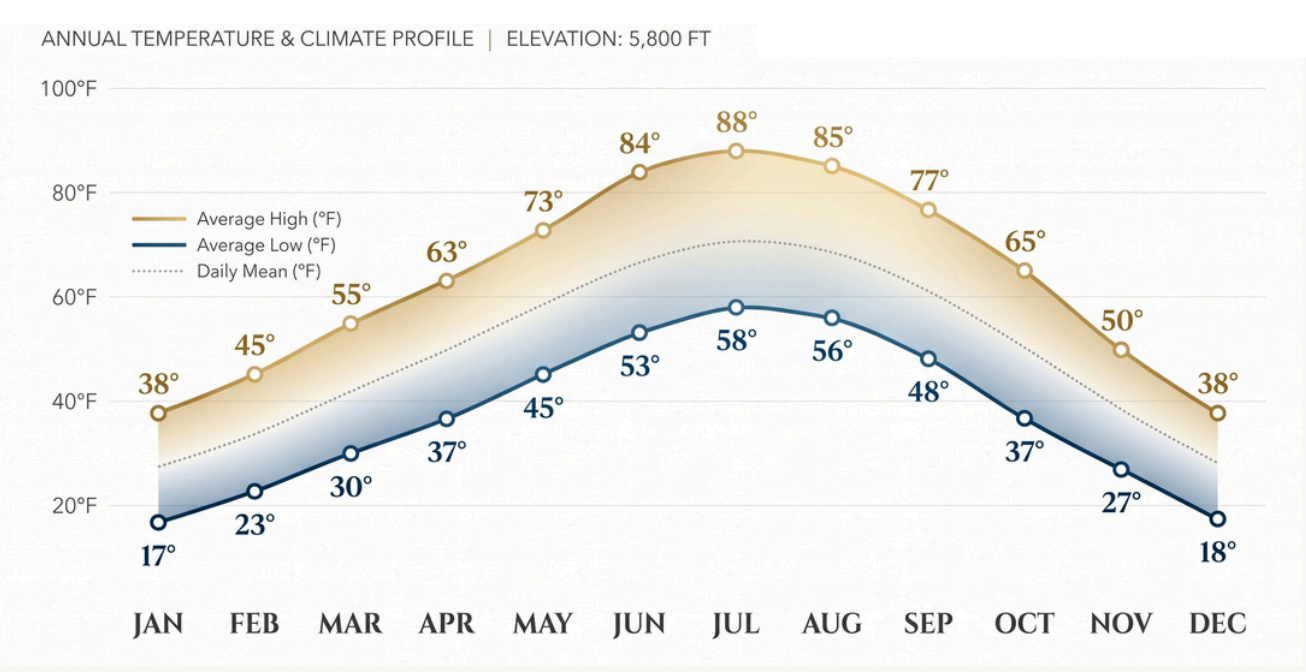
Montrose sits in a semi-arid valley at roughly 5,800 feet. The surrounding mountains can be getting hammered with snow while Montrose has a comparatively mild winter day. Summers are sunny and dry, and evenings often cool down quickly.

- About 245 sunny days in a typical year
- Dry air and low humidity
- Winter snow, but very different from living in a ski town
- Four distinct seasons

Coming from somewhere else?

Your adjustment depends on where you are coming from.

- Arizona: winter driving and real coats may be new
- Denver: the climate is familiar, but the pace is not
- Texas: the dryness and cool summer evenings are the big change



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HEALTHCARE + AIRPORT: TWO BIG PRACTICAL QUESTIONS

Healthcare

Montrose Regional Health is a regional nonprofit healthcare system with emergency, imaging, surgery, cardiology, oncology, orthopedics, rehabilitation, and other specialty services. That is more healthcare infrastructure than many people expect from a community this size.

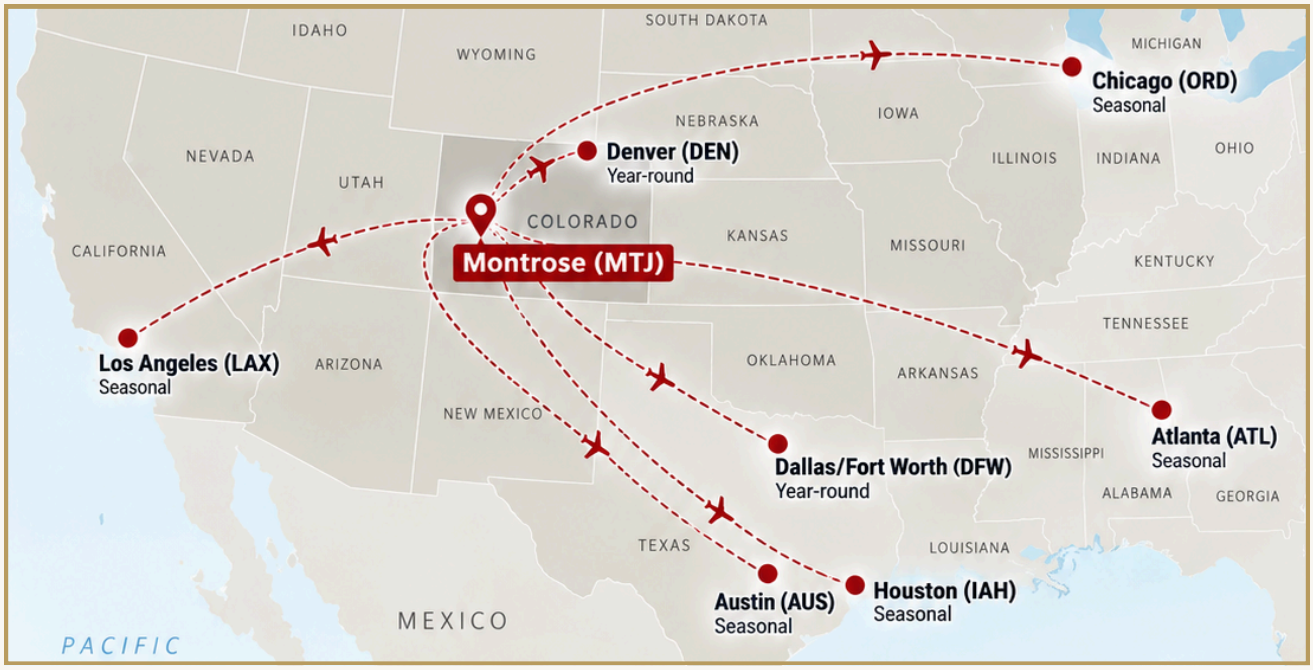
Montrose is not a major metropolitan medical center.

If you have an important ongoing medical relationship, research that specialty before you buy. Confirm whether the practice is local, accepting new patients, and in your insurance network.



Airport Access

Montrose Regional Airport connects the Western Slope with major hubs, including Denver and Dallas/Fort Worth, with additional seasonal routes. If easy access to children or grandchildren matters, check the route map below rather than assuming a nonstop will always exist.



Typical Montrose air connections mentioned in this guide. Routes vary by season and airline.

Choose your next home around the life you are going to live - not just the view you are going to wake up to.

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WHAT DOES IT COST TO LIVE HERE?

A median home price is not enough.

A $650,000 patio home and a $650,000 rural property can have very different ongoing expenses. Think about the whole carrying cost, not just the purchase price.

1. HOUSING

Montrose includes older in-town homes, newer subdivisions, golf communities, luxury homes and acreage. Use live market data rather than printing a price that will be stale in six months.

2. PROPERTY TAXES

Colorado property taxes depend on actual value, assessment rules, and local mill levies. The city of Montrose itself does not levy a city property tax, but county, school, and district taxes still apply.

3. HOA + DISTRICTS

Some neighborhoods have private covenants or special district costs. Know the dues, what they cover, and what restrictions apply.

4. UTILITIES

Water, sewer, natural gas, electric, propane, wells and septic vary by property. Never assume the house five minutes away has the same setup.

5. INSURANCE

Get a quote during due diligence - especially for rural property, acreage, outbuildings or different fire exposure.

6. MAINTENANCE

An acre is not just more privacy. It is more landscaping, snow, weeds, fencing and systems to maintain.

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ACREAGE + IRRIGATION: WESTERN COLORADO 101

Do not buy acreage because the grass is green. Understand why it is green.



Irrigation is a system, not a sprinkler.

Much of the agricultural character of the Uncompahgre Valley exists because of an extensive network of canals, laterals, ditches, headgates and private delivery infrastructure. A listing that says "irrigation water" still leaves important questions unanswered.

- What allocation accompanies the property?
- How is the water delivered?
- Where is the headgate? Is there a pump?
- Who maintains the private ditch or pipe?
- Are there easements?
- How much is practically irrigable?
- What equipment will you need?

Acreage changes the job description.

A beautiful rural property can be wonderful. It can also become a full-time hobby you did not realize you were applying for.

- Fencing and gates
- Weed control
- Snow management
- Outbuilding and equipment
- Private roads
- Well or domestic water systems
- Internet availability
- Boundary and easement questions

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WELL + SEPTIC + RURAL SYSTEMS

A median home price is not enough.

The words “well and septic” do not need to be intimidating. They do need to be investigated properly. Here are the practical items we verify with rural properties.

WATER SOURCE

Municipal tap, domestic provider, shared system or well? Confirm the actual source and any permits or agreements.

SEPTIC

Age, size, permit history, location, condition, and whether the system matches the intended use of the home.

ROAD ACCESS

Publicly maintained or private? Who plows snow and who pays for maintenance?

PROPANE

Owned tank or leased? What serves heat, hot water, and appliances?

INTERNET

Do not assume rural broadband. Verify the actual provider and service level at the address.

OUTBUILDINGS

Are they permitted, powered, insurable and usable for what you intend?

BOUNDARIES

Fence lines are not always survey lines. Know what is actually yours.

EASEMENTS

Who can cross the property, for what purpose, and where?

Verify the actual systems at the address - rural properties vary more than buyers expect.

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HOA OR NO HOA?

This gets surprisingly philosophical.

Some relocating buyers arrive saying they absolutely do not want an HOA. Then we discover they also want maintained landscaping, snow removal, architectural standars and fewer surprises next door.

Freedom FROM maintenance.

Often attractive if you travel, want a lock-and-leave setup, or would rather spend Saturday somewhere other than behind a mower.

- Shared exterior or landscaping services
- Snow removal
- Neighborhood standards
- Lower personal maintenance load

Freedom FROM rules.

Often attractive if you want more control over your property and are comfortable owning the responsibility that comes with it.

- RV or boat storage flexibility
- Workshops and outbuildings
- Fewer architectural restrictions
- More direct responsibility for upkeep

The question is not “Are HOA’s good?”, it is “What kind of freedom do you want?”

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WHAT DO PEOPLE ACTUALLY DO HERE?

Montrose works because it is a real town sitting in the middle of an extraordinary playground.

It is not a resort. It is a base camp. You can take care of normal life - groceries, work, healthcare, Home Depot - and still have exceptional outdoor access in nearly every direction.



Black Canyon + Trails



Golf + Mountain Views



Rivers + Fishing

Day-trip recreation in every direction

- Black Canyon of the Gunnison
- Ouray + Ridgway
- Telluride + San Juan Mountains
- Hiking + Biking
- Golf
- Fishing + Hunting
- Camping + Four-Wheeling
- Parks + Trail
- Scenic Drives
- Skiing withing day-trip range

Golf in the morning. Fish in the afternoon. Dinner downtown. Ski the next day.

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7 THINGS THAT SURPRISE PEOPLE AFTER MOVING HERE

1. **It is sunnier and drier than many people expect.**
   The mountains look snowy because they are snowy. Your driveway may tell a different story.

2. **You may drive farther, but spend less time in traffic.**
   Twenty minutes away means something very different here than it does in Denver, Dallas, or Phoenix.

3. **Your definition of "nearby" changes.**
   Ridgway? Nearby. Ouray? Nearby. Telluride? Day trip. Grand Junction? "I am headed up there anyway."

4. **Same-day everything is not the norm.**
   Most daily needs are easy. Some speciality shopping or services still require planning.

5. **Acreage sounds better online than it feels behind a mower.**
   Some people discover their dream. Others discover they really wanted a patio home and more free time.

6. **You start caring about things you never cared about before.**
   Irrigation, snow tires, road maintenance, sun exposure in January, whether that fence is actually the boundary.

7. **The hardest thing to replace may not be a store.**
   It may be your people. Community deserves just as much attention as countertops.

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BEFORE YOU SELL: PLAN THE MOVE FIRST

Do not automatically sell first. Do not automatically buy first. Plan first.

Five questions before listing your current home:

- Do we need the proceeds from our current home to purchase in Montrose?
- Would we be comfortable owning two homes temporarily?
- How competitive is the Montrose property type we want?
- Could temporary housing work if our current house sells first?
- What happens if one transaction moves faster than the other?

Figure out the destination first. Then design the move.

Make the first visit a research trip:

Instead of trying to see 14 houses in one Saturday, spend a day learning the area.

- Drive different lifestyle areas
- Go to the grocery store
- Drive to the hospital
- Time the airport trip
- Visit the Rec Center
- Look at an HOA neighborhood and acreage
- Drive South toward Ridgway

Then ask: "Can we picture an ordinary Tuesday here?"

RELOCATION CHECKLIST

- Healthcare + Specialists
- Airport access
- Insurance
- Taxes + Districts
- HOA documents
- Snow removal
- Internet + Utilities
- Irrigation/well/septic
- Road maintenance + Easements
- Moving sequence + timing

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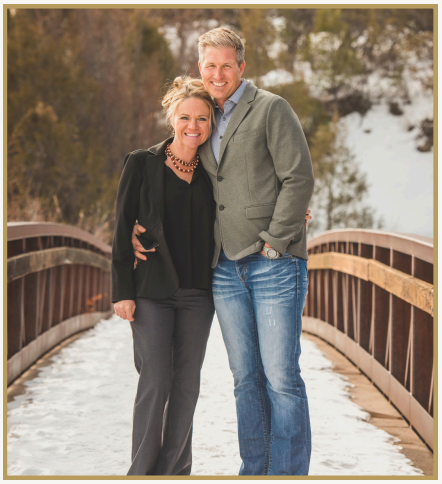
THINKING ABOUT MONTROSE?

You do not need to be ready to buy a house to talk with us.



In fact, we would rather meet you before you are ready. The Atha Team has served more than 1,000 families in Western Colorado over the past decade. Our job is not to "sell" you Montrose. It is to help you understand it - including the parts that do not fit everyone.

A relocation consultation can help you answer:

- Could Montrose actually fit the life we want?
- Which parts of the area should we spend time in?
- What property type makes sense for this season?
- What should we know before selling our current home?

And if Montrose is not the right fit for you, that is useful information too.

REQUEST A CALL WITH OUR TEAM

Client-centered. Straightforward. Local. We believe the best real estate decisions happen when you have enough information to make them with confidence.

BBB Accredited
A+ Rating
Accredited since 2017

Google Reviews
5.0 ★★★★★
375 + reviews

1k+
1,000 + Familes
Served in Western Colorado over the past decade.

Trust signals current as of September 2026. Online review counts change over time.

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SOURCES, NOTES + EQUAL SERVICE

This guide is designed to be useful without becoming stale. Time-sensitive details should always be rechecked before a purchase decision.

TOPIC	SOURCE
Weather + elevation	City of Montrose - Weather https://www.cityofmontrose.org/62/Weather
Parks + trails	City of Montrose - Parks, Trails & Sports Facilities https://www.cityofmontrose.org/266/Parks-Trails-Sports-Facilities
City property tax	City of Montrose - Finance / Sales Tax https://www.cityofmontrose.org/259/Finance
Healthcare	Montrose Regional Health - About https://montrosehealth.com/about-montrose-regional-health/
Airport service	Montrose Regional Airport - Flight Information https://montroseairport.com/27/Flight-Information
Irrigation system	Uncompahgre Valley Water Users Association - Physical Description / Ownership https://uvwua.com/
Covenants + property questions	Montrose County - Planning & Development FAQ https://www.montrosecounty.net/m/faq
Black Canyon	National Park Service - Black Canyon of the Gunnsion https://www.nps.gov/blca
Atha Team service information	Atha Team website https://coloradorealty-experts.com/

Equal professional service: The Atha Team provides equal professional service and equal housing opportunity without regard to any status protected by federal, state, or local law.

General information disclaimer: This guide is educational and is not legal, tax, medical, insurance, engineering, or water-rights advice. Property-specific facts, taxes, HOA rules, insurance availability, utility service, water delivery, and airline schedules can change. Verify material facts with the appropriate professional or public agency before making a purchase decision.