
Your Dream Cabin in the Rockies

By Kerry Pechter *Thu, Aug 5, 2021*

What's involved in owning a rustic retirement cabin in Colorado? Time, wealth, health, gregariousness, and a passion for the natural world. And an ability to forego cellphones and Wi-Fi for long stretches.



Retirement communities come in many flavors. Some communities are designed to help people ride into the metaphorical “sunset” of old age. These communities cater mainly to those in the slow-go or no-go stages of retirement.

Other communities, often in Rockies, or the Adirondacks or Berkshires or Northern Michigan, are designed more for those still in pre-retirement, or in the go-go stage of retirement, who want to ride an actual horse into an actual sunset. Or, as they get older, an ATV.

I’ve visited one example of that second kind of community a half-dozen times over the past decade. Until recently, friends of mine owned a share in one of fifteen cabins at a former dude ranch, converted to a homeowner’s association, in a remote valley in central Colorado.

This Shangri-La, whose exact location I won’t disclose, sits on a dry patch of table land in a cradle of forested hills and treeless peaks. A river runs through it. The neighbors, aside from other cabin owners, are hummingbirds, deer, beaver and occasionally a moose or bear.

Many people dream of retiring to such a place. But, delightful as it may sound, it’s not for everyone. You need time, wealth, and health in order to make the dream real. And even those who come don’t necessarily stay long.

Time is essential. You need to be either retired, or live in within a half-day’s drive (e.g., Denver, Taos, etc.) or be a teacher with idle summers in order to take advantage of owning a cabin in central Colorado. If you live in Tennessee, Texas, or Hawaii, as some residents do, you’ll need to spend a month or two at the cabin in order to justify the time you spend getting there (and the time spent earning money to buy the cabin). You must visit during the summer, when the cabins are not snowed-in and the road is passable; this isn’t a ski village.

Wealth makes ranch life easier. These cabins are second and sometimes third homes, after all. The structures themselves are not expensive, but they are neither large nor luxurious.

There is no electricity unless you put up solar panels. The only other power source is propane—to run the well pump, heat water, and a gas-fueled refrigerator.

One of the original dude ranch cabins is currently on offer for \$60,000, but it has only one bedroom, a sitting room/kitchen, and small bathroom. A newer cabin next door, to which a marine biologist from Hawaii recently added a second-floor loft, lists for \$275,000. Do not expect to change your mind and flip your cabin. A couple of the older cabins, priced at \$125,000, have sat on the market for years. If you're tallying expenses, you might also include the potential costs of toys: horses, snowmobiles, and ATVs, as well as trailers for each of them. Under HOA rules, you may not rent your cabin, but you may have guests.



Just another trout stream in Colorado.

Your neighbors here will vary in wealth and status and the degree to which they upgrade their cabins. There's a couple from the East who owned a lubricant packaging firm. There's a second-marriage couple from New Mexico, both retired from government jobs with ample pensions. A charter-school teacher and his family recently bought a cabin. The original owner of the dude ranch, who built a sprawling log chalet on the property, is a retired Fortune 500 executive.

To be truly happy owning an isolated cabin in an HOA, it helps to be gregarious. Cocktails on a neighbor's porch may be the only evening entertainment. A willingness to tolerate and obey annoying HOA rules is important too. An enduring passion for the wilderness is essential, as is a certain level of fitness.

Without health in your 60s, you're at risk of reaching the slow-go stage as soon as you stop working. You don't need to be a 65-year-old marathoner to enjoy summers in the Rockies. One long-time resident, morbidly overweight, passes his time rocking on his porch or shooting at the beaver whose dam floods the cattle grid on the road into the ranch.

Another resident needed to install solar panels to power his CPAP machine, but he still fly fishes in the three trout streams that flow from the Continental Divide. But you'll get much more out of cabin ownership if you have enough lung capacity and muscle mass to hike into the thin air of the surrounding foothills and mountains.

As people get older, they naturally downshift from hiking to horses to driving an ATV. No family seems to keep a cabin indefinitely. Grown children may visit, but they aren't likely to want to inherit a cabin and keep the tradition alive. It's more common (as my friends did) to let the cabin go to be closer to grandchildren.

Colorado is almost but not quite Shangri-La, the fictional Himalayan village where no one grows old or dies unless they leave. The cabins are several hours away from the nearest large hospital. But we don't need to discuss that now. After the rains in July, the wildflowers bloom and the meadows above the cabins become a kind of heaven.

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