



TELLURIDE BUYER'S GUIDE

Everything You Need to Know About Purchasing Property in the Telluride Region

Mountain Rose Realty | Anne-Britt Østlund | Telluride, Colorado

Welcome to Telluride

Nestled in a spectacular box canyon in the San Juan Mountains of southwest Colorado, Telluride is one of the most coveted real estate markets in the world. With world-class skiing, a vibrant arts and culture scene, and a fiercely protected natural landscape, it offers something increasingly rare: true exclusivity. The canyon walls limit development, which means inventory is perpetually constrained and values have demonstrated remarkable long-term resilience.

As a boutique, independent brokerage founded on the principle that every client deserves a fully personalized experience, Mountain Rose Realty is uniquely positioned to guide you through this market. This guide walks you through the entire buying process — from initial search to closing day — with the insight of over 23 years of full-time Telluride real estate experience.

Anne-Britt's Insight

The best properties in Telluride often never reach the public market. Before you begin your search online, let's have a conversation. Understanding your lifestyle, your family's rhythms, and your vision for this property is the first step — and it is the step that makes all the difference.

The Telluride Market at a Glance

Metric	Detail
Median Sale Price (2025)	~\$3.5 million
Average Days on Market	60–120 days (luxury tier)
Primary Market Areas	Telluride Town, Mountain Village, Mesas, Ranches
Property Types	Single-family, condos, townhomes, vacant land, ranches
Transfer Tax (RETT)	3% in Telluride Town; 1% in Mountain Village
HOA Prevalence	Very common; fees range \$200–\$4,000+/month
Seasonal Market	Peak activity: Jan–Mar (ski) and Jun–Aug (summer)



Telluride autumn – golden aspen season transforms the San Juan Mountains

The Step-by-Step Buying Process

Step 1 – Define Your Vision

Before we look at a single property, we invest time understanding what you are truly seeking. Primary mountain home or second home? Ski-in/ski-out access or a private mesa retreat? Year-round use or seasonal? Rental income potential or purely personal? These answers shape every recommendation we make.

Step 2 – Financial Preparation

In a competitive luxury market, being financially prepared is non-negotiable. Cash buyers should have proof of funds ready. Financed buyers should obtain a pre-approval from a lender experienced in jumbo and resort-market lending. See our companion guide, *Mortgage & Financing Tips*, for detailed guidance.

Step 3 – Property Search

We search both the public MLS and our private network of off-market opportunities. Many of the finest properties in Telluride are sold quietly, before they ever reach a public listing. Our 23+ years of community relationships give our clients access that no algorithm can replicate.

Step 4 – Making an Offer

When you find the right property, we move decisively. We analyze comparable sales, assess market conditions, and craft a compelling offer that reflects both the property's value and your position as a serious, prepared buyer. In a low-inventory market, the terms of an offer — not just the price — often determine the outcome.

Step 5 – Due Diligence & Inspection

Colorado's inspection period (typically 10–14 days) is your opportunity to thoroughly evaluate the property. Mountain homes have unique inspection considerations — radon, well and septic systems, snow load, and altitude-related wear. See our Inspection & Due Diligence Guide for a comprehensive checklist.

Step 6 – Title, HOA & Final Review

A title company will conduct a title search to ensure the property transfers free of liens or encumbrances. If the property is part of an HOA, you will receive the association's governing documents, financials, and meeting minutes for review. See our HOA & Property Tax Overview for key items to evaluate.

Step 7 – Closing

Colorado closings are typically handled by a title company. You will sign documents, wire funds, and receive keys — often all on the same day. We are with you every step of the way, coordinating all parties to ensure a smooth, stress-free closing.

Closing Costs Overview

Cost Item	Typical Amount	Paid By
Real Estate Transfer Tax (RETT)	3% (Telluride) / 1% (MV)	Buyer
Title Insurance (Owner's Policy)	~0.5–0.7% of purchase price	Negotiable
Title Insurance (Lender's Policy)	~0.3–0.5% of loan amount	Buyer (if financed)
Recording Fees	\$50–\$200	Buyer
HOA Transfer Fee	\$200–\$1,000+	Varies by HOA
Loan Origination Fee	0.5–1% of loan amount	Buyer (if financed)
Property Tax Proration	Varies by closing date	Split at closing
Home Inspection	\$500–\$2,000+	Buyer

Anne-Britt's Insight

I always walk my clients through a detailed net sheet before we make an offer, so there are no surprises at the closing table. Understanding the full cost of acquisition — including transfer taxes, title, and HOA fees — is essential to making a confident decision. This is part of the white-glove experience I provide to every client.

Ready to Begin Your Telluride Journey?

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Anne-Britt Østlund

Founder, Mountain Rose Realty | Telluride, Colorado

As a Realtor® and founder of Mountain Rose Realty, Anne-Britt represents Southwest Colorado's finest properties. With more than 23 years of full-time experience in the Telluride market and a commitment to donating 1% of net income to local nonprofits, she is your trusted Lifestyle By Design advisor. Boutique, independent, and unapologetically personal — Mountain Rose Realty is built on the belief that every client deserves a fully white-glove experience. Unique, like you!

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