



WATERFRONT RETREAT

# WATER AND STONE

3083 CHICAGO CREEK ROAD, IDAHO SPRINGS, CO 80452

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Legal questions should be discussed by the party with an attorney. Tax questions should be discussed by the party with a certified public accountant or tax attorney. Title questions should be discussed by the party with a title officer or attorney. Questions regarding the condition of the property and whether the property complies with applicable governmental requirements should be discussed by the party with appropriate engineers, architects, contractors, other consultants and governmental agencies. All properties and services are marketed by Colorado Commercial Advisors, LLC in compliance with all applicable fair housing and equal opportunity laws.

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## PROPERTY SUMMARY

- 14-key boutique hospitality property: 9 cabins + 5 condo units (13 currently rented, 1 staff condo unit)
- \$402,937 NOI | 6.2% cap rate at \$6,495,000
- \$595,568 PROFORMA NOI | 9.2% cap rate
- 4.91-star Airbnb rating | 90-95% peak season occupancy
- ±5.16 acres along year-round Chicago Creek frontage
- Direct adjacency and access to ±15,000 acres of US Forest Service land
- C-3 commercial zoning- no STR licensing
- City of Idaho Springs municipal water & sewer- 13 of 14 units
- Newly installed 8" commercial municipal sewer line — majority of units connected
- Expansion Potential approved for hotel/lodge development
- Room to add additional cabins/specialty lodging
- Airbnb-exclusive, VRBOm direct booking, and group sales untapped
- Established wedding and event demand in immediate corridor
- Argo Gondola opening May 2026- 500,000-700,000 projected annual visitors
- Trained staff in place | third-party guest communications | semi-passive operation
- ±30 minutes to Denver | Gateway to I-70 ski corridor
- Stable occupancy and High ADRs
- Minimal competition: Lack of lodging options in the area
- Financials and further detail provided with NDA



## OFFERING SUMMARY

|                         |                       |
|-------------------------|-----------------------|
| Sale Price:             | \$6,495,000           |
| 2025 NOI/ PROFORMA NOI: | \$402,937 / \$595,568 |
| Lot Size:               | 5.16 AC               |
| Keys:                   | 14                    |
| Units:                  | 9 Cabins, 5 Condos    |
| Pillows:                | 34                    |
| Zoning:                 | C-3                   |
| Jurisdiction:           | City of Idaho Springs |

| DEMOGRAPHICS      | 20 MILES  | 50 MILES  | 100 MILES |
|-------------------|-----------|-----------|-----------|
| Total Households  | 39,774    | 1,381,537 | 2,007,492 |
| Total Population  | 94,172    | 3,418,809 | 5,031,590 |
| Average HH Income | \$162,654 | \$136,234 | \$130,100 |

## RETREAT INFO:

|         |                                                                                |
|---------|--------------------------------------------------------------------------------|
| Website | <a href="http://www.waterandstoneretreat.com">www.waterandstoneretreat.com</a> |
|---------|--------------------------------------------------------------------------------|

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## PROPERTY DESCRIPTION

A rare opportunity to acquire an established, income-producing 14-key mountain hospitality asset in one of Colorado's most active year-round tourism corridors — just 30 minutes from Denver.

Situated on ±5.16 acres along Chicago Creek with direct National Forest adjacency on multiple borders, Water & Stone Cabins combines proven operational performance with an infrastructure foundation that is genuinely uncommon in the mountain market. The property carries C-3 commercial zoning so no STR restrictions, no annual licensing, no regulatory exposure, along with city water service and a recently installed 8" commercial municipal sewer line connecting the majority of units to city sewer. These are not features you can replicate on another parcel in Idaho Springs.

The property generates \$402,937 in 2025 NOI across 13 of the 14 units — 9 cabins and 5 condo-style units, and carries a 4.91-star Airbnb rating built over hundreds of verified stays. Peak season occupancy runs 90-95%. Units are currently listed exclusively on Airbnb, leaving meaningful upside through additional booking channels, direct reservations, and amenity enhancements.

The location sits at the eastern gateway to Colorado's I-70 ski corridor, with Arapahoe Basin and Loveland minutes up the road and Copper Mountain, Keystone, and Breckenridge all within an hour. In summer, Chicago Creek — which runs through the property — feeds directly into Clear Creek, one of Colorado's premier whitewater corridors. The corridor also benefits from established wedding and event demand with limited quality lodging inventory to absorb group stays — a structural gap that represents immediate, actionable revenue opportunity for a new operator.

The Argo Gondola opens in May 2026 and it changes the calculus entirely. Projected to draw 500,000-700,000 visitors annually, it converts Idaho Springs from a highway exit into a genuine year-round destination. The property is four minutes from the gondola base. This is the most significant demand catalyst in the history of Idaho Springs tourism. A buyer who moves quickly acquires at today's pricing before 500,000 additional annual visitors are reflected in the market.

Approved for hotel and lodge development. Turnkey operation with trained staff in place.

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## WHY THIS RETREAT

- **Established Income-Producing Asset:** \$402,937 NOI across 13 of 14 keys — 9 cabins and 5 condo units — with 90-95% peak season occupancy and a 4.91-star Airbnb rating representing hundreds of verified stays.
- **Year-Round Live Water Amenity:** The property sits along Chicago Creek — a defining guest experience feature that drives premium nightly rates, repeat bookings, and a competitive differentiation that no interior mountain property can match.
- **Rare C-3 Commercial Zoning:** Commercially zoned hospitality operation — no STR licensing, no annual renewal risk, no regulatory exposure to the wave of short-term rental restrictions moving through Colorado mountain communities.
- **City Water and Municipal Sewer Infrastructure:** Most units on city water service. The majority of the property has been upgraded to municipal sewer via a newly installed commercial sewer line — a rare and capital-intensive improvement that supports reliability, lender comfort, and future development capacity.
- **Mountain Views & Direct National Forest Adjacency:** Borders approximately 15,000 acres of protected US Forest Service land, providing permanent privacy, recreational access, and long-term value protection that cannot be developed away.
- **Built-In Event and Wedding Demand:** The immediate corridor serves established destination wedding and event activity, with limited quality lodging inventory to absorb group stays. This structural gap represents an immediate, actionable revenue opportunity for an attentive operator.
- **Approved Expansion Capacity:** The property has received preliminary approval for hotel and lodge development. C-3 zoning, city sewer capacity, and identified development areas support additional cabins, glamping, or signature unit construction with lower entitlement risk than any comparable mountain parcel.
- **Argo Gondola:** The long-awaited Argo Gondola in downtown Idaho Springs, projected to draw 500,000-700,000 annual visitors upon completion (May 2026). Water & Stone is positioned to capture this demand before it is fully priced into the market.
- **Meaningful Revenue Upside** — Currently listed exclusively on Airbnb. Expansion to VRBO, direct booking, and retreat/group programming represents an estimated 15-25% revenue uplift with no capital expenditure required.
- **Turnkey Operation:** Trained staff in place and expected to continue. Guest communications handled by a third-party vendor.
- **Preliminary Financing Available:** The asset has been reviewed by a regional lender. Preliminary financing terms may be available to qualified buyers, subject to full underwriting and lender approval.

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**UNIT DETAILS:**

| UNIT NAME                    | TYPE  | ADDRESS | CONFIGURATION              | GUESTS | ~SF   | RATE RANGE  | CONDITION |
|------------------------------|-------|---------|----------------------------|--------|-------|-------------|-----------|
| Feldspar                     | Cabin | 3111    | Studio, Queen              | 2      | 350   | \$250-\$400 | Renovated |
| Flint                        | Cabin | 3083    | 1 BR, Queen                | 2      | 500   | \$250-\$475 | Renovated |
| Rustic Funk                  | Cabin | 3129    | Studio, Full               | 2      | 350   | \$195-\$300 | Rustic    |
| Epiphany Pines               | Cabin | 3193    | 1 BR, Full                 | 2      | 475   | \$185-\$300 | Rustic    |
| Solace                       | Cabin | 3207    | 1 BR, Full                 | 2      | 475   | \$185-\$300 | Rustic    |
| Sweet Pine                   | Cabin | 3229    | 1 BR, Queen                | 2      | 575   | \$200-\$350 | Rustic    |
| Shale                        | Cabin | 3255    | 1 BR + Loft, 2 Queens      | 4      | 700   | \$250-\$500 | Renovated |
| Countryrock                  | Cabin | 3259    | 1BR + Bunks, King 2 Single | 4      | 600   | \$215-\$300 | Renovated |
| Pebble                       | Cabin | 3261    | Studio, Queen              | 2      | 300   | \$115-200   | Renovated |
| Lodge Keystone* (Not rented) | Condo | 3303    | 2 BR                       | 4      | 1,100 | \$250-\$350 | Rustic    |
| Lodge Sandstone              | Condo | 3303    | 1 BR, Queen                | 2      | 900   | \$175-\$275 | Renovated |
| Lodge Cobblestone            | Condo | 3303    | Studio, King               | 2      | 315   | \$175-\$275 | Renovated |
| Lodge Flagstone              | Condo | 3303    | 1 BR, Queen                | 2      | 900   | \$175-\$300 | Rustic    |
| Lodge Moonstone              | Condo | 3303    | 1 BR, King                 | 2      | 800   | \$175-\$285 | Rustic    |
| Office, Garage, & Bunkhouse  | Admin | 3303    | N/A                        | N/A    |       | N/A         | Rustic    |

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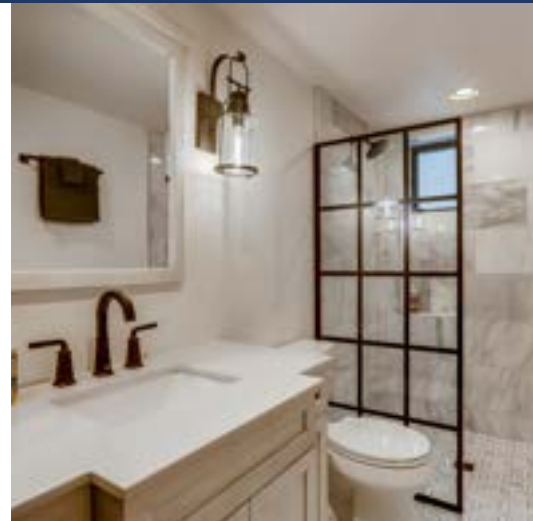
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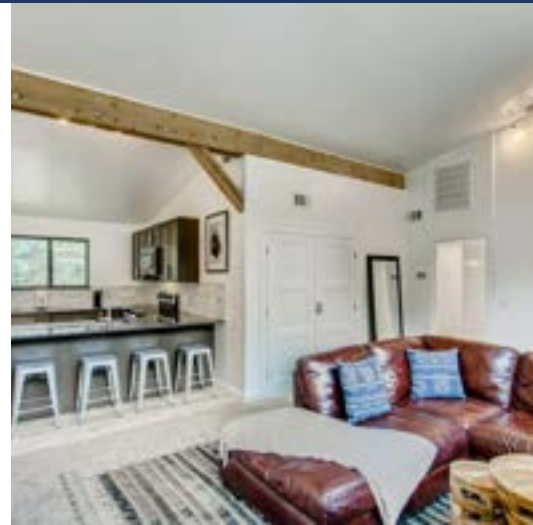
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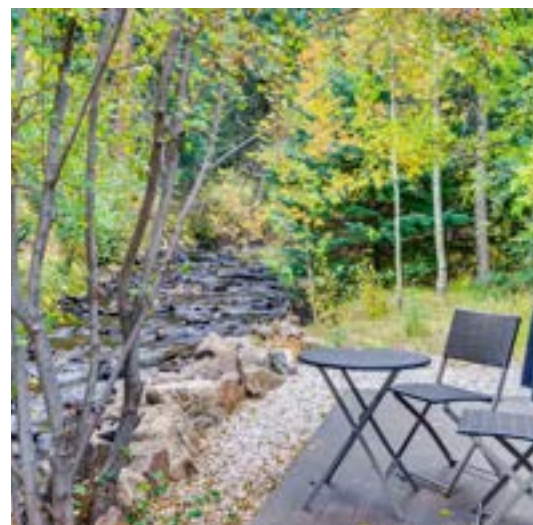
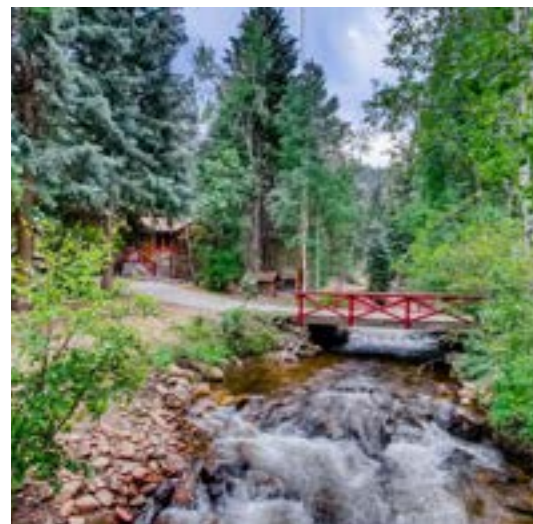
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## OPPORTUNITIES TO ENHANCE VALUE

- **Amenity Enhancements:** Private/Shared hot tubs, Sauna, Cold Plunge, Outdoor fire pits/seating areas, covered pavilion/communal space, outdoor lighting and landscaping enhancements. +14-25% ADR uplift per AIRDNA
- **Additional Lodging Units:** Develop additional cabins on excess land, introduce glamping units, Yurts, Mountainside Sky Lodges, RV sites, or other alternative lodging, add extended-stay or premium units, reconfigure or optimize existing structures.
- **Convert/build out existing structures:** employee condo unit (Keystone) to rentable, finish out the Bunkhouse, convert storage into a studio unit at the Lodge.
- **Event and Group Revenue:** Referral lodging with nearby wedding venues. Host elopements, private events, corporate retreats and team offsites, wellness retreats, workshops, and group bookings.
- **Revenue Management Optimization:** Implement dynamic pricing strategies, improve weekend and holiday rate capture and optimize minimum stay requirements.
- **Direct booking & Marketing :** Increase direct booking share vs OTA platforms, Improve SEO and digital presence, build email list and repeat guest marketing.
- **Unit Upgrades & Premium Positioning:** Renovate remaining interiors to premium/boutique standard, introduce themed or experiential lodging concepts.
- **Experiential Packages and Guided Adventure Partnerships:** Guided Fly Fishing Excursions, Hiking and Alpine Tours, Survival Skills, Mountain Biking experiences, Fall foliage viewing, Ski and Snowshoe packages, Massage and wellness offerings, and Partnerships with local outfitters and guides.
- **Guest experience and ancillary revenue:** Welcome packages and in room add-ons such as champagne, charcuterie boards, Bloody Mary kit, s'mores and outdoor adventure kits and onsite food and beverage concepts such as coffee, breakfast, or snacks.
- **Infrastructure & Expansion:** Leverage existing commercial zoning for expanded uses, leverage municipal utilities and sewer for increased density.



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## IDAHO SPRINGS

Idaho Springs sits at the eastern gateway to Colorado's I-70 ski corridor — and Water & Stone Cabins is the best-positioned lodging asset to capture it.

Thirty minutes from Denver and with direct I-70 access, the property puts guests closer to more major ski resorts than any comparable lodging asset at this price point. Arapahoe Basin and Loveland are minutes up the road — the terrain of choice for serious Front Range skiers who know how to avoid the crowds. Continue west on I-70 and guests reach Copper Mountain in under 45 minutes, Keystone in roughly 50, and Breckenridge in just over an hour. No other mountain lodging property at this price point offers this range of options from a single address.

When the snow melts, the demand doesn't. Chicago Creek — which runs through the property — feeds directly into Clear Creek, one of Colorado's premier Class III-IV whitewater corridors. Guests wake up to the sound of the same water they can raft that afternoon. The Mount Blue Sky corridor, accessible via the scenic byway originating four minutes from the front door, draws hikers, mountain bikers, and photographers from the entire Front Range — and at 14,271 feet, it's the highest paved road in North America, making it a bucket-list drive for visitors from across the country. St. Mary's Glacier offers year-round snowshoeing and backcountry access just minutes away. The fall foliage season along Chicago Creek is among the most spectacular within 45 minutes of Denver — and chronically undersupplied in terms of quality overnight lodging.

The Argo Gondola opens in May 2026 — and it changes the calculus entirely. Projected to draw 500,000-700,000 visitors annually, it converts Idaho Springs from a highway exit into a genuine year-round destination. The property is four minutes from the gondola base. This is the most significant demand catalyst in the history of Idaho Springs tourism. A buyer who moves quickly acquires at today's pricing — before 500,000 additional annual visitors are reflected in the market.

The corridor also benefits from a well-established destination wedding and event market. The immediate area has hosted high-volume wedding and event activity for over 15 years, generating consistent group lodging demand that the local market has never had adequate quality inventory to absorb. Water & Stone, as the premier lodging property in the immediate corridor, is the natural beneficiary of that overflow — and a new operator with any focus on group sales could formalize what has historically been organic demand. Idaho Springs is not a seasonal market dependent on one activity or one operator. It is a four-season basecamp for the Colorado Rockies, and Water & Stone is the best address in it.

## LOCATION DETAILS

|        |             |
|--------|-------------|
| County | Clear Creek |
|--------|-------------|

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## WINTER AND SPRING RECREATION (DEC- MAY)

- Skiing and snowboarding at Loveland, Arapahoe Basin, Copper, Winter Park, or others along the I-70 corridor
- Snowshoeing and Backcountry Skiing
- Winter Hiking and Alpine recreation such as ice climbing or tubing at Echo mountain
- Early-season whitewater rafting or kayaking (Class II-V)
- Visiting Indian Hot Springs
- Scenic drives and day trips
- Hiking and trail access as snow melts



## SUMMER RECREATION AND PEAK TOURISM (JUNE- AUG)

- Fly fishing and creekside recreation on Chicago Creek (on-site live water)
- Hiking in Arapaho National Forest and Mount Blue Sky Wilderness
- Access to alpine lakes and high-country trails
- Whitewater rafting on Clear Creek (Class II-IV commercial sections)
- Mountain biking and outdoor recreation
- Camping and regional tourism travel
- Destination weddings and event-related visitation
- Group travel and retreat activity



## FALL RECREATION (LATE AUG- NOV)

- Fall foliage tourism and aspen viewing (peak Sept-early Oct)
- Scenic drives via Guanella Pass and the Mount Blue Sky Scenic Byway
- Prime hiking & biking season with cooler temperatures and alpine access
- Wildlife viewing, including elk rutting season (Sept-Oct), moose, mountain goats, and other alpine wildlife in nearby high-country areas.
- Photography tourism and scenic travel
- Retreats, workshops, and group bookings

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## ALPINE & SCENIC ACCESS

- Strategic along the I-70 corridor, which serves as the primary route from Denver to the western slope, supports consistent pass-through tourism and recreation traffic.
- Proximity to Mt. Blue Sky (formerly Mt. Evans)
- Proximity to Mt. Bierstadt, one of Colorado's most climbed 14'ers
- Access to the Mount Blue Sky Scenic Byway up one of two of Colorado's drivable 14'ers
- Access to high- alpine terrain, hiking, backcountry hiking, and sightseeing tours
- Fall foliage corridors and high-elevation tourism



## LOCAL ATTRACTIONS & TOURISM DRIVERS

- Argo, Hidee, & Phoenix Gold Mines
- Argo Mill and Tunnel Gondola (opening May 2026)
- Indian Hot Springs
- Echo Mountain and Loveland Ski Area
- Georgetown Loop Railroad
- Historic downtown Idaho Springs and Georgetown
- Clear Creek Rafting Corridor (Class II-V)
- Local Breweries & Dining Destinations
- St. Mary's Glacier & Guanella Pass



## EVENTS & SEASONAL DEMAND

- Idaho Springs 4th of July Celebrations has one of the few remaining mountain fireworks displays along the I-70 corridor.
- Rapid Bluegrass Festival, Glacier Fest
- Georgetown Christmas Market and Santa Express Train
- Triple Bypass Ride is a nationally recognized cycling event
- Seasonal festivals and community Events
- Summer and fall events as regional venues
- Holiday tourism and winter visitation along Colorado's primary I-70 ski corridor
- Weekend and short-term destination travel from Denver metro



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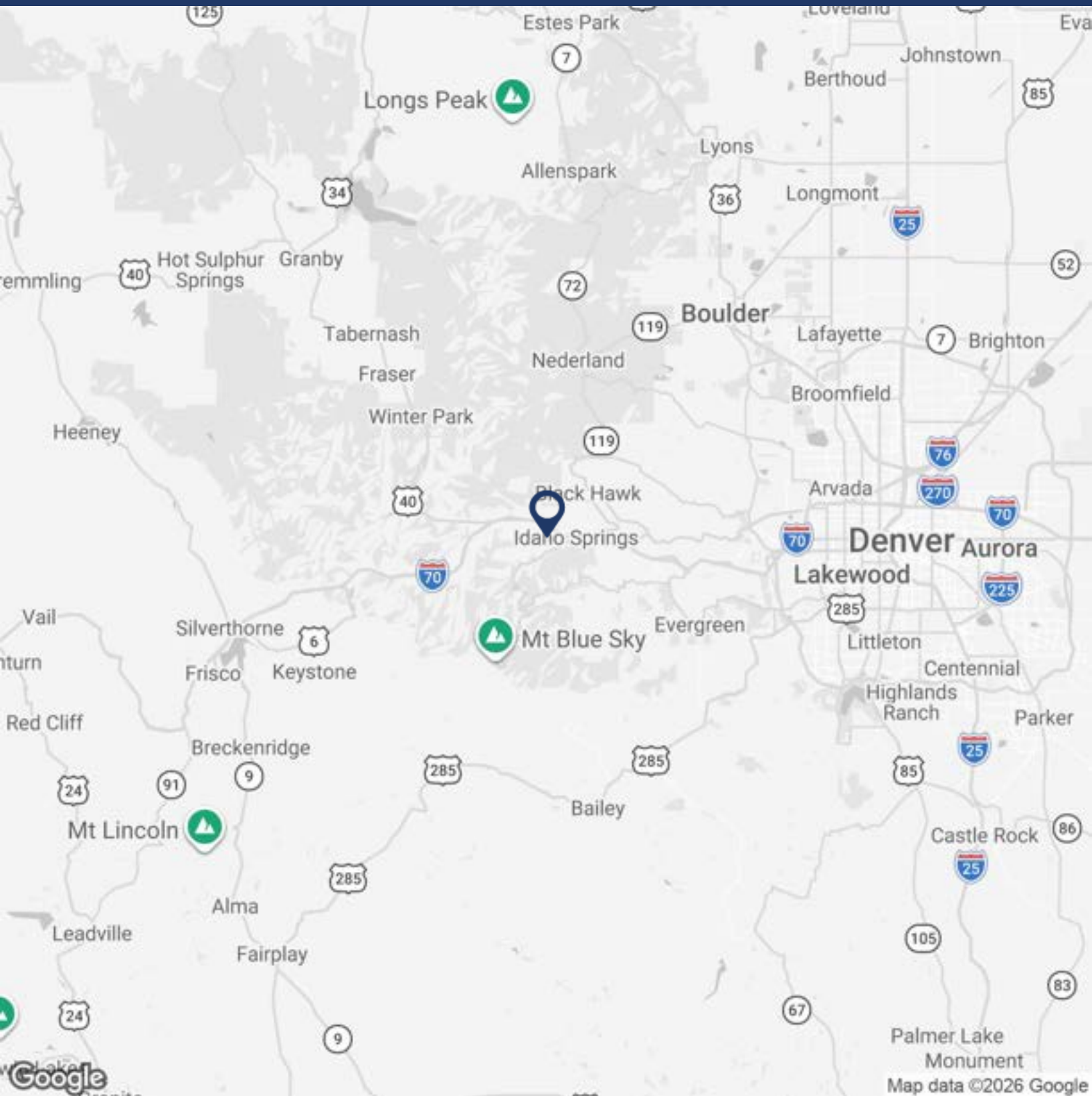
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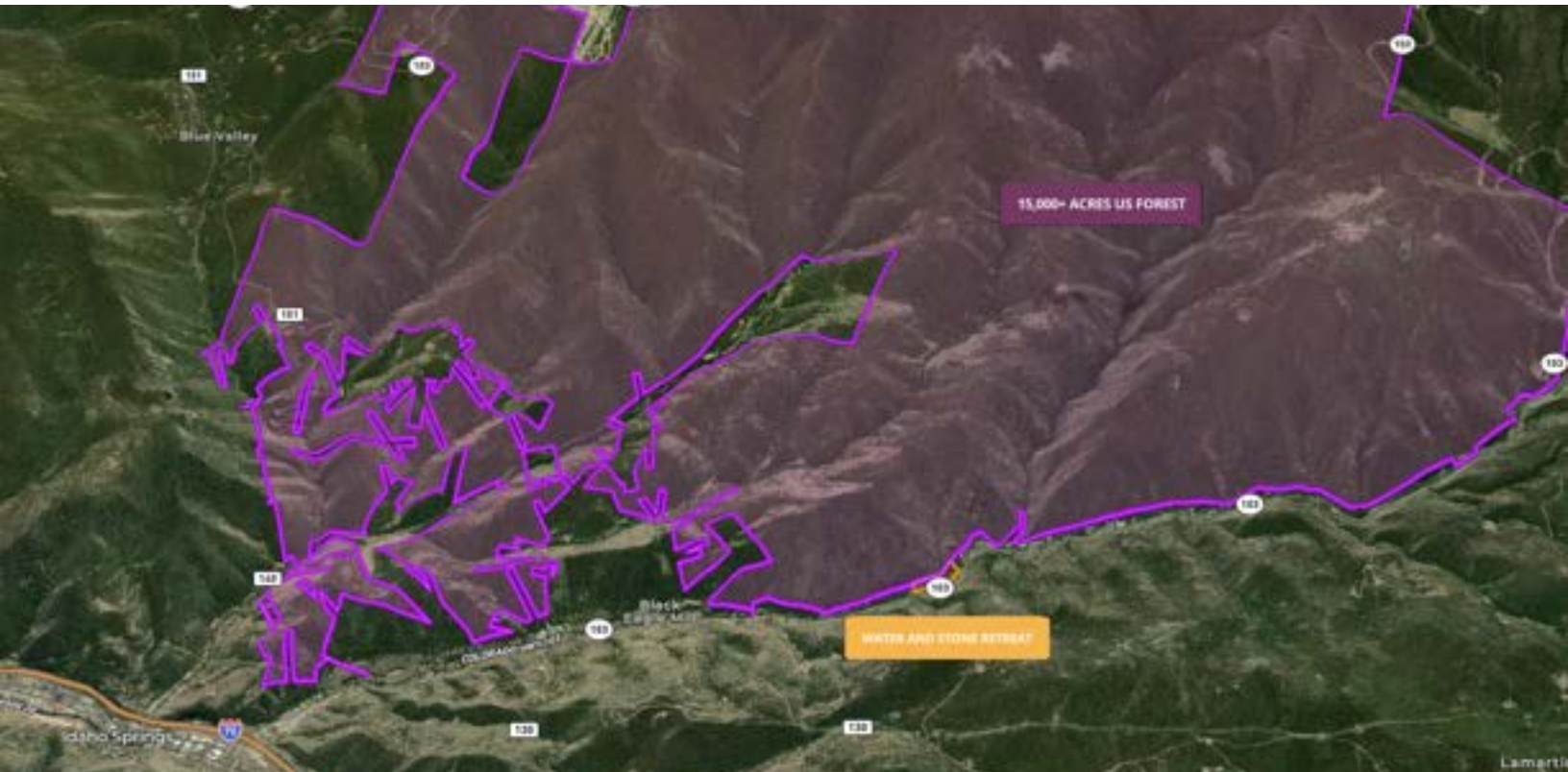
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