

# **Guide to Rural Living**



**In**  
**Delaware County, Iowa**

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# Checklist for Setting up a New Residence In Rural Delaware County

You should fully inquire about the items on this checklist prior to building a home in rural areas:

1. Property Boundaries, Easements, Covenants \_\_\_\_\_  
Check plat of survey, deed and abstract of title to determine limitations on the use of the property. Determine this before advancing to other steps.
2. Zoning Questions: county, call 927-4701 \_\_\_\_\_  
city, call local city hall  
While the county does not have zoning, city requirements may extend two miles beyond corporate limits
3. Permit for well and septic: call 927-5925 \_\_\_\_\_  
Problems may occur due to soil types and distances from house
4. 911 Addressing: call 927-5561 \_\_\_\_\_  
Every rural residence must have an address assigned for mail and emergency service location.
5. Driveway call 927-3505 \_\_\_\_\_  
Existing field entrances should be checked for residential use; new driveways must also be permitted.
6. School District: call 927-4701 \_\_\_\_\_  
Based on legal description of property, this office can tell you the school to which you are assigned.
7. School Bus Service: call appropriate school district as determined \_\_\_\_\_  
in step 6 of this checklist
8. Homestead and Military Tax Credits: call 927-2526 \_\_\_\_\_  
Property tax credits are available to qualifying individuals
9. Mail, Newspaper, and Package Delivery: check with \_\_\_\_\_  
appropriate service provider
10. Utilities: call appropriate utility to set up service and billing \_\_\_\_\_  
Electric \_\_\_\_\_  
Natural or LP Gas \_\_\_\_\_  
Water (if applicable) \_\_\_\_\_  
Sewer (if applicable) \_\_\_\_\_  
Garbage and Recyclable pickup \_\_\_\_\_  
Telephone \_\_\_\_\_
11. Stormwater Permitting: If you are disturbing more than one acre, you will need a stormwater permit from IDNR. Permit forms are available at <http://www.iowadnr.com/water/stormwater/index.html>. For more information call 927-2640 \_\_\_\_\_

This checklist is just a start. Try to inform yourself fully of your rights and responsibilities so that you are not surprised by unforeseen problems as you develop your new home.



## **INTRODUCTION**

It is important for you to know that life in the rural areas is different from life in the city in ways that are not always pleasant. While living in a quiet rural area separated from neighbors is desirable for many people, with that solitude comes a degree of isolation from services. Because of the greater distances between houses and generally a larger overall geographic area, county governments are not able to provide the same level of service that city governments provide. To that end, we are providing you with information to help you make an educated and informed decision on whether to purchase rural land and relocate your residence to a rural area. This guide is by no means all-inclusive, but it does provide some helpful information for your review as you consider rural living.

# ROADS AND PROPERTY ACCESS

The fact that you can drive to your property does not necessarily guarantee that you, your guests and emergency service vehicles can achieve that same level of access at all times. Please consider:

1.1 - The Delaware County Engineer is responsible for the maintenance of all roads under county jurisdiction. Please call the Engineers Office at 927-3505 if you have any questions about your road or the maintenance it receives. Prior to doing any work within the county right of way, a permit must be obtained from the Delaware County Engineer. While many residents treat the right of way as an extension of their property, the area is public property and there may be restrictions upon its use.

1.2 - Emergency response times (sheriff, fire, ambulance, etc.) cannot be guaranteed. Under some extreme conditions, you may find that emergency response takes much longer than you might expect. If you have medical problems that may require hospitalization, or regularly scheduled treatment (such as chemotherapy or dialysis), you may need to reconsider living in rural areas as winter or storm conditions may make keeping appointments difficult.



1.3 - In extreme winter weather, some county roads can become impassable. County snow removal policy is outlined in Delaware County Ordinance Number 3. If you absolutely need to leave your residence during or soon after a winter storm, you may need a four-wheel drive vehicle with chains for all four wheels to travel during these

weather conditions. You may need to plan ahead of forecast bad weather and consider staying in town in a motel room or with friends if your presence at work is required under all circumstances. Even with a four-wheel drive vehicle, there may be times when you cannot get to work. Your employer needs to realize this may happen – before it does. Delaware County does not send excuses to employers for such situations.

1.4 - You may experience problems with the maintenance of your road. Some roads within Delaware County rural subdivisions are private and a homeowners association or one or more residents handle road maintenance. Delaware County maintains approximately 914 miles of public roads under county jurisdiction but does not enter these private roads to do maintenance or plow snow. Most private roads that are not maintained by the county are signed with blue street signs instead of the green signs used on the rest of the county system.

There are also some county roads that are signed as Level B roads that receive minimal or no maintenance from the county. Minimal maintenance means that no grading, rocking or snow plowing may be done on the road. These level B roads are primarily for occasional access to agricultural property. Make sure you know what type of road maintenance to expect and who will provide that maintenance.

1.5 - A gravel road that drives “well” represents a delicate balance between being too wet, (mud, ruts, slippery surface) and being too dry (potholes, washboards or corrugations, and dust). The condition of the road can go from good to bad in a matter of a few hours depending on rain, snow,

temperature and traffic – matters over which Delaware County has no control.

1.6 - Gravel roads generate dust. Dust generated by normal traffic is not considered fugitive dust and the county will not provide dust control. You may contract to have a dust control product applied to your road, but dust is still a fact of life for rural residents.

1.7 - If your road is gravel, it is highly unlikely that Delaware County will pave it in the foreseeable future. Check with the Secondary Road Department (phone 927-3505) when a seller of any property makes a statement that indicates a dirt or gravel road will be paved!

1.8 - During the annual “spring thaw”, gravel roads can become very soft and easily damaged by heavy loads. At these times, the road department may ask that school busses use hard surfaced roads only. This means that it may be necessary for you to take your children to the nearest paved road to meet their bus in the morning and to pick them up after school. These conditions may exist for several days, or up to several weeks at a time, depending on the weather and the road condition.

1.9 - Natural disasters, especially floods, can destroy roads. Delaware County will repair damaged county roads as time and money allows. Remember that many subdivision roads are the responsibility of the landowners that use those roads. Small streams are subject to flash flooding and may wash out roads, bridges, and culverts. The county will not repair flood and storm damage on private roads.

1.10 - The county does not plow driveways as a part of its snow removal operations. Normal plowing may result in snow being deposited in your driveway. County crews will not return to remove this snow. You are also not permitted to place snow from your driveway or yard onto the county road or within the right of way.

1.11 - School busses generally travel only on maintained county roads, not inside subdivisions. You may need to drive your children to the nearest county road so they can get to school.

1.12 - Construction of retaining walls and/or vertical headwalls within the county right of way on driveways, backslopes, and culvert entrances is prohibited. Objects of this type constitute obstructions within the right of way and are a hazard to vehicles that may inadvertently leave the roadway due to ice, driver error, or other factors.

1.13 - Mailboxes are considered by some to be personal statements of taste in front of their homes and range from elaborate to utilitarian. Rural residents must remember that supports for mailboxes placed within the right of way must meet county standards for breakaway supports. This means that mailbox supports must be on a 4"x4" or smaller wood post or a steel post with a cross section of less than 2" square. All supports heavier than this will be required to be removed from the right of way.

1.14 - Mail delivery may not be available to all areas of the county. Ask the postmaster to describe the system for delivery to your area. If you want delivery to a roadside mailbox near your home, you will also need to check with the County E911 coordinator to have an address number



assigned to your home site. The E911 coordinator's phone number is 927-5561.

1.15 - Newspaper delivery is similarly not always available to rural areas. Check with the newspaper of your choice before assuming you can get delivery.

1.16 - Standard parcel and overnight package delivery can be a problem for those who live in the country. Confirm with the service providers as to your status.

1.17 - It may be more expensive and time consuming to build a rural residence due to delivery fees and the time required for subcontractors to reach your site.

1.18 - There can be problems with the legal aspects of access, especially if you gain access across property belonging to others. It is wise to obtain legal advice and understand the easements that may be necessary when these types of questions arise.

1.19 – You may not fill in the ditch in front of your property if you have an open ditch in front of your property. The ditch serves a two-fold purpose. It provides a place for road top and roadside drainage to be taken from the right of way. The ditch also provides for snow storage. Remember that you must have a permit from the County Engineers office to make any alterations within the right of way.

1.20 - Many large construction vehicles cannot navigate small, narrow roads. If you plan to build, it is prudent to check out construction access.

# UTILITY SERVICES

Water, sewer, electric, telephone and other services may be unavailable or not operate at urban standards. Because of the distance between customers and service centers and repairs to lines downed by storms, or accidents can often take much longer than in towns and cities. Please review your options from the non-exclusive list below.



2.1 - Telephone communications can be a problem. From time to time, the only phone service available has been a party line. If you have a private line, it may be difficult to obtain another line for FAX or computer modem uses. Even cellular phones will not work in all areas.

2.2 - If sanitary sewer service is available to your property, it may be expensive to hook into the system. It also may be expensive to maintain the system you use.

2.3 - If sanitary sewer service is not available, you will need to use an approved septic system or other treatment process. The type of soil you have available for a leach field will be very important in determining the cost and function of your system. Have the system checked by a reliable sanitation firm and obtain a permit from the Delaware County Water and Sanitation Inspector (phone # 927-5925).

2.4 - Some rural subdivisions are served by city water systems. In these cases, you may be able to tie into the city system instead of drilling a well. Prior to tapping into the system, you should check with the city serving the subdivision for tap in fees and monthly usage costs.

2.5 - Some rural subdivisions are served by common wells, again eliminating the need to develop a well on your lot. Check with your developer or realtor as to the availability of shared wells within your subdivision.

2.6 - If you do not have access to a supply of treated domestic water, you will have to locate an alternative supply. The most common method is use of an approved water well. The Delaware County Water and Sanitation Inspector grants permits for wells. The cost for drilling and pumping can be considerable. The quality and quantity of well water can vary considerably from location to location and from season to season. It is strongly advised that you research this issue very carefully.

2.7 - Electric service is not available to every area of Delaware County. It is important to determine the proximity of electrical power. It can be very expensive to extend power lines to remote areas.

2.8 - It may be necessary to cross property owned by others in order to extend electric service to your property in the most cost efficient manner. It is important to make sure that the proper easements are in place to allow lines to be built to your property.

2.9 - Electric power may not be available in two phase and three phase service configurations. If you have special power requirements, it is important to know what level of service can be provided to your property.

2.10 - If you are purchasing land with the plan to build at a future date, there is a possibility that electric lines (and

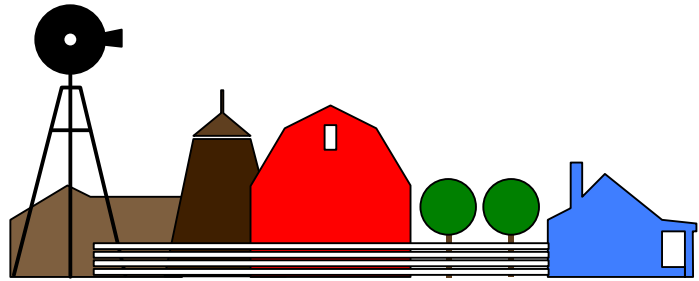
other utilities) may not be large enough to accommodate you if others connect during the time you wait to build.

2.11 - The cost of electric service is usually divided into a fee to hook into the system and then a monthly charge for energy consumed. It is important to know both costs before making a decision to purchase a specific piece of property.

2.12 - Power outages can occur in rural areas with more frequency than in town. A loss of electric power can also interrupt your supply of water from a well. You may also lose food in freezers or refrigerators. Power outages can cause problems with computers as well. It is important to be able to survive for up to a week in severe cold with no utilities if you live in a rural area.

2.13 - Trash removal can be much more expensive in a rural area than in a city. It is illegal to create your own trash dump, even on your own land. It is advisable to know the cost for trash removal as you make the decision to move into a rural area. In some cases, your only option may be to haul your trash to a state permitted disposal site yourself. Burning waste in a burn barrel is legal in some circumstances, but open dumping and burning accumulated piles is not. It is never permissible to place a burn pile or trash barrel within the county right of way. Recycling is also more difficult because pick-up is not available in all rural areas.

## THE PROPERTY



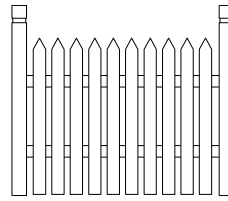
There are many issues that can affect your property. It is important to research these items before purchasing land.

3.1 - Not all lots or properties within the unincorporated areas of the county are suitable for residential purposes. For example, some lots are too small to allow for a well and septic system; some are within flood plain; some soil types shrink or swell, potentially causing additional construction costs; some properties will require surveys; some properties have tile lines, utilities, or easements across them that will limit your building choices. As the buyer, you will want to protect yourself by doing some research before starting construction. Delaware County currently does not have zoning or building permits, therefore as the buyer of rural property, you must carefully check on land development feasibility on your own. The office of the County Engineer, County Auditor, County Assessor, and County Water and Sanitation inspector are resources for information that you may wish to contact prior to starting construction.

3.2 - Easements may require you to allow construction of roads, power lines, water lines, sewer lines, etc. across your land. There may be easements that are not of record. Check these issues carefully.

3.3 - You may be provided with a plat of your property, but unless the land has been surveyed and pins placed by a licensed surveyor, you cannot assume that the plat is accurate.

3.4 - Fences that separate properties are often misaligned with the property lines. A survey of the land is the only way to confirm the location of your property lines. Iowa fence custom uses the right hand rule. When you face your fence line, you are responsible for the right hand half of the fence and you are required to keep it in repair if the adjoining landowner has livestock. Private agreements on fences can be negotiated with neighbors.



3.6 - Be sure to check with the county engineer before building a fence near a road so that the fence is not built within the county right of way. You are not allowed to park vehicles or equipment in the ditch or along the road right of way. If you desire to do any work within the county right of way, you must first obtain a permit from the Delaware County Engineer (phone number 927-3505).

3.7 - Many subdivisions have covenants that limit the use of the property. It is important to obtain a copy of the covenants (or confirm that there are none) and make sure that you can live with those rules. A lack of covenants, or ignorance of their terms, can cause problems between neighbors.

3.8 - Homeowners associations (HOAs) are required to take care of common elements, roads, open space, etc. A dysfunctional homeowners association or poor covenants

can cause problems for you and even involve you in expensive litigation.

3.9 - Dues are almost always a requirement for those areas with a HOA. The by-laws of the HOA will tell you how the organization operates and how the dues are set.

3.10 - The surrounding properties may not remain as they are indefinitely. The view from your property may change. You can check with the Delaware County Auditor, Assessor, or Engineer Offices to find out whether the respective departments are aware of any future developments that may be in the planning stages.

3.11 - If you have a drainage district ditch running across your property there is a good possibility that the owners of the ditch have the right to come onto your property with heavy equipment to maintain the ditch.

3.12 - Open burning of material and other items such as prairie areas, private property ditches, fields, and waterways, and construction and other debris may require a permit from your local fire department. Burning within the county right of way requires a permit from the Delaware County Engineer's Office.

3.13 – If you have school aged children and are interested in a living within a particular school district, you should check whether your prospective home site is within that school district. While open enrollment allows you to change school districts, school bus service is only extended to district residents. Do not assume that you are within the district boundaries of the school you wish your children

to attend; be sure to check with the school. School district boundaries do not change readily.

3.14 – Finally, some discussion of property taxes. Get a tax levy sheet from the County Auditor's Office (927-4701) for your property so you know approximately what your property taxes will be. Some areas, such as the Lake Delhi area of Delaware County, have special levies attached to your county property taxes. The auditor's office can also give you voter registration information and direct you to your new voting precinct.

3.15 – You may also be eligible for homestead or veterans property tax credits. You are responsible for claiming these credits and may sign up for them at the County Assessor's Office (phone number 927-2526).



# MOTHER NATURE



Residents of rural areas usually experience more problems when the elements and earth turn unfriendly. Here are some thoughts for you to consider:

4.1 - The topography of the land can tell you where the water will go in the case of heavy precipitation. When property owners fill in ravines and waterways, they have usually found that the water that drained through that ravine or waterway now drains into or through their house.

4.2 - A flash flood can occur, especially during the summer months, and turn a dry waterway into a river. It is wise to take this possibility into consideration when building.

4.3 - Spring run-off can cause a very small creek to become a major river. Some residents use sandbags to protect their homes. The county does provide limited assistance in the form of unfilled sandbags and/or resource people through county emergency services for major flood events, but does not have equipment or people to protect private property (buildings or structures) from major flooding. In these situations, final determination for providing any assistance is made by joint agreement between the county emergency management director and the five local fire chiefs.

4.4 - Nature can provide you with some wonderful neighbors. Most, such as deer, are positive additions to the environment. However, even “harmless” animals like deer

can cross the road unexpectedly and cause traffic accidents. Rural development encroaches on the traditional habitat of coyotes, mosquitoes and other animals that can be nuisances, and sometimes dangerous, and you need to know how to deal with them. In general, it is best to enjoy wildlife from a distance. Be aware that if you do not handle your pets and trash properly, it could cause problems for you and the wildlife.

# AGRICULTURE



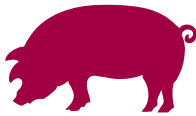
Owning rural land means knowing how to care for it. You also will live in close proximity to active agricultural areas. These areas include both livestock and grain production. There are a few things you need to know:

5.1 - Farmers often work around the clock, especially during planting and harvest time. Grain dryers may also operate around the clock during harvest time. This operation may last for several weeks to a few months. Livestock farm operators sometimes work in the very early hours of the morning or late at night and it is possible that adjoining agricultural land use may disturb your peace and quiet.

5.2 - Land preparation and harvest operations can cause dust, especially during windy and dry weather.

5.3 - Farmers occasionally burn the ditches on private land to keep them clean of debris, weeds and other obstructions. This burning creates smoke that you may find objectionable.

5.4 - Chemicals (mainly fertilizers and herbicides) are often used in growing crops. You may be sensitive to these substances and some people actually have severe allergic reactions to these chemicals. Some farmers also pay to have these chemicals applied by airplanes that may fly early in the morning. These chemicals are indispensable in today's farming operations and are necessary to maintain healthy crops.

5.5 - Animals and their objectionable odors.  Manure is usually land applied as fertilizer. The smell of livestock operations is sometimes unpleasant, but it is a fact of rural living. Iowa is an agricultural state and the largest hog producer in the nation. In most cases these operations were present before rural residences and subdivisions, so tolerance of these operations and their byproducts is a part of being a good neighbor. These operations will not change because someone builds a house nearby.

5.6 - Agriculture is an important business in Delaware County. If you choose to live among the farms of our rural countryside, do not expect county government to intervene in the normal day-to-day operations of your agribusiness neighbors. Remember, the farms, with their noises and odors were there first so please respect your neighbors and their farm operations.

5.7 - Before buying land you should know if it has noxious weeds growing on it. These weeds may be expensive to control and as the property owner, you will be required to control their growth. Some plants are poisonous to horses and other livestock. If you have questions, the Natural Resources Conservation Service (NRCS), formerly known as Soil Conservation Service or SCS, (phone number 927-4590), the Delaware County Extension Service (phone number 927-4201), neighbors, and some county officials may be able to help you with weed identification.

5.8 - Farm equipment traveling down a road is slow moving and often covers a large portion of the roadway. Other drivers need to be aware of the slow moving

equipment. Be aware of equipment when on the road as some tractors are not equipped with turn signals and can suddenly turn into a field driveway or farm lane.

## IN CONCLUSION

Even though you pay property taxes to the county, the amount of tax collected does not cover the entire cost of the services provided to rural residents. Over half of all property tax money is levied to support your community schools. Just over 6% of your property taxes, for instance, support the county road department's operations. In general, those living in the cities and everyone who pays fuel taxes subsidize the lifestyle of those who live in rural areas by making up the shortfall between the cost of providing roads and the revenues received from rural dwellers.

The information that is provided in this guide is by no means all-inclusive. There are other issues that you may encounter that we have overlooked and it is your responsibility to inform yourself of the advantages and/or disadvantages of living in rural areas. County staff in the Engineers, Water and Sanitation, Auditors, and Assessors Offices will help answer many of your questions.

While we do not want to discourage anyone from purchasing an acreage, we do want to help those who are fortunate enough to live in rural areas to understand some of the circumstances involved in country living. Country life can be enjoyable, but your county officials want to be sure that everyone considering that lifestyle should understand the differences between city and rural living. We have written this guide to assist you in making your decision.