

GUIDE TO COUNTY LIVING

It is important for you to know that life in the county is different from life in the city. County governments are not able to provide the same level of service that city governments provide. To that end, we are providing you with the following information to help you make an educated and informed decision to purchase rural land.

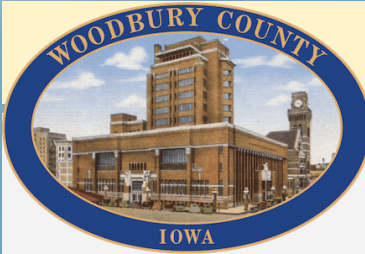
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ACCESS

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

- 1.1 Emergency response times (sheriff, fire suppression, medical care, etc.) cannot be guaranteed. Under some extreme conditions, you may find that emergency response takes longer than you might expect.
- 1.2 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.
- 1.3 You can experience problems with the maintenance and with the cost of maintenance of your road. Woodbury County maintains approximately 1350 miles of roads. There are some county roads that are not maintained by the county-no grading or snow plowing. Make sure you know what type of maintenance to expect and who will provide that maintenance.
- 1.4 Driveways off of county roads require a permit from the County Engineer's Office. The Engineer will review the driveway for safety and drainage issues. Cost of construction and maintenance of a driveway are the responsibility of the property owner.
- 1.5 A gravel road that drives "well" represents a delicate balance between being too wet, (mud, ruts and slippery) and being too dry (potholes, washboards 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 Woodbury County has no control.
- 1.6 Many large construction vehicles cannot navigate small, narrow roads. If you plan to build, it is prudent to check out construction access.
- 1.7 Generally school buses 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.
- 1.8 In extreme winter weather, even county roads can become impassable. You may need a four wheel drive vehicle with chains for all four wheels to travel during those episodes. Even with four wheel drive, there may be times when you cannot get to work. Your employer needs to realize this may happen, before it does. Woodbury County does not send excuses to employers for such situations.
- 1.9 Natural disasters, especially floods, can destroy roads. Woodbury County will repair and maintain county roads. However, some subdivision roads are the responsibility of landowners that use those roads. A small streambed can become a raging torrent and wash out roads, bridges and culverts.
- 1.10 Gravel roads generate dust. You may contract to have a dust control product applied to your road (a permit may be required from the County Engineer's Office), but dust is still a fact of life for most rural residents.
- 1.11 If your road is gravel, it is highly unlikely that Woodbury County will pave it in the foreseeable future. Check carefully with the county road department when any statement is made by the seller of any property that indicates any gravel roads will be paved!
- 1.12 Mail delivery may not be available to all areas of the county. Ask the postmaster to describe the system for the area.
- 1.13 Newspaper delivery is similarly not always available to rural areas. Check with the newspaper of your choice before assuming you can get delivery.
- 1.14 Standard parcel and overnight package delivery can be a problem for those who live in the country. Check with the service providers as to your status.
- 1.15 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.
- 1.16 During the annual "spring thaw", gravel roads can become very soft and easily damaged by heavy loads. At these times, we may ask that school busses use hard surface 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 at a time, strictly depending on the weather.



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UTILITY SERVICES

Water, sewer, electric, telephone and other services may be unavailable or not operate at urban standards. Repairs can often take much longer than in towns and cities. Please review your options from the nonexhaustive 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 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 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 Siouxland District Health Department prior to performing construction or repairs.

2.4 If you have access to a supply of treated domestic water, the tap fees can be expensive. You may also find that your monthly cost of service can be costly when compared to municipal systems.

2.5 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 a water well. The Siouxland District Health Department issues permits for wells. The cost of 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.

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

2.7 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.

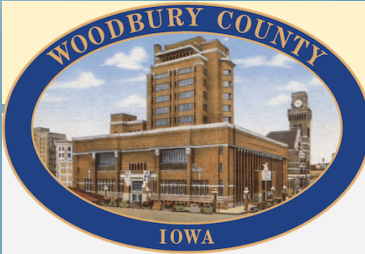
2.8 Electric power may not be available in two phase and three phase configurations. If you have special power requirements, it is important to know what level of service can be provided to your property.

2.9 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.

2.10 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 land.

2.11 Power outages can occur in outlying areas with more frequency than in more developed areas. A loss of electric power can also interrupt your supply of water from a well. You may also lose food in freezers or refrigerators and 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 the country.

2.12 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 good to know the cost for trash removal as you make the decision to move into the country. You will have to contract pickup, or haul your trash to the landfill yourself. Recycling is more difficult because pick-up is not available in all rural areas.



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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 can be built on. The Woodbury County Assessor has many parcels that are separate for the purpose of taxation that are not legal lots in the sense that a building permit will be issued. You must check with the Woodbury County Zoning Office to know if a piece of land can be built on.

3.2 All of Woodbury County is zoned and building permits required. If you buy a property that has structures on it that were built without a permit, you may be liable for obtaining a permit, and bringing the structure up to current code requirements. Check with the Woodbury County Planning and Zoning Department for additional information.

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

3.4 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.

3.5 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 the neighbors.

3.6 Be sure to check with the County Engineer before building a fence near a road so that it is not on the county right-of-way. You are not allowed to park vehicles or equipment in the ditch or along the road right-of-way.

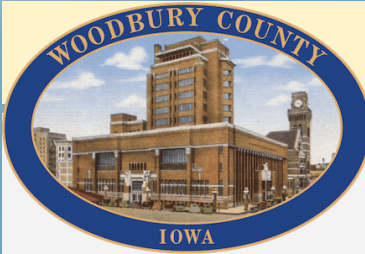
3.7 Many subdivisions have covenants that limit the use of the property. It is important to obtain a copy of the covenants (or confirm that there are none) and make sure that you can live with those rules. Also, a lack of covenants can cause problems between neighbors.

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 will probably not remain as they are indefinitely. You can check with the Woodbury County Planning and Zoning Office to find out how the properties are zoned and to see what future developments may be in the planning stages. The view from your property may change.

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.



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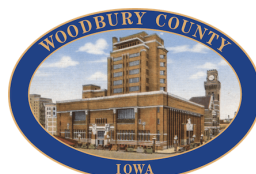
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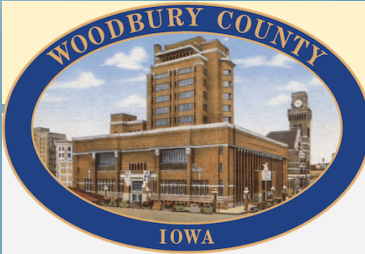
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MOTHER NATURE

Residents of the county 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, they have found that the water that drained through that ravine now drains 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 not provide sandbags, equipment or people to protect private property from flooding.
- 4.4 Woodbury County participates in the National Flood Insurance Program. Through this program flood plains have been identified, and construction activity, including grading, is regulated. It is your responsibility as a landowner, to check with the Woodbury County Planning and Zoning Department to determine if your property is in a flood plain, and how these regulations may affect your property.
- 4.5 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 dangerous and you need to know how to deal with them. In general, it is best to enjoy wildlife from a distance and know that if you do not handle your pets and trash properly, it could cause problems for you and the wildlife.





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Owning rural land means knowing how to care for it. 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. Dairy operators sometimes milk without stopping, and crops are often harvested at night. It is possible that adjoining agricultural uses can disturb your peace and quiet.

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

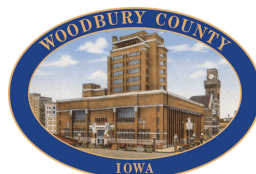
5.3 Farmers occasionally burn their ditches to keep them clean of debris, weeds and other obstructions. This burning creates smoke that you may find objectionable.

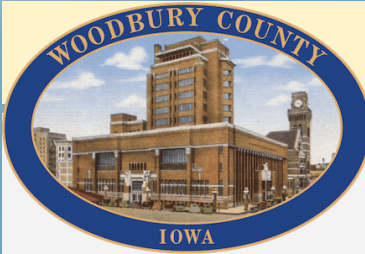
5.4 Chemicals (mainly fertilizers and herbicides) are often used in growing crops. You may be sensitive to these substances, and many people actually have severe allergic reactions. Airplanes that fly early in the morning apply many of these chemicals.

5.5 Animals and their manure can cause objectionable odors. What else can we say?

5.6 Agriculture is an important business in Woodbury 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.

5.7 Before buying land you should know if it has noxious weeds. These weeds may be expensive to control, and you should be aware that you may be required to control them. Some plants are poisonous to horses and other livestock.





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CONCLUSION

Even though you pay property taxes to the county, the amount of tax collected does not cover the cost of the services provided to rural residents. In general, those living in the cities subsidize the lifestyle of those who live in the country by making up the shortfall between the cost of services and the revenues received from rural dwellers.

This information is by no means exhaustive. There are other issues that you may encounter that we have overlooked and we encourage you to be vigilant in your duties to explore and examine those things that could cause your move to be less than you expect.

We do not want to discourage anyone from purchasing an acreage, but we do want to help those who are fortunate enough to live in the country to understand some of the circumstances involved in country living. Country life is a wonderful way of living and everyone that lives in a rural area should have the opportunity to have that experience be enjoyable. It is not our intent to dissuade you, only inform you.

Please contact Woodbury County offices with your specific questions at www.woodburycountyiowa.gov/contact/

- Assessor's Office - 279-6505
- Auditor - 279-6702
- Board of Supervisors - 279-6525
- Clerk of Court - 279-6611
- Community & Economic Development - 279-6609
- County Attorney - 279-6516
- Conservation Office - 258-0838
- Engineer - 279-6484
- Emergency Services - 876-2212
- Human Services - 255-0833
- Juvenile Court - 279-6709
- Natural Resources Conservation Service - 943-6727
- Recorder - 279-6528
- Sanitary Landfill - 873-3837
- Sheriff - 279-6010
- Siouxland District Health Department - 279-6119
- Treasurer
 - Motor Vehicle Department - 279-6500
 - Tax Department - 279-6495
- Veterans Affairs - 279-6605