

**A GUIDE TO COUNTRY LIVING**

**IN**

**MUSCATINE COUNTY**



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## **Introduction**

It is important to know that life in the country is not the same as life in the city. County governments are unable to provide the same level of service that city government provides. To that end, we are providing you with the following information to help you make an educated and informed decision to purchase rural land.

## **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 We cannot guarantee emergency response times (Sheriff, fire suppression, medical care, etc.) Under some extreme conditions, you may find that emergency response takes longer than you might expect. However trained and experienced departments cover all areas. If you have medical problems that may require hospitalization, or regularly scheduled treatments (such as chemotherapy or dialysis), you may need to reconsider living in rural areas as winter or storm conditions may make keeping appointments difficult.
- 1.2 There can be problems with the legal aspects of access, especially if you gain access across property belonging to others. Obtaining legal advice is wise and understands the easements that may be necessary when these types of questions arise.
- 1.3 You can even experience problems with the maintenance and with cost of maintenance of your road. Muscatine County maintains approximately 610 miles of roads, but private roads maintained by private road associations serve some rural properties. Make sure you know what type of maintenance to expect and who will provide that maintenance.
- 1.4 Driveways off county roads require an entrance permit from the County Engineer's Office. They will review the driveway for safety, site distance and drainage issues. Cost of construction and maintenance of a driveway is the responsibility of the property owner. Those driveways off of State Highway's require a permit from the Iowa Department of Transportation.
- 1.5 A gravel road that drives "well" represents a delicate balance between being too wet, (mud, ruts, slippery) and being too dry (potholes, washboards or corrugations and dust). The condition of a road can go from good to bad in a matter of a few hours. The conditions depend on rain, snow, temperature, and traffic-matters over which Muscatine County has no control.
- 1.6 Gravel roads generate dust. You may contract privately or with the county to have a dust control product applied to the road, but dust is a fact of life for rural living.
- 1.7 If your road is rock surfaced, it is unlikely that Muscatine County will pave it in the foreseeable future. Check with the Muscatine County Secondary Road Department if any statement is made by a seller of rural property indicating a dirt or rock road will be paved.

- 1.8 Many large construction vehicles cannot navigate small, narrow roads. If you plan to build, it is prudent to check out construction access. Contact the County Engineer's Office if you need assistance.
- 1.9 Muscatine County has a snow removal ordinance. However, 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. Muscatine County does not send excuses to employers for such situations.
- 1.10 During the annual spring thaw, rock roads become soft and easily damaged by heavy loads. At times, we may ask that school busses use hard surfaced roads only. 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 several days, several weeks at a time, depending on the weather.
- 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 Natural disasters, especially floods, can destroy roads. A small streambed can become a raging torrent and wash out roads, bridges and culverts. Muscatine County will repair and maintain county roads. However, some subdivision roads are the responsibilities of landowners that use those roads. The county will not repair flood and storm damage on private roads.
- 1.13 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 on the county road or within the right away.
- 1.14 Construction of retaining walls and vertical headwalls within the county right of way on driveways, back slopes, and culvert entrances is prohibited. Objects of this type constitute obstructions within the right of way and are hazard to vehicles that may inadvertently leave the roadway due to ice, driver error or other factors.
- 1.15 During construction projects along State and County roads, your daily travel route may be changed by lengthy detours that may increase your travel to work or other destinations
- 1.16 Mailboxes range from elaborate to utilitarian. Rural residents however must remember that supports for mailboxes placed within the right of way must meet county standards for breakaway supports. This means that all mailbox supports must be on a 4"x 4" wood post or a steel post with a cross section of less than 2" square. All supports heavier than this may be required to be removed from the right of way.
- 1.17 Mail delivery may not be available to all areas of the county. Ask the postmaster to describe the system for the area.

- 1.18 Newspaper delivery may similarly not always be available to rural areas. Check with the newspaper of choice before assuming you can get delivery.
- 1.19 Standard parcel and overnight package delivery may be a problem for those living in the country. Check with the service providers as to your status.
- 1.20 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.
- 1.21 You may not fill in the ditch in front of your property. The ditches serve several purposes. It provides a place for road drainage to be taken from the right of way. The ditch provides for snow storage. Remember that you must have a permit from the County Engineer to make any alterations within the right of way.
- 1.22 County roads are not constructed with recreation in mind. Use of county roads to exercise horses, snowmobiles and off road vehicles is discouraged. It may be dangerous to use county roads for these purposes. In some cases it may be not be legal as well. Pedestrian and bicycle use may be present particular danger.
- 1.23 When planning a location for a house, access road and open space for a driveway, consider enough room for large emergency vehicles (fire trucks) to enter and set up for adequate protection. Also, a house situated among thick timber may be prone to brush fires.

## **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 non-exhaustive 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 not available to your property, it may 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 the system. Have the system checked by a reliable firm. Obtain a permit from the Muscatine County Environmental Office if you determine that a new system is necessary.
- 2.4 Some rural subdivisions are served by public water systems. In these cases, you may be able to tie into the system instead of drilling a well. Prior to tapping into the system, you should check with the provider serving the subdivision for connection 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 domestic water, you may have to construct a water well. The Muscatine County Environmental Office issues permits for wells. The cost for drilling and pumping varies and may be considerable. The quality and quantity of well water may vary considerably from location to location and from season to season. It is advised that you research this issue carefully.
- 2.7 Electric service is not always available to every building site in Muscatine 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 contact your utility to discuss the cost of servicing your needs. There may be a charge to extend electric service to your site.
- 2.10 Many lots have utility easements that allow access to portions of the lot. These easements may restrict placement of buildings and make it necessary to check with utilities before digging on your property.
- 2.11 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.
- 2.12 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.
- 2.13 Power outages may occur in outlying areas with more frequency than in more developed areas. A loss of electric power may interrupt your supply of water from a well. You may also lose food in freezers or refrigerators. Power outages and spikes may cause problems with electronic components and computers. It is important to plan for outages and have adequate provisions. This is especially true during winter.
- 2.14 Trash removal may be more expensive in a rural area. It is not generally legal to create your own trash dump, even on your own land. In some remote areas, your only option may be to haul your trash to the landfill yourself. Recycling is more difficult because of pick-up is not available in all rural areas. 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 with in the county right of way.

## **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 land is buildable. The Muscatine 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 Muscatine County Zoning Office to know if you can build on a piece of land.
- 3.2 All of Muscatine County is zoned and building permits are required for all non-agriculture related structures. Farm houses and farm buildings are exempt from building codes. The property owners must fill out the farm exemption form and obtain approval from this office. When buying undeveloped property, in many cases, a change in zoning districts is required before building permits can be issued. Check with the Muscatine County Zoning Officer for additional information.
- 3.3 The surrounding properties will probably not remain as they are indefinitely. You can check with the Muscatine County Zoning Office to find out how the properties are zoned and to see what future developments may be in the planning stages. The view of your property may change.
- 3.4 If you purchase an acreage with an existing home and you plan to subdivide the property, check with the Environmental Office for verification of an on-site waste water treatment system. If a system is not found or no record can be found, they may require you install a system during the subdivision process. For more information on subdivision rules, contact the Muscatine County Zoning Office.
- 3.5 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.
- 3.6 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.
- 3.7 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. The old custom is 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.
- 3.8 Be sure to check with the county engineer before building a fence near a road. Make sure the fence is not on the county right of way. You are not allowed to park vehicles or equipment in the ditch or along the right of way.
- 3.9 Many subdivisions have covenants that limit the use of the property. Obtaining a copy of the covenants is important (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.

- 3.10 Homeowner's Associations (HOA's) are required to take care of common elements, roads, open space, etc. A dysfunctional homeowner's association or poor covenants can cause problems for you and even involve you in expensive litigation.
- 3.11 Dues are usually a requirement for those areas with an HOA. The bylaws of the HOA will tell you how the organization operates and how the dues are set.
- 3.12 If you have a stream that runs through your property, do not assume that there is a government body out there somewhere that has control over it. The maintenance and upkeep of that stream may be the sole responsibility of yours.
- 3.13 If you have a district drainage ditch running across your property it is likely that the owners of the ditch have the right to come onto your property with heavy equipment to maintain the ditch. Many lots have drainage easements that may restrict use of the lot and placement of buildings. These easements may allow adjacent property owners to access your land to correct drainage problems.
- 3.14 Open burning of material and other items such as prairie areas, private property ditches, fields, waterways, 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 Muscatine County Engineer's Office.
- 3.15 A permit is required by the Muscatine County Engineer to construct any driveway needed for access to property.
- 3.16 All residences in the unincorporated areas are required to have an E911 address sign in blue and white placed by the county.

## **Mother Nature**

Residents in the country usually experience more problems when the elements and earth turn unfriendly.

- 4.1 Be prepared to protect your family from life-threatening weather and emergency events even if you are not listening to the radio or television or if you are asleep. The Emergency Management Agency recommends that all homes purchase at least one NOAA Weather Radio in order to receive severe weather watches, warnings and other critical information from emergency officials, any time, day or night. Many weather radios sound a tone alarm and/or turn on the audio when severe weather announcements or emergency information is broadcast.
- 4.2 The topography of the land can tell you where the water will go during heavy precipitation. When property owners fill ravines, they have found that the water that drained through that ravine or waterway now drains into other areas. This may lead to water in their buildings, or it may cause damage to a neighbor.
- 4.3 A flash flood can occur, especially during the summer months, and turn a dry waterway into a river, allowing for this possibility when building is wise.



- 4.4 Spring runoff can cause a very small creek to become a major river. Some residents use sandbags to protect their homes. The county generally does not provide sandbags, equipment or people to protect private property from flooding.
- 4.5 Nature may provide you with unexpected 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 raccoon, rodents, mosquitoes and other animals that can be nuisances, and sometimes dangerous. You need to know how to deal with them. In general, it is best to enjoy wildlife from a distance.

## **Agriculture**

Owning rural land means caring for it. You may live in close proximity to active agricultural areas. These areas include both livestock and grain production. There are a few things you may want to think about:

- 5.1 Farmers often work around the clock, especially during the 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 agriculture 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, weed 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 sometimes drift with the winds and can have an adverse effect on your gardens and trees. These chemicals are indispensable in today’s farming operations and are necessary to maintain healthy crops.
- 5.5 Agriculture is an important business in Muscatine 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.
- 5.6 Before buying land you should know if it has noxious weeds that may be expensive to control and that you may be required to control. Some plants are poisonous to horses and other livestock.
- 5.7 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.

- 5.8 Fencing along agricultural land may be the responsibility of the residential lot owner. Many plats creating residential lots are required to place this stipulation in their deed restrictions.

## **Wildlife and Natural Resources**

Rural Development encroaches on established wildlife habitat and natural areas. Some of these are fragile-ecosystems that when disturbed cause displacement problems. The flora and fauna in these areas is generally site specific and will continue to exist. Be prepared to adapt and coexist with this situation.

- 6.1 Some common occurrences include:
- White tail deer browsing and rubbing on landscape plants.
  - White tail deer commonly running across roadways more often from sundown to sunrise. Be prepared for this to happen directly in front of you.
  - Raccoons and opossums searching your lawn for grubs, trash and pet food.
  - Beavers damming sloughs and streams causing flooding and tree damage.
  - Squirrels and woodpeckers love the siding of new houses.
  - Groundhogs, badgers, moles and gophers are underground dwellers and can construct extensive tunnels and burrows.
  - A variety of insects and snakes prevail in these areas—most are harmless and in fact, beneficial.
- 6.2 Most wildlife species are protected by law and cannot be eliminated because you think they are a problem. The county does not provide on-site assistance to these problems. There are preventative measures available by calling the County Conservation Department.
- 6.3 Pets running at large are a special concern. Muscatine County has no ordinance on this issue. If you love your pets, you will keep them confined. Coyotes, traps, livestock operations and vehicles take their toll on pets regularly.
- 6.4 During the hunting season, gunshots are common to hear. Most landowners allow hunting by permission. The exceptions to this would be gunshots at night. Road rights of way are legal hunting areas 200 yards from inhabited buildings. Road right of ways are legal for trapping 200 yards from the inhabited building or private drive entrance.

## **In Conclusion**

Even though you pay property taxes to the county, the amount of property tax collected does not cover the cost of services provided.

The information that is provided in this guide is by no means comprehensive. There are other issues that you may encounter that we have not discussed and it is your responsibility to inform yourself of advantages and disadvantages of living in rural areas.

While 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 understand some of the circumstances involved in rural living. Country life can be enjoyable, but everyone considering that lifestyle should understand the differences between city and country living so that the experience may be enjoyable.

## **Muscatine County Information**

|                                     |              |
|-------------------------------------|--------------|
| Assessor                            | 563.263.7061 |
| Attorney                            | 563.263.0382 |
| Auditor                             | 563.263.5821 |
| Board of Supervisors Assistant      | 563.263.5317 |
| Conservation                        | 563.264.5922 |
| Disaster Services                   | 563.264.6003 |
| Engineer/County Highway Dept.       | 563.263.6351 |
| Human Services                      | 563.263.7512 |
| MUSCOM (report call; talk w/deputy) | 563.263.6055 |
| Public Health                       | 563.263.0122 |
| Recorder                            | 563.263.7741 |
| Sheriff (3600 Park Ave W.)          | 563.264.0188 |
| Sheriff (Jail-400 Walnut St.)       | 563.262.4190 |
| Treasurer                           | 563.263.7113 |
| Veteran Affairs                     | 563.263.3441 |
| Zoning/Environmental/Building       | 563.263.0482 |

Muscatine County Website: [www.co.muscatine.ia.us](http://www.co.muscatine.ia.us)