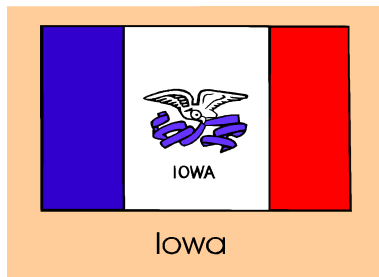


**A Guide To Country Living
Welcome to
Jackson County, Iowa**



From

**The Jackson County Board of Supervisors
And
Local Governmental Agencies of Jackson County
August 2005**

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A project of:

**The Jackson County Board of Supervisors
And
County Governmental Agencies of Jackson County**



INTRODUCTION



It is important for you to know that life in the country is different from life in the city. We do not want to discourage anyone from purchasing acreage. County governments are not able to provide the same level of service that city governments provide. Country life is a wonderful way of living and everyone who lives in a rural area should have the opportunity to have that experience be enjoyable. To that end, we are providing you with the following information to help you make an educated and informed decision to purchase rural land.

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 Jackson County Engineer’s Office is responsible for the maintenance of all roads under county jurisdiction. Please call the Engineers Office at 563-652-4782 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 Jackson County Engineer. While many residents treat the right of

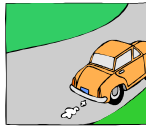
way as an extension of their property, the area is public property and there may be restrictions upon its use.

1.2 - Emergency response times (sheriff, fire suppression, medical care,  etc.) cannot be guaranteed. Under some extreme conditions, you may  find that emergency response takes longer than you might expect.

1.3 - 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. Access to County roads is controlled by Jackson and access to State Roads is controlled by the Iowa Department of Transportation. Please check with these agencies to be sure access to public roads can be obtained before buying property.

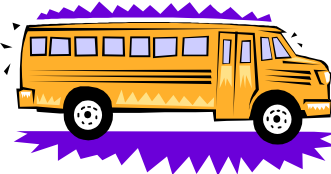
1.4 - You can experience problems with the maintenance and with the cost of maintaining the  public road. Jackson County maintains almost 843 miles of roads, **but private roads within rural subdivisions are maintained by private road associations or by one or more residents living in the subdivision.** Jackson County will not enter  these private roads to do maintenance or plow snow. There are some county roads, (Class “B” or Class “C”), that receive minimum maintenance by the county minimum grading and no snow removal. **Make sure you know what type of 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) and being too, dry [potholes, washboards (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 Jackson County has no control.



1.6 -Many large construction vehicles or house moving vehicles cannot navigate small, narrow roads. If you plan to build, it is prudent to check out construction access. If your vehicle is over weight or over sized a permit is required from the County to travel on the County Road system. Please check with the Jackson County Engineer’s Office for information.

1.7 -School busses may only travel 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. This is a policy matter for the schools districts to determine and not Jackson County. Please check with your respective school district for their transportation policy. School Districts are responsible on decisions to hold or cancel school because of snow or other severe weather conditions. Jackson County Secondary Roads will not be responsible for determining when school is delayed or cancelled. Please contact your respective school district as to their policy on school cancellations. Please listen to your local television and radio stations for listings of school delays and cancellations. In Jackson County some school districts may have Internet web sites that list delays or cancellations. Please check if your school district has such a web site.



1.8 - In extreme winter weather, **even county roads can become impassable.** County snow



removal policy is outlined in Jackson County Ordinance Number 127. 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 or after work events.** Your employer needs to realize this may happen – before it does. Jackson County does not send excuses to employers for such situations. 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.

1.9 - The County does not plow driveways as a part of its snow removal operations. Normal plowing may result in snow being deposited in front of or in your driveway and mail box area. 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.

1.10 - Natural disasters, especially floods, can destroy roads. Jackson County will repair and maintain county roads.



However, subdivision roads are the responsibility of the landowners that use those roads. A small streambed can become a raging torrent and wash out roads, bridges, and culverts. Please avoid driving over roads and bridges that are completely submerged by floodwaters.

1.11 - Gravel roads generate dust. You will have to obtain a permit to have a dust control product applied to your road, but dust is still a fact of life for most rural residents. Please contact the Jackson County Engineer's office to obtain the dust control policies and a permit for dust control. There is a small fee for the dust control permit

1.12 - If your road is gravel, it is unlikely that Jackson 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 the gravel road will be paved!**

1.13 - Construction of retaining walls and/or 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 a hazard to vehicles that may inadvertently leave the roadway due to ice, driver error, or other factors

1.14 - 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. Please contact the County Engineers office for information.



1.15 -Mail delivery may not be available to all areas of the county. Ask the postmaster to describe the system for your area.



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

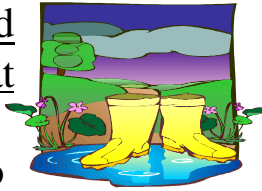


1.17 - Standard parcel and overnight package delivery can be a problem for those who live in the country. Confirm with the service providers as to delivery status in your area.



1.18 - 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.

1.19 - During the annual “spring thaw”, gravel roads can become very soft and easily damaged these times, we may ask that hard surfaced roads only. by heavy loads. At school busses use 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.



1.20 – 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 The Code of Iowa states you must have a permit from the County Engineer’s Office to make any alterations within the right of way.

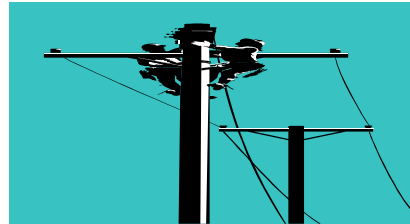
1.21 - Farm equipment traveling down a road is slow moving and often covers a large portion of the roadway or bridge. Other drivers need to be aware of the slow moving equipment. Be aware of equipment when on the road as some tractors are not equipped with turn signals and can suddenly turn into a field driveway or farm lane. It is also possible that over the next hill is the tractor with grain wagon(s). These vehicles are slow moving and operate in areas where blind curves or hills exist. Motorist should always assume that during the planting and harvest



season that farm equipment will be entering or exiting a field entrance on the road they are traveling.

1.22 - At the time of the printing of this document ATV (All Terrain Vehicles) use on County Roads and ditches is prohibited by Iowa State Law unless being used for farm or farming activities. Recreational use of ATV's is not allowed unless it occurs on County designated ATV trails. Please check with the County Engineer's Office for a list of trails or changes in the State Law.

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 - Cell telephone reception may be interrupted in some areas of the County. The quality of the reception will be dependent on the cell telephone provider you choose.

2.3 - 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.



2.4 - 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 Jackson County Health Department.

2.5 - 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.



2.6 - 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 a water well. The Jackson County Health Department grants permits for wells and the cost for drilling and pumping can be considerably. The quality and quantity of well water can vary considerable 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 Jackson 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.

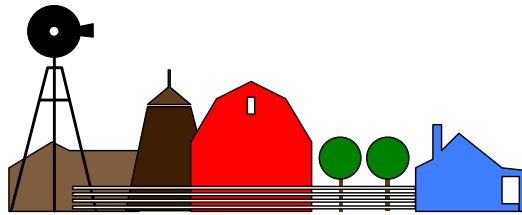
2.11 - The cost of electric service is usually divided into a fee to hook into the system and a monthly charge for energy consumed. It is important to know both costs before making a decision to purchase a specific piece of property.

2.12 - Power outages can occur in 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.

2.13 - Trash removal can be much more expensive in a rural area than in a city. It is illegal to 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. In some cases, your only option may be to haul your trash to the Jackson County Transfer Station yourself. Recycling is more difficult because pick-up is may not be available in all rural areas. Recycling bins are located in limited areas of the County. Please contact the Jackson County Transfer Station at 563-672-3431 or at www.jcsda.org for further information.



THE PROPERTY



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

3.1 - All of Jackson County is zoned and zoning permits are required for all new structures, with the exception of certain farm activities. 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 Jackson County Zoning Officer for additional information.

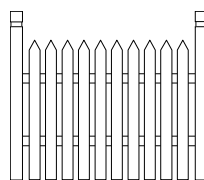
3.2 – Some lots are not able to be built on because of failure to meet minimum area, width, access, or subdivision standards or because of their zoning district. **Check with the Jackson County Zoning Officer to ensure that your plans will comply with zoning codes.**

3.3 - Easements may require you to allow construction of roads, power lines, water lines, sewer lines, E911 address signs, etc. across your land. There may be easements that are not of 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 neighbors. **Please check with a lawyer on fence law or the covenants of rural subdivisions for any fencing agreements.**

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.** If a fence is placed on county right-of-way the property owner will be responsible for the cost of moving the fence. You are not allowed to park vehicles or equipment in the ditch or along the road right of way.

3.7 The storing of harvested timber, (Logs) along the county road right-of-way is not allowed. All harvested timber must be stored on private property. Property owners clearing their land must not push scrub brush or trees onto the county right-of-way. A property owner will be responsible for the cost of cleanup of scrub brush and trees that are pushed or placed on county right-of-way.

3.8 - Any construction within the County Road right-of-way by a property owner or contractor must be approved by Jackson County and a permit must be obtained. Please Contact the Jackson County Engineer's Office before beginning construction adjacent to or within County Road right-of-way.

3.9 - 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. **Where no covenants are in effect, note that you may have less protection from obtrusive activities on neighboring properties than you would in an urban neighborhood.**

3.10 - Within subdivisions, Homeowners Associations (HOAs) are often formed to take care of common properties such as roads, water systems, open space, etc. A dysfunctional homeowners association or poor covenants can cause problems for you and even involve you in expensive litigation.

3.11 - 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.

3.12 - The surrounding properties will probably not remain as they are indefinitely. Neighboring land may be developed into new homes or businesses. You can check with the Jackson County Zoning Officer 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!

3.13 - 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.

3.14 – 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 may only be 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 change on occasion.

3.15 – Finally, some discussion of property taxes. A tax levy sheet is available from the County Auditor’s Office (563-652-3144) for your property so you know approximately what your property tax levies will be. Some areas may 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. Please keep in mind that the Jackson County Board of Supervisors do not control each and every tax levy.

3.16 – 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 563-652-4935).

MOTHER NATURE



Residents of the country 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 or their neighbor’s house. The building of a house or other buildings in low areas or filled in natural drainage ways can result in drainage following through these structures.

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 next to streams, creeks, or rivers.

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. There are also special restrictions on development of land which may flood. Check with the Zoning Officer to see what rules may apply.

4.4 - Nature can provide you with some wonderful neighbors. Most are positive additions to the environment. However, even “harmless” animals like deer can cross the road unexpectedly and cause traffic accidents or destruction to vegetation on your property. Rural development encroaches on the traditional habitat of coyotes, insects 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.



AGRICULTURE



Owning rural land means knowing how to care for the land. 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 other farm operations may continue the night. It is possible that adjoining agriculture can disturb your peace and quiet.





into uses

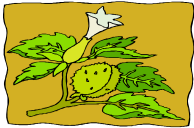
5.2 - Land preparation and harvest operations can cause dust, especially during windy and dry weather.


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 Jackson 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 that may be expensive to control and that you as the property owner may be required to control. 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 563-652-2337), the Jackson County Extension Service (phone number 563-652-4923), 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 may not cover the cost of the services provided to rural residents. **Over 61% of rural property tax money is levied to support your community schools and colleges.** Just over 7.5% of your property taxes, for instance, support the County Secondary 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.

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. However, living in the country is different than living in a small, medium, or large city, we do want to help those who are fortunate enough and choose 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 who lives in a rural area should have the opportunity understand some of the circumstances involved in order to make that experience an be enjoyable one.

Checklist for Setting up a New Residence In Rural Jackson 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: Jackson County, call 563-652- 4512
City Zoning , call local city hall. City requirements may extend two miles beyond corporate limits _____
3. Permit for well and septic: Jackson County call 563-652-5658
Problems may occur due to soil types and distances from house _____
4. 911 Addressing: Jackson County Rural addressing call 563-652-4782
Every rural residence must have an address assigned for mail and emergency service location. City addressing, call respective City hall _____
5. Rural Driveway Permits call 563-652-4782, Jackson County Engineer's Office **Existing field entrances should be checked for residential use; new driveways must also be permitted.** _____
6. School Bus Service: Call appropriate school district _____
7. Homestead and Military Tax Credits: Jackson County Assessor call 563-652-4935 Property tax credits are available to qualifying individuals. _____
8. Mail, Newspaper, and Package Delivery: Check with appropriate service provider. _____
9. Rural 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 (land line & cell phone) _____

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.

Who to Contact?

Questions on Land Division and Land Use Restrictions, call Jackson County Zoning Administrator, 201 W. Platt St., Maquoketa, Iowa 563-652-5658

Questions on Property Valuations call, Jackson County Assessor, 201 W. Platt St., Maquoketa, Iowa 563-652-4935

Questions on Drivers License, Vehicle Registration, and Property Tax Payments call, Jackson County Treasurer, 201 W. Platt St., Maquoketa, Iowa 563-652-5649

Questions on Voter Registration, Plat Maps, Survey Plats, and Tax levies call, Jackson County Auditor, 201 W. Platt St., Maquoketa, Iowa 563-652-3144

Questions on Jackson County Roads call Jackson County Engineer, 201 W. Platt St., Maquoketa, Iowa 563-652-4782

Questions on Vital Records, Plat Surveys, Section Corner Certificates, Military Records, Hunting/Fishing License, Boat License, and AV / Snowmobile License, call Jackson County Recorder, 201 W. Platt St., Maquoketa, Iowa 563-652-2504

Questions on Real Estate Land/ Mortgage Records, Passports, Marriage License Applications, and Federal/State Tax Liens, call Jackson County Recorder, 201 W. Platt, Maquoketa, Iowa 563-652-2504

Question on Jackson County Parks and Recreation call Jackson Conservation, 201 W. Platt St., Maquoketa, Iowa 563-652-3783

Questions on Veteran Services call, Jackson Veterans Affairs, 201 W. Platt St., Maquoketa, Iowa 563-652-5661

Questions on Water Wells and Septic Systems, call Jackson County Health Department, 201 W. Platt St., Maquoketa, Iowa 563-652-5658

Questions on Law Enforcement (non-emergency) call, Jackson County Sheriff, 104 S. Niagara St., Maquoketa, Iowa 563-652-3312

Emergency Calls for Sheriff, Fire Protection, and Ambulance call 911

Please contact the following Jackson County offices with your specific questions.

Assessor, 201 W. Platt St., Maquoketa	563-652-4935
Attorney, 201 W. Platt St., Maquoketa	563-652-3214
Auditor, 201 W. Platt St., Maquoketa	563-652-3144
Board of Supervisors, 201 W. Platt St., Maquoketa	563-652-3181
Conservation, 201 W. Platt St., Maquoketa	563-652-3783
Engineer, 201 W. Platt St., Maquoketa	563-652-4782
Extension Services, 201 W. Platt St., Maquoketa	563-652-4923
General Relief Affairs, 201 W. Platt St., Maquoketa	563-652-6979
Jackson County Transfer Station 25146 184 th St.	563-672-3431
Recorder, 201 W. Platt St., Maquoketa	563-652-2504
Sanitarian, 201 W. Platt St., Maquoketa	563-652-5658
Sheriff, 104 S. Niagara St., Maquoketa	563-652-3312
Treasurer, 201 W. Platt St., Maquoketa	563-652-5649
Veterans Affairs, 201 W. Platt St., Maquoketa	563-652-5661
Zoning, 201 W. Platt St., Maquoketa	563-652-4512

Emergency Calls, Police, Sheriff, Fire, & Ambulance 911

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