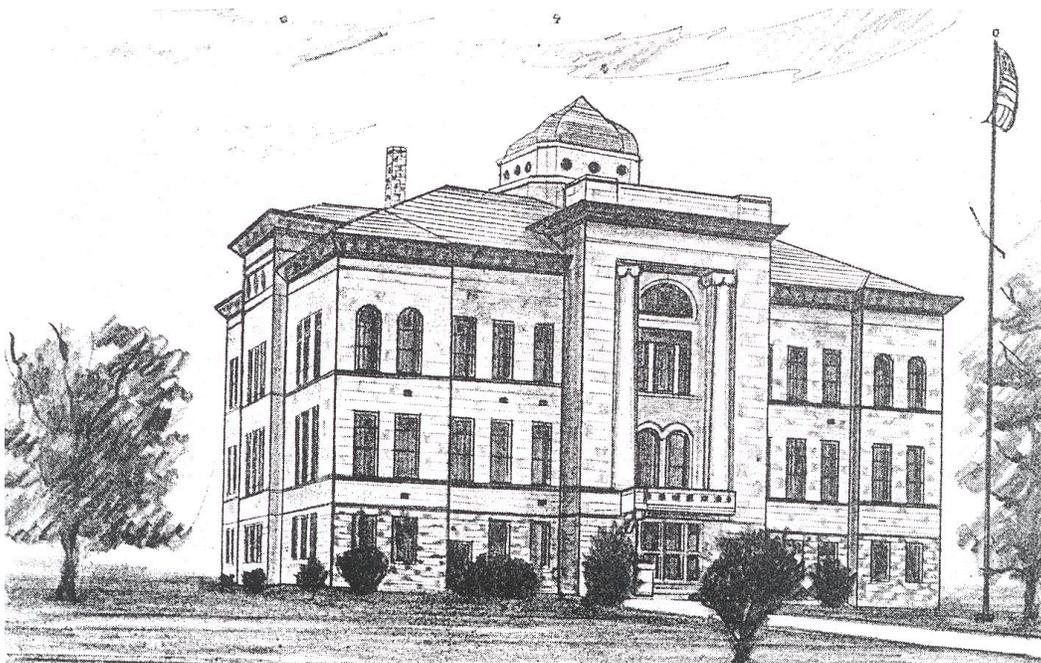


A Guide To Country Living



**In
Harrison County, Iowa**

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A joint project of:

**The Harrison County Board of Supervisors,
The Harrison County Engineer,
And Harrison County GIS**

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INTRODUCTION

It is important for you to know that life in the country 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.

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 - 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. Harrison County maintains almost 1100 miles of roads, but private roads that are maintained by private road associations serve some rural properties. 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 - 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 Harrison County has no control.

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

1.6 - School busses 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.

1.7 - 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. Harrison County does not send excuses to employers for such situations.

1.8 - Natural disasters, especially floods, can destroy roads. Harrison 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.

1.9 - Gravel roads generate dust. You may contract to have a dust control product applied to your road, but dust is still a fact of life for most rural residents.

1.10 - If your road is gravel, it is highly unlikely that Harrison 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!

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

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

1.13 - 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.

1.14 - 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.

1.15 - 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 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 at a time strictly depending on the weather.

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 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 Harrison County Environmental Health Department.

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 Harrison County Environmental Health Department grants permits for wells and the cost for drilling and pumping can be considerable. 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.

2.6 - Electric service is not available to every area of Harrison County. It is important to determine the proximity of electrical power. It can be vary 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 y our property.

2.8 - 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.

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

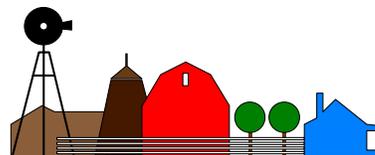
may not be large enough to accommodate you if others connect during the time you wait to build.

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

2.11 - 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. In some cases, your only option may be to haul your trash to the landfill yourself. Recycling is 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 can be built on. The Harrison 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

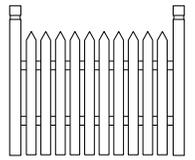
issued. You must check with Harrison County Planning & Zoning to know that a piece of land can be built on.

3.2 - All of Harrison County is zoned and building permits are required for all non-agriculture related structures. 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 Harrison County Planning & Zoning for additional information.

3.3 - 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.

3.4 - 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.



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 Harrison County Planning & Zoning 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.

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.

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 - 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.

AGRICULTURE



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 hay is often baled 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, 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 Harrison 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 may be required to control. Some plants are poisonous to horses and other livestock.

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 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.

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

Assessor, 111 N. 2 nd Ave., Logan	712-644-3101
Attorney, 400 E Erie St., Missouri Valley	712-642-2775
Auditor, 111 N. 2 nd Ave., Logan	712-644-2401
Board of Supervisors, 111 N. 2 nd Ave., Logan	712-644-3123
Case Management, 111 N 2 nd Ave., Logan	712-644-3283
Conservation, 2725 Easton Trail, Woodbine	712-647-2785
Drainage, 111 N. 2 nd Ave., Logan	712-644-2185
Driver License, 111 N. 2 nd Ave., Logan	712-644-2371
Emergency Management, 111 S 1 st Ave., Logan	712-644-2353
Engineer, 301 N 6 th Ave., Logan	712-644-3140
Env. Health & Sanitation, 301 N 6 th Ave., Logan	712-644-2302
GIS & Mapping, 111 N 2 nd Ave., Logan	712-644-1324
Home Health, 111 N 2 nd Ave., Logan	712-644-3437
Motor Vehicle, 111 N 2 nd Ave., Logan	712-644-2144
Planning & Zoning, 301 N 6 th Ave., Logan	712-644-2302
Public Health, 116 N 2 nd Ave., Logan	712-644-2220
Recorder, 111 N 2 nd Ave., Logan	712-644-2545
Sheriff, 111 S 1 st Ave., Logan	712-644-2244
Treasurer, 111 N 2 nd Ave., Logan	712-644-2750
Veterans Affairs, 116 N 2 nd Ave., Logan	712-644-3329