



# Story County Guide to Rural Living

It is important to know that life in the country is different from life in the city. Sometimes County governments are not able to provide the same level of service that city governments provide. We have put together this information guide to help you make an educated and informed decision when purchasing rural land.

We do not want to discourage anyone from purchasing rural land, and we want to help those who are fortunate enough to live in the country to be well informed and understand some of the circumstances involved in country living. Country life is a wonderful way of living and everyone that lives in rural areas should have the opportunity to have that experience be enjoyable.

# Utilities

- Telephone communications, cable, and internet can be a problem. It may be difficult to obtain another line for fax or computers. Alternatives may need to be sought out. Cell phones and other mobile devices may not work in all areas.
- 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.
- If municipal sewer service is available within 200 feet of your home (the structure itself), and your septic system fails, you are required to hook into municipal sewer. Please contact Story County Environmental Health for more information.
- If sewer service is not available, you will need to use an approved septic system or other on-site wastewater treatment process. Have the system checked by a reliable sanitation company and obtain a permit from the Story County Environmental Health Department.
- If you do not have access to a supply or treated domestic water, you will need to locate an alternative supply. The most common method is use of a water well. The Story County Environmental Health Department issues permits for most wells. The cost for drilling and pumping the well 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 the issue very carefully.
- Electricity, gas and propane services may not be available to every area of Story County. It is important to determine the proximity of electrical power, as well as special power needs. It can be very expensive to extend power lines to remote areas.
- 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. Others may need to use easements on your property for such purposes as well.
- Electric power may not be available in single 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.
- 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 rural areas.
- It is good to know the cost for trash removal as you make the decision to move to the country. 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.



# Roadways



- Emergency response times (Sheriff, fire, medical, etc.) cannot be guaranteed and you may find that emergency response takes longer than anticipated.
- Story County maintains more than 950 miles of roads. Private road associations serve some rural properties. There are some county roads that are not maintained by the county, including no grading or snow plowing. Make sure you know what type of maintenance to expect and who will provide it.
- Many large construction vehicles cannot navigate small, narrow roads. If you plan to build, it is wise to check out construction access.

- In extreme winter weather, County roads can become impassable. In these conditions, you may need a four-wheel drive vehicle with chains to make it to your destination. Even with four-wheel drive, there may be times when you cannot get to work.
- School busses may not travel on some private roads inside subdivisions. You may need to drive your children to the nearest County road so they can get to school.
- During the annual “spring thaw”, gravel roads can become very soft and easily damaged by heavy loads. During these times, school busses may only use hard surfaced roads. This means that it may be necessary for you to take your children to the nearest paved road to meet their bus and to pick them up after school. These conditions may exist for several days at a time.
- Natural disasters, especially floods, can damage roads. A small streambed can become a raging torrent and wash out roads, bridges, and culverts. Story County will repair and maintain County roads. However, private subdivisions roads are the responsibility of the landowners.
- 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. Be sure to check with the Story County Engineer’s Office for helpful suggestions.
- If your road is gravel, it is highly unlikely that Story County will pave it in the foreseeable future. Confirm with the Story County Engineer’s Office if a seller indicates that a property’s County gravel road will be paved.
- Mail and newspaper delivery may not be available to all areas if the county. Ask the postmaster and your newspaper of choice about the system in your area.
- Standard parcel and overnight package delivery can be a problem in rural areas. Confirm with the service provider.
- If there is a bridge near your home it may not get replaced in the future due to the high cost, so you may have to change your route if a bridge is permanently closed.



# Permits and Building Regulations



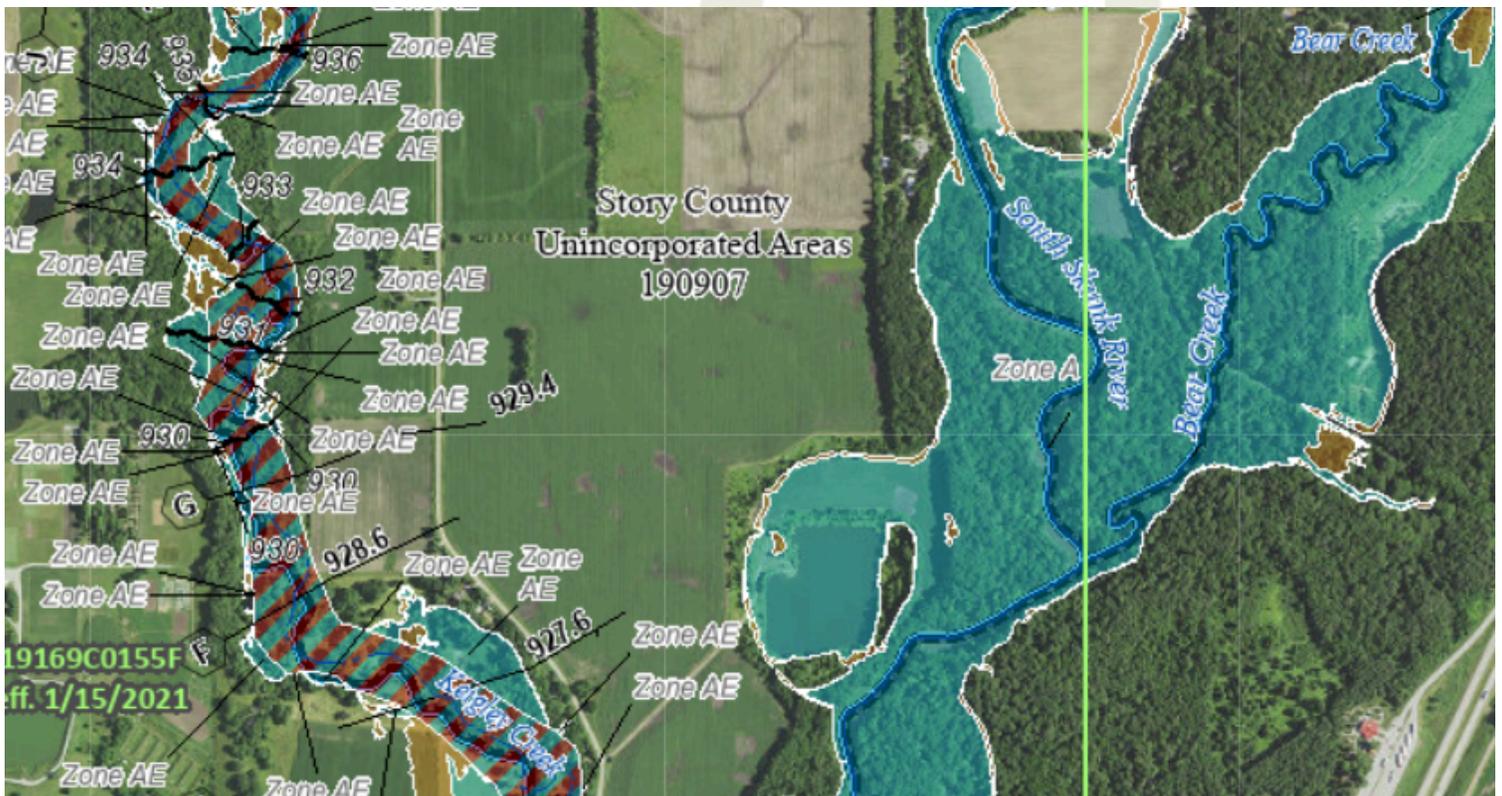
- Not all properties are buildable for a dwelling. Story County has regulations regarding minimum lot sizes, zoning districts, floodplain restrictions, and other regulations. We encourage you to reach out to the Planning and Development Department to receive accurate information about your land.
- Story County Planning and Development uses an online permitting portal called CitizenServe for permit applications, including zoning (building) permits, grading permits, floodplain permits, and address (911) permits. The portal may be found at [www.storycountyia.gov/pdpermits](http://www.storycountyia.gov/pdpermits).
- All of unincorporated Story County is zoned and permits are required for most structures (pole buildings, dwellings, fences, decks, signs, etc.). Check with the Story County Planning and Development Department for additional information. Easements across your property may require you to allow construction of roads, power lines, water lines, and other utilities in the easement area. There may also be an access easement on the property to allow neighboring property owners and others to cross your land. Some easements are not on record, so please check into these issues carefully.
- In the unincorporated area of the County, your property line may extend to the middle of the road, but that does not mean you may build structures or fences all the way up to the road. The County Engineer's Office maintains "road right-of-way" easements along each side of County roads to allow for drainage ditch maintenance, utility installation, and snow plowing. The width of the road right-of-way is variable, and the Planning and Development Department or Engineer's Office can provide more information on the particular right-of-way easement along your property. Additionally, you are not allowed to park vehicles or equipment in the ditch or along the road right-of-way.
- Many rural subdivisions have covenants that limit the use of the property or impose design standards. 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. Story County does not enforce covenants.
- Homeowner's associations (HOAs) are required to take care of common elements of rural subdivisions, such as roads and open space. A dysfunctional HOA or poor covenants may cause problems for you and even involve expensive litigation.
- The view from your property may change. The surrounding properties will probably not remain as they are indefinitely. You can check with the Story County Planning and Development Department to find out how the properties are zoned and to see what future developments may be in the planning stages

## CODE OF ORDINANCES OF STORY COUNTY, IOWA



# Floodplain

- The Federal Emergency Management Agency (FEMA) prepares maps of the “100-year” floodplain for communities across the United States. Story County is one such community, and the County participates in the National Flood Insurance Program (NFIP) by adopting regulations to protect life and property from flooding.
- The “100-year” floodplain is a misleading name, as it is not a flood that only occurs once every 100 years; rather, it represents the 1% annual chance for how high floodwaters may get (elevation). This is also referred to as the “base flood,” and Story County’s regulations for floodplain management regulate to the base flood elevation.
- The adopted floodplain maps are available on Beacon, so you can see if floodplain is located on your land.
- Any work or construction in the mapped floodplain requires a permit, and this includes agricultural operations where a fence, outbuilding, grassed waterway, etc. may be placed in the mapped floodplain.
- Floodplain permits are also required for grading work and excavation in the floodplain, as well as for streambank stabilizations.
- Story County has adopted regulations for how much a home and its driveway must be elevated when they are located in the floodplain. It is important to understand the cost and work involved in elevating a new home if you purchase land that has a significant amount of mapped floodplain. Floodplain regulations may be found in Chapter 80 of the Story County Code of Ordinances.
- Keep in mind that the purpose of floodplain regulations is not to add more restrictions to land uses, but to protect people and their property, and also to discourage encroachment of the natural floodplain, which provides the best defense against flood damage.



# Natural Resources



- Story County has adopted natural resource protections, which are designed to allow development to occur while buffering natural resources or allowing for mitigation when impact to natural resources is unavoidable and allowed per the regulations.
- Protections for woodlands and streams apply to zoning (building) permits and grading permits, while stronger protections for wetlands, remnant prairie, and remnant oak savanna, as well as archaeological resources, apply to certain subdivisions, commercial permits, conditional use permits, and rezoning requests.
- If you are planning on building on land that is significantly wooded, contains steep slopes, has a stream or creek running through it, or wishing to subdivide land that has not previously been row cropped, you are encouraged to speak with the Planning and Development department. Staff can explain how the natural resource protections may or may not impact your plans.
- The full natural resource protections may be found in Chapter 88.05 of the County's Land Development Regulations at [https://codelibrary.amlegal.com/codes/storycounty/latest/storycount\\_ia/0-0-0-2932#JD\\_88.05](https://codelibrary.amlegal.com/codes/storycounty/latest/storycount_ia/0-0-0-2932#JD_88.05)

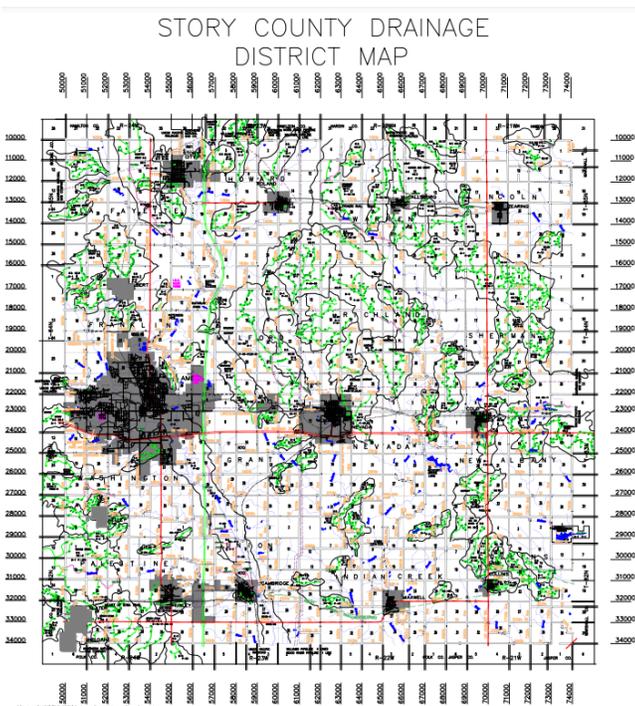


# Drainage

There are 100 plus drainage districts in Story County. The property owners within the drainage district's boundaries are the actual owners and they are financially responsible for the tile and ditches in the district. When a drainage district does not elect trustees, the Story County Board of Supervisors serve as the trustees. The Drainage District clerk is located in the Story County Auditor's Office and is responsible for taking minutes at drainage district meetings and maintaining the County's drainage district maps and records. Story County Secondary Roads Department performs small repairs and maintenance work on drainage districts when schedules allow. The work performed by the Roads department is then charged to the district. More expensive repair and maintenance work may be completed by private contractors.

To report an issue or problem concerning a drainage district, please contact the Story County Engineer's Office at (515) 382-7355.

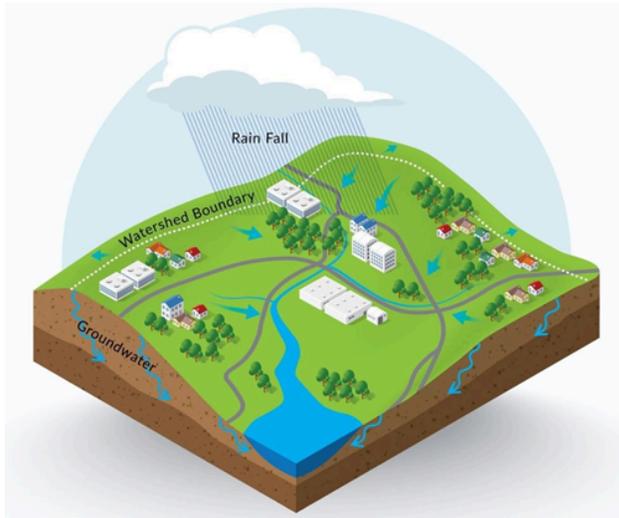
If you have a drainage district ditch running across your property, there is a good possibility that the owners of the ditch have the right to come onto your property with heavy equipment to maintain the ditch or tile, including removing brush or trees. Check with the Story County Engineer to review drainage district maps. It is important not to build or plant trees over a drain tile. The right-of-way (including both ditches) is controlled by the County; mowing is the only thing permitted in the right-of-way. Right of way (ROW) is usually 50' from the center of the drainage district.



- The topography of the land can tell you where the water will go in 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.
- 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.
- 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.



# Watersheds



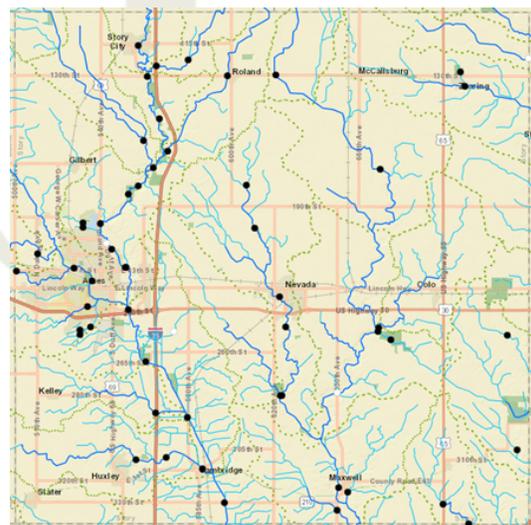
A watershed is an area of land where all water, underground and on the surface, drains to a specific waterbody. That waterbody could be a drainage ditch, creek, stream, lake, or river. The boundaries of a watershed are determined by the topography of the land. Eventually, all of the water in Story County drains to the Mississippi River and then the Gulf of Mexico. Watersheds can be as small as a couple thousand acres or as large as hundreds of miles and each watershed is given a unique code. To find the watershed name and code for your home google “Watershed Locator”.

In 2018, Story County completed a countywide watershed assessment to identify priority watersheds, provide urban and rural water quality recommendations, and review county ordinances. For the full report, please visit the Water Quality webpage on the Story County Conservation website.

## Ways to protect water and watersheds:

- Don't litter! And pick up any litter you see.
- Dispose of chemicals and medicine properly. Do not pour down household drains or street storm drains.
- Make sure to apply the appropriate amount of fertilizer for lawns, gardens, and farm crops.
- During winter, apply the right amount of salt to roadways and driveways. A regular coffee mug filled with salt is all that is needed for a 20ft driveway!
- Pick up after pets and discard waste properly.
- Keep animals, including livestock and wildlife, out of the rivers and creeks.
- Make sure septic systems are maintained. It is recommended to pump the system every five years.

Story County has a robust water testing program with over forty volunteers and staff members testing multiple locations throughout the county (black dots). They are testing for nitrates, phosphates, chloride, dissolved oxygen, temperature, pH, and turbidity. These tests collect baseline data to identify how healthy the waterways are and what areas need more water conservation efforts. All data collected in Story County and throughout the nation, can be found by visiting the website: Clean Water Hub.



# Agriculture

Owning rural land means knowing how to care for it and what to expect in the area surrounding you. Here are a few important things to know:

- 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. It is possible that adjoining agriculture uses can be disruptive.
- Land preparation and harvest operations can cause dust, especially during windy and dry weather.
- Farmers occasionally burn their ditches to keep them clean of debris, weeds, and other obstructions. This burning creates smoke that may have an impact.
- Farm equipment and airplanes apply chemicals (mainly fertilizers and herbicides) used in growing crops. These substances might impact people with allergies.
- Animals and their manure can cause objectionable odors.
- Agriculture is an important business in Story County. If you choose to live among the farms of our rural countryside, do not expect County government offices to intervene in the normal day-to-day operations of agribusinesses.
- Before buying land, identify if there are any noxious weeds that may be expensive or required to control.
- Farm equipment traveling down a road is slow moving and often covers a large portion of the roadway. 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.



# Checklist for Building in Unincorporated (Rural) Story County

Before building on property in the rural, unincorporated area, it is important to find out the following:

- ✓ **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. If you are unsure as to whether the property is buildable, call the Planning and Development Department at (515) 382-7245.
- ✓ **Zoning and Floodplain Questions**
  - Call the Planning and Development Department at (515) 382-7245.
- ✓ **Permit for well and septic**
  - Call the Environmental Health Department at (515) 382-7240.
  - Problems may occur due to soil types and distances from house.
- ✓ **911 Addressing**
  - Call the Planning and Development Department at (515) 382-7245.
  - Every rural residence must have an address assigned for mail and emergency service location.
- ✓ **Driveway**
  - Call the Engineer's Office at (515) 382-7355.
  - Existing field entrances should be checked for residential use; new driveways must also be permitted.
- ✓ **School District**
  - Call the Planning and Development Department at (515) 382-7245.
  - Based on legal description of property, this office can tell you the school district in which the property lies.
- ✓ **School Bus Service**
  - Call appropriate school district as determined above.
- ✓ **Homestead and Military Tax Credits**
  - Call the Story County Assessor's Office at (515) 382-7320.
  - Property tax credits are available to qualifying individuals.
- ✓ **Mail, Newspaper and Package Delivery**
  - Check with appropriate service provider.
- ✓ **Utilities:** call appropriate utility to set up service and billing.
  - Electric
  - Water (if applicable)
  - Internet
  - Telephone
  - Natural or LP Gas
  - Sewer (if applicable)
  - Garbage/Recycle
  - Cable

# Helpful Questions to Ask Before Property is Purchased and/or Developed

- What is the zoning on the property?
- What uses are permitted?
- How can the land be used?
- What are the setbacks?
- Do I need a septic permit?
- Is your property covered by a subdivision covenant?
- Who supplies utilities to the property?
- How and where does the stormwater drain on the property?
- Are there non-conforming uses on the site?
- How is the surrounding property zoned?
- Where is the flood zone?
- Is the existing septic system permitted?
- Who maintains the road?
- Are there any easements on the property?
- Is there rural water?

**This information is by no means complete.**

**There are other issues that you may come across 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.**



# Story County Contact Information



Animal Control	975 W. Lincolnway - Nevada, IA	(515) 382-3338
Assessor	900 6th Street - Nevada, IA	(515) 382-7320
Attorney	1315 S. B Avenue - Nevada, IA	(515) 382-7255
Auditor & Elections	900 6th Street - Nevada, IA	(515) 381-7210
Board of Supervisors	900 6th Street - Nevada, IA	(515) 382-7200
Conservation & Parks	56461 180th Street - Ames, IA	(515) 232-2516
Courts & Clerk of Court	1315 South B Ave - Nevada, IA	(515) 382-7410
Emergency Management	900 6th Street - Nevada, IA	(515) 382-7315
Engineer & Secondary Roads	837 N Avenue - Nevada. IA	(515) 382-7355
Environmental Health	900 6th Street - Nevada, IA	(515) 382-7240
Facilities Management	900 6th Street - Nevada, IA	(515) 382-7400
General Assistance	126 S Kellogg - Ames, IA	(515) 663-2930
Geographic Information Services	900 6th Street - Nevada, IA	(515) 382-7327
Human Resources	900 6th Street - Nevada, IA	(515) 382-7200
Information Technology	900 6th Street - Nevada, IA	(515) 382-7300
Planning & Development	900 6th Street - Nevada, IA	(515) 382-7245
Public Health	1114 Duff Ave - Ames, IA	(515) 239-6730
Real Estate Data & GIS	<a href="http://www.beacon.schneidercorp.com">www.beacon.schneidercorp.com</a>	
Recorder & Vital Records	900 6th Street - Nevada, IA	(515) 382-7230
Sheriff's Office	1315 South B Ave - Nevada, IA	(515) 382-6566
Treasurer's Office & Motor Vehicles	900 6th Street - Nevada, IA	(515) 382-7340
Veteran Affairs	126 S Kellogg - Ames. IA	(515) 663-2626