Do You Want to Live in the Country?

Cooperative Extension South Dakota State University
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South Dakota State University
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The demand for modern conventional housing in a natural environmental setting is increasing, with many families moving to rural areas hoping to fulfill certain family aspirations. Before deciding to move to the country one should carefully consider the advantages and disadvantages.

Although many people can easily adapt to rural living, there are some who cannot. Depending upon your lifestyle preferences, rural living can either be economical or expensive. Taxes are usually less in rural areas, while the cost of heating and transportation may be greater.

The increased demand for rural housing locations makes it increasingly important for the purchaser to evaluate each prospective location carefully to avoid such problems as flooding, poor access roads, sewage disposal, water quantity and quality, cracked basement walls and similar problems, which can be caused by specific soil and terrain conditions.

The quality of life desired by living in rural areas can be fulfilled by carefully investigating site locations and available services. Each service, such as water, sewage disposal, gas, electricity, and other utilities, should be considered in the future costs of the home.

The purchase of your home may be the largest single investment you will ever make. It may represent a large percentage of your lifetime earnings. You may already know what you want the home to include. However, serious consideration should also be given to the site upon which the home is located.

The following statements and check lists are offered as a guide to selecting and comparing homesites.
Land Use Concerns

As you look for a site to build your home or buy an existing home, look closely, for this may be your home for life. The location and features of the lot will have a direct effect on the future value of your property. If you find it desirable or necessary to move, can you recover your investment? Is the lot free from natural hazards such as flooding?

Check the zoning ordinance and sub-division regulations as you evaluate a housing development. These ordinances and regulations are laws that may regulate land use, home size, lot size, house setback and other details related to the development of the housing area. These ordinances and regulations are designed to protect the rights of individual property owners against undesirable development and to prevent the unlawful use of land in ways that create nuisances or hazards to public health and safety.

Many of the newer sub-divisions also include restrictive covenants in the property deed. Restrictive covenants provide additional protection for periods of up to 25 years against changing uses of adjoining property, even if the zoning ordinance changes.

All questions must be answered honestly if this material is to be of help to you.

Questions to Consider

1. Has the city or county in which you are interested enacted zoning ordinances?

2. Do zoning ordinances, sub-division regulations, or other types of restrictions limit the type or style of house you plan to build?

3. Is the area free of the following man-made or natural conditions which may affect your enjoyment of living and the resale value?
   - Hazards due to floods
   - Air pollution or objectionable odors
   - Excessive noise from highways, airports, industry and etc.

4. Are the following permitted in your area on lots adjoining yours?
   - Commercial businesses
   - Heavy industry
   - Mining
   - Farming
   - Flood plain
   - Breeding of animals for commercial purposes
   - Mobile homes
   - Multi-family dwelling
   - Home operated businesses
   - Recreational development

5. Are zoning and sub-division laws well enforced?

Lot Features and Description

The depth of soil is important for drainage, landscaping and excavation if your house is to have a basement. If bedrock is within 3 to 4 feet of the surface, excavation and drainage costs may be high. Soils information is also needed to evaluate the water table level and load-bearing capacity of the proposed construction site.

For soils information you should contact the local Soil Conservation Service Technician or your County Extension Agent.
Questions to Consider

1. Did you contact the Soil Conservation Service to obtain professional information about the suitability of soil in the area for building?  
2. Is the lot large enough and the soil suitable for the installation of a septic tank sewage disposal system and a well for domestic water use?  
3. Is the lot protected from storm drainage from adjacent land?  
4. Is the location such that you can provide a safe, convenient vehicle entrance and exit from the public road?  
5. Is there enough topsoil to establish a good lawn and productive garden without hauling in topsoil?  
6. Has the seller agreed to deliver a registered surveyor's map of the lot with the deed?  
7. Are the corners or boundaries of the lot marked with iron pins or concrete markers, and can you find each marker as mentioned in the deed description?

Water Supply

It is most important to have an adequate supply of good quality water for your home.

If a community water system is provided, find out if there is an adequate supply of water for the summer months and what types of restrictions may be placed on the use of water.

If an individual well is to be the source of water, be sure the supply is adequate and that the quality is safe. For information on water quality standards you can contact the local office of the State Health Department or write the State Health Department, Pierre, South Dakota.

Questions to Consider

1. Is water available from a public water system? If so, what is the cost?  
2. Is the water pressure adequate for all normal uses?  
3. Are there seasonal restrictions on the use of the water?  
4. Is your share of the cost of the public water system included in the price of the lot?  
5. If an individual well is required, do neighbors' wells in the immediate vicinity provide an adequate supply of water?  
6. Is it necessary to install a water softener, filters, or other equipment to condition the water prior to its use?  
7. Have you included the following cost estimates for water supply in order to determine a fair purchase price for the lot:
   a. Installing a pump?  
   b. Water conditioning equipment?  
   c. The cost of drilling the well?
Sewage Disposal

The development of a good sewage disposal system may be one of the most difficult problems in building a house. If an on-site disposal system is required, you can contact the local Health Department for a copy of the local regulations on developing and locating the septic disposal system.

If a public sewage system is available, find out if the assessment has been included in the cost of the lot.

Questions to Consider

1. Are sewage disposal permits required in this county?  
2. Do local regulations permit on-lot sewage disposal systems in this particular area?  
3. Can the sewage disposal system be developed down slope from the location of the house so that the effluent can flow by gravity from the septic tank to the disposal drain field?  
4. Will the proposed drain field be at least 100 feet from the water well?  
5. If public sewage service is available, has the assessed cost been included in the price of the lot?  
6. Is there an unpaid balance of the assessed cost for public sewage service for which you must assume responsibility?

Utilities and Public Services

As a homeowner you should be concerned about fire and police protection and road maintenance, including surface repair, snow removal and road upkeep when purchasing a lot.

It is important to consider transportation, education and other public services that are essential to modern living.

Questions to Consider

1. Is electric power and telephone service available without extra charges for line construction?  
2. Is there a satisfactory garbage and trash collection service available?  
3. Is police protection available 24 hours a day?  
4. Is there a fire company available that will respond to fire calls in the area?  
   How far is it to the nearest fire station? _______ miles

Schools

For a family with children, schools are one of the most important public services which the family uses. If you are moving into a new school district, it is important to check the quality of the school program. Call the principal and arrange to visit the school and the classroom which your child is in.
Questions to Consider

1. Does each pupil receive sufficient individual attention? □ □
2. Are the classrooms bright, cheerful, clean, well lighted and airy? □ □
3. Are the playgrounds, gym, library and cafeteria adequate? □ □
4. Is the school now, or soon to be, on double session? □ □
5. Are there special teachers for music, art, shop, math, foreign languages and science? □ □
6. Is there a staff nurse and a guidance counselor? □ □
7. Is there an active P.T.A.? □ □
8. Does the school compare favorably with the one that your children have been attending? □ □
9. Is bus service provided for those school children beyond walking distance? □ □
10. Where no busing service is available, are parents paid for transporting their children? □ □

Taxes

Information on taxes paid on a home and lot can be obtained from either the County Treasurer or the County Director of Equalization. Make sure you inquire about special assessments and not just real estate taxes. Special assessments are particularly important in newly developed areas where you might find yourself assessed extra to pay for new streets, curbs, sidewalks and sewers that are not yet installed.

If you plan to build you can estimate the taxes by this formula:

Taxes = (Value of the Home and Lot) x (Assessment Sales Ratio) x (Total Mill Levy)

The County Director of Equalization can tell you the assessment sales ratio and the total mill levy which would apply to a new home in the area.

High taxes are not necessarily bad. Good schools, good fire protection, good police departments and well-tended parks all cost money. Taxes help to purchase these public services. So when comparing taxes in two locations, try to determine whether local units of government are using the taxes efficiently and responsibly. In some communities, you get a better bargain with high taxes and high quality public services than in neighboring communities with very low taxes and extremely poor public services.

Questions to Consider

1. Are there special assessments attached to the lot site such as sewer, water, road improvement and weed mowing? □ □
2. What is the property tax mill levy? ________ mill levy
3. What is the tax assessment sales ratio? ________ percent
Transportation and Heating

Transportation and heating costs may increase when you move from the city to a rural area to live. By answering the following questions you can compute the differences in these costs.

Transportation
1. How many miles from your place of employment? ________ miles
2. How many miles from school? ________ miles
3. How many miles from shopping area? ________ miles
4. How many trips per day will be required to get to work, school, shopping, entertainment, social events, school activities, public affairs, meetings, etc? ________ number
5. Are these roads subject to heavy drifting in the winter? Yes _______ No _______
6. Are there frequent periods when the roads are not open during the winter due to icy conditions or drifting? _______
7. Will the prospective location require another vehicle for family use? _______

Heating
1. What type of fuel is used for heating? _______
2. Is the fuel used easily obtainable? _______
3. What is the average monthly cost of the fuel? $ _______

Summary
If you still have unanswered questions about the area in which you want to buy or build your home, you might talk to other residents in the area to determine if they have encountered any of the above problems or if they anticipate any. Honestly seeking answers to these questions may help avoid disappointment or costly mistakes.

We hope this information and questions have been helpful to you in selecting a home-site of your choice.

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