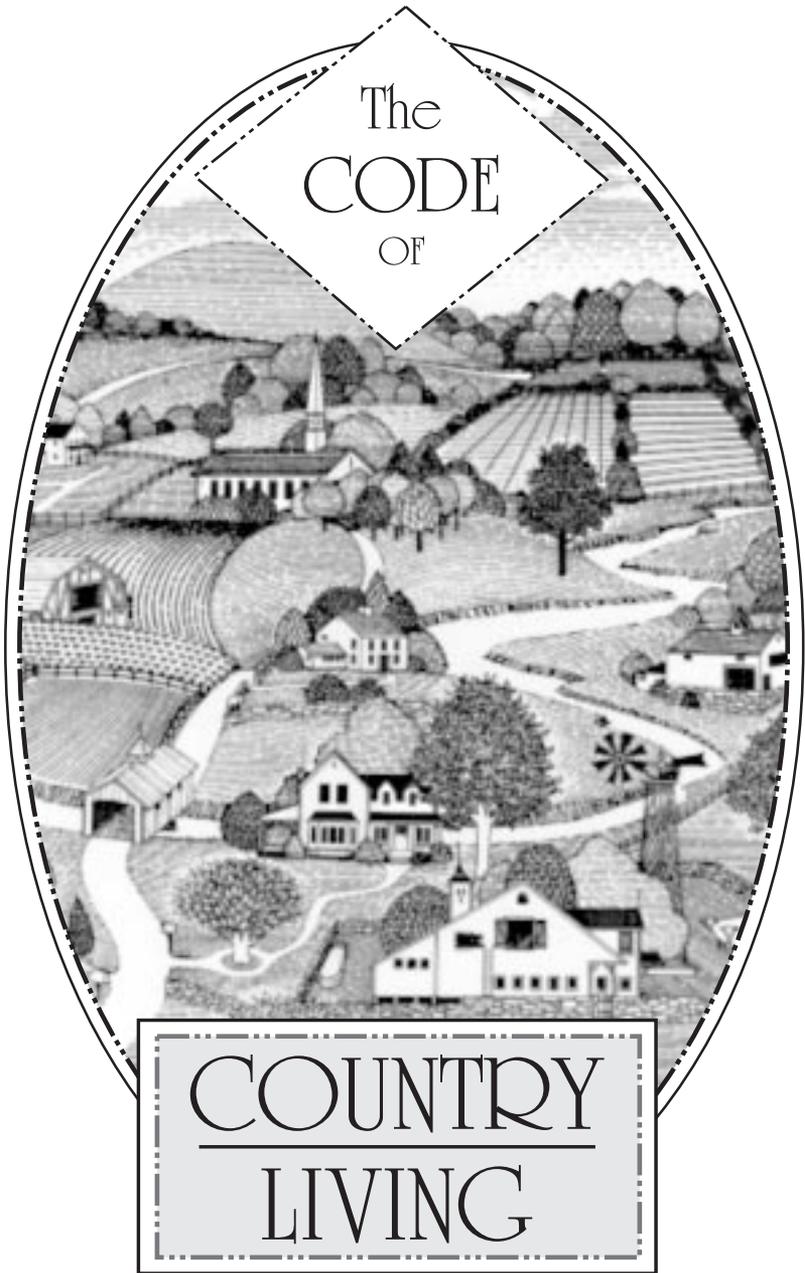


The
CODE
OF



COUNTRY
LIVING

A look at the realities of living in the
countryside of rural Illinois.



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The Code of Country Living

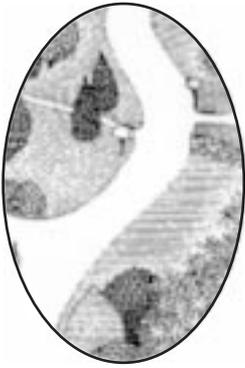
Settlers on the Illinois prairie lived by a code suited to their own livelihood and lifestyle in the rural countryside. Though that way of life has evolved over two centuries, there remains a code, a way of living, that rural Illinois residents still honor.

Living in the country can be a wonderful way of life—if your expectations are in-line with reality. Reality seldom measures up to the romanticized version of almost any idea or ideal—as is frequently discovered by those who move from an urban setting to the country. People often intend to get away from it all and enjoy the serenity of an agrarian countryside. What they'll likely find, however, is that they are only trading the benefits and drawbacks of city living for those of the country.

In rural Illinois, you'll find working farms. You'll also find a level of infrastructure and services generally below that provided through the collective wealth of an urban community. Many other factors, too, make the country living experience very different from what may be found in the city.

This booklet is provided to help you make an informed lifestyle decision about purchasing a home or a homesite in rural Illinois. Though it cannot convey the entirety of the understanding borne from a lifetime of rural living, it can give you a glimpse of what it takes to live by what might be called the Code of Country Living.





Access

1

You'll enjoy the lower traffic volumes on rural roads. That makes walking more enjoyable and allows you to observe the growing crops and the beautiful sunrises. The major purpose of the road—to provide a way to get to and from your rural property—will vary with road types. Changing conditions and generally lower design level roads mean that you, your guests and emergency service vehicles will not necessarily have easy access at all times.

Rural Roads

Don't expect rural roads to be maintained at the same level as city streets. Counties, townships and road districts have primary responsibility for road maintenance in rural areas. Some roads may be privately owned—requiring private maintenance funding. Seldom do rural roads include the amenities found in urban settings such as: wide lanes, curb and gutter, striping and lighting. And, the funds to maintain those roads will come primarily from the property taxes you and your neighbors pay.

Narrow roads and bridge weight limits often restrict travel. Large construction vehicles cannot navigate in some areas. If you plan to build, it's best to check out construction access well in advance.

Gravel roads generate dust and dings. Some road jurisdictions treat gravel roads to suppress the dust when traffic levels reach specific volumes, but dust is still a fact of life for many rural residents. Loose gravel on these roads regularly chips vehicle paint, at times may crack windshields and can pose dangerous travel conditions. If your homesite is located along a gravel road, know that dust will invade your home and your vehicles.

Whatever the design of your road, don't expect that it will be improved in the foreseeable future. Check carefully with officials of the road jurisdiction to verify any claim that a road will be paved, bridges replaced, or other improvements made in the near term.

Weather Impacts

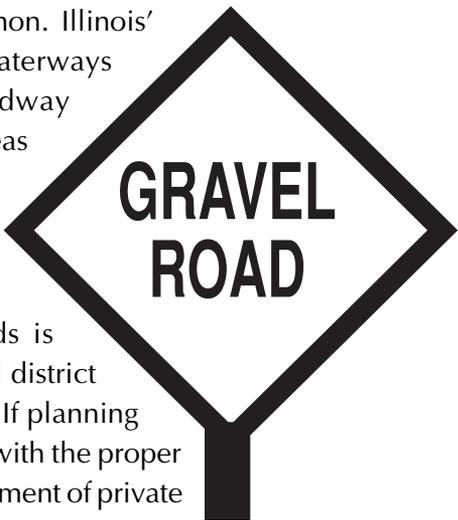
Illinois' fluctuating weather conditions can destroy roads. Midwestern spring freeze/thaw cycles leave low-grade roads subject to heavy damage and can even temporarily close some roads. Vehicle weights are often severely limited during the spring thaw period. In the summer, the hot sun can soften oil and chip road surfaces leaving them subject to damage by traffic and causing oil splatters on vehicles.

In extreme winter weather, rural roads can become impassable. The Illinois prairie is subject to drifting snow that closes roads, causes delays and creates serious travel hazards. Depending on the degree of drifting, it could be days before roads are cleared. Freezing rain, too, can create extremely dangerous travel conditions. Few rural road jurisdictions can afford the widespread use of salt to fight icy conditions.

Roadway flooding is not uncommon. Illinois' abundance of rivers, creeks and waterways makes its rural areas prone to roadway flooding. Heavy rains in flatland areas can easily cover roads with water, blocking or even destroying them.

Private Drives

Access to or from public roads is regulated by the state, county or road district jurisdiction responsible for the road. If planning to build, be sure to check in advance with the proper officials about authorization and placement of private drives and culverts.



Emergency Service Access

Response times of emergency service providers (sheriff, fire fighters,

medical care, etc.) will likely be longer than in the city. Distances traveled and the volunteer nature of most rural services can add to that response time. Under some extreme conditions, you may find that emergency response is slow and expensive. A 9-1-1 emergency call-in service may not be available in all areas.

A few rural areas are not covered by fire protection or ambulance services. Besides the obvious problems that could create, your property insurance premiums might also be higher because of it.

Easements

The legal aspects of access can cause problems, especially if you gain access across property belonging to others. Get legal advice prior to purchasing and understand the easements that may be necessary when these questions arise.

Pickups & Deliveries

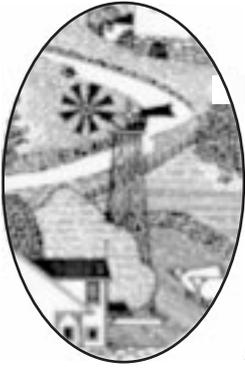
Building a residence in a rural area may be more expensive and time consuming due to delivery fees and the time required for contractors and construction workers to reach your building site.

School buses generally can reach most rural homes, though long private lanes or rural subdivision settings may force school children to walk to the pickup site. And those trips to school can be long. Consolidation of school districts in rural areas means your children's school could be half a county from your home. Learn which school district serves your area.

Mail delivery is generally available in all rural areas though timing may suffer in some locations.

Direct, daily newspaper delivery is not always available in rural areas. US Postal delivery of newspapers is an option but generally causes a one-day delay. Check with the newspaper of your choice before assuming you can get same-day delivery.

Standard parcel and overnight package delivery in the country may vary from city standards. Check with the carrier to find what service level can be expected.



Utilities

2

The fresh air and sunshine in the country is plentiful and free. And, when utilities are functioning properly, they help to make life in the country as comfortable and modern as anywhere else. But, water, sewer, electric, telephone and other utilities may be unavailable or operate at lower than urban standards – and they can often cost you more

Locating Utilities

In order to get electric power or other utilities to your home site, it may be necessary to cross property owned by others. It is important to make sure that the proper easements are in place or can be secured to allow lines to be built to your own property.

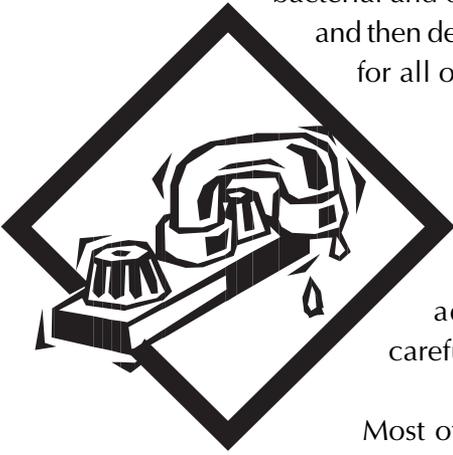
Electrical power lines, telephone lines and pipelines may cross over, under, or nearby your property. Be aware of easements to the property and those nearby and what they allow the utility providers to do in the way of access, maintenance and expansion.

At least 48 hours prior to doing any digging, call *JULIE* (Joint Utilities Locating Information for Excavators) in order to locate underground utility lines. You can reach *JULIE* 24 hours a day, seven days a week at 800-892-0123.

Water Supply

You will have to locate a supply of potable water adequate to serve your needs. The most common method is through the use of a water well. Permits for wells may be required by the county health department or a local water authority serving your area. The cost for drilling and pumping can be considerable. Be sure to use a licensed well driller.

The quality and quantity of well water can vary significantly from location to location and from season to season. Mineral, bacterial and other quality issues should be measured and then determine whether practical solutions exist for all of the problems you might discover.



In some areas of the state water wells are wholly impractical or unreliable. Because of your absolute reliance on a good supply of water, it is strongly advised that you research this issue carefully before purchasing!

Most often well water will require some form of treatment. Having a water softening system is almost always advisable. In extreme cases, some form of chemical treatment may be required to deal with high levels of bacteria.

Some areas of the state are served by water districts. These districts supply potable water through a rural network of supply lines. In these areas, certain additional taxes and/or fees may be required. Expect to pay a tapping fee. You may also find that your monthly cost of service can be more expensive when compared to urban systems.

As a last resort, your potable water may need to be trucked to your property and stored in a tank or cistern. Depending on the supplier and their distance from your property, buying and trucking water could prove to be the most expensive and least reliable method in the long run.

Sewer & Septic

Sewer service is rarely available. If it is, it may be relatively expensive to connect to the system and routine fees could be relatively high compared to city rates.

If sewer service is not available, you will need to use an approved septic system or other waste treatment process. These can add substantial cost to establishing your homesite. The type of soil you have available for a

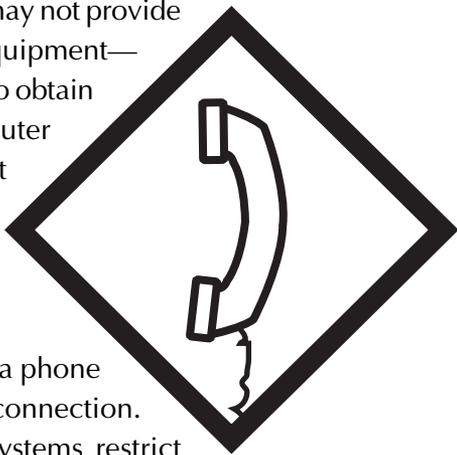
leach field will be very important in determining the cost and function of your system. Ask for planning assistance from the County Health Department if one exists and have existing systems checked—or a new system installed—by a reliable installer.

Septic system requirements vary. Some counties may have significant regulations stipulating the type and size of the septic or treatment system you must have. Conditions could dictate that a sand filter system be installed – an expensive addition to the cost of the home. In some cluster housing settings or on certain soil types, septic systems may not be allowed at all.

Locating the septic system requires careful planning. Sufficient area will be needed for locating the septic tank and drain field a suitable distance from the residence. Floodplains, wetlands, trees and manmade structures may limit where the septic system can be placed. Also, access will be needed to the septic tank for future clean out operations. Location of the septic system in relation to wells is also an important consideration.

Telephone

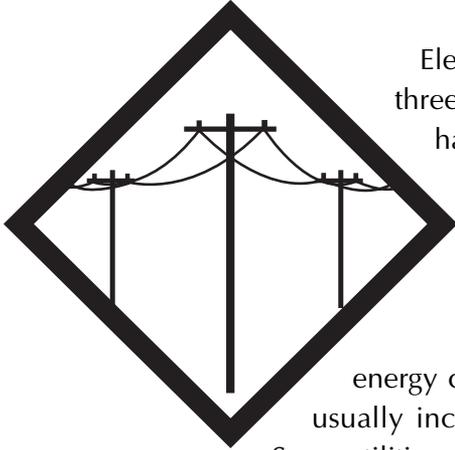
Telephone communications can pose certain problems. Small, local area phone service suppliers may not provide the most modern telecommunications equipment—limiting your options. It could be difficult to obtain a second line for phone, FAX or computer modem uses. Even cellular phones will not work well in all rural areas because of the often greater distances to cell phone towers.



Links to Internet provider services via phone line may require a long-distance phone connection. Often older rural telecommunications systems restrict computer modems to operating at less than top speeds. Not all rural communities have a local Internet access provider, though many school systems and libraries do offer some connection options.

Electricity

Electric service is generally available to all rural areas. However, a power company asked to serve some remote areas may demand a share of the infrastructure cost be borne by the user. It is important to determine the proximity of an electrical power supply. It can be very expensive to extend power lines to remote areas.



Electric power may not be available in a three-phase service configuration. If you have special power requirements, it is important to know what level of service can be provided and at what cost.

In addition to a monthly charge for energy consumed, the cost of electric service usually includes a fee to hook into the system. Some utilities charge further for the cost of establishing service lines and poles on your property. Check to see what supplier provides power to the area then consider all costs before making a decision to purchase property in the country.

Power outages can occur with more frequency in rural areas than in urban settings. A loss of electric power can interrupt your well, furnace, and other appliances dependant on electrical power. If you live in the country, it is important to be prepared to survive for several days or longer in severe cold without electrical power. Depending on the duration of the outage, you might also lose food in freezers or refrigerators. Such outages or current spikes can cause problems with computers and other home electronics.

Gas

Natural gas may not be available. You could, instead, rely on electric power which is often more expensive (for heat-producing appliances.) The common alternative is having Liquid Propane Gas or heating oil delivered by truck and stored in a tank on your property. The cost of such fuel is often higher on a BTU basis than is natural gas. If relying on gas deliveries,

you must be certain that your supply is adequate to get you through winter's periodic snow storms when access for replenishing supplies may be limited.

Gas appliances may need to be converted. If you choose to use Liquid Propane Gas as your energy source, all appliances set up to operate on natural gas will need to be converted to operate on the Liquid Propane Gas.

Trash & Recycling

Routine trash removal may not be available in all rural areas. Where it is, it most often requires a separate fee. Trash pickup is seldom provided as a government service in rural areas and is not covered by the taxes you pay. It is illegal to create your own trash dump, even on your own land. Burning of trash may be prohibited and risks fire damage to mature crops and nearby buildings. In some cases, your only option may be to haul your trash to the landfill yourself.

Recycling may be difficult in rural areas. Recycling pick-up is not likely available and rural areas generally have few recycling centers.



Property

3

Property ownership is a treasured right in rural areas. The wide open expanses there generally allow you to own a larger tract than you might otherwise be able to in urban areas. And the open space can give you a sense of freedom not available in a crowded city setting. However your rural property can be impacted by a myriad of issues—some commonly shared in urban areas, and some quite different.

Zoning

Building a home may not be possible on all sites. The area may not be suitable for building or may not be zoned residential. Where there is zoning you must check with the county or township zoning, planning and/or building department(s) to know whether a parcel of land may be developed. A building permit may be required. In those counties that are zoned, that requirement is likely for all structures and improvements. Check with the county or township zoning, planning and/or building department(s) for additional information.

Zoning can be a mixed bag. Only about half the counties in Illinois are zoned. In some unzoned counties, townships have established zoning. While zoning imposes limitations, it also provides some safeguards against undesirable use of neighboring property. In those counties or townships which are not zoned, there may be virtually no local restriction on what your adjoining neighbors may do on their property—regardless of its impact on you and the value of your property.

The view from your property may change. Nearby properties will probably not remain as they are indefinitely. Check with the county or township zoning, planning and/or building department(s) to find out how

the properties are zoned and to see what future developments may be planned.

City zoning may apply in rural areas. In un-zoned counties, a municipality that is zoned may generally impose its zoning regulations for up to one and one half miles outside its corporate limits.

Easements

Easements should be considered. These could limit how you can use your property and may require you to allow construction rights-of-way across your land. Roads, railroads, habitat protection, view sheds, power lines, gas lines, water lines, and sewer lines are a few of the things for which easements can be established.

Be aware of easements on nearby parcels, too. Learn what the easement allows the easement owner to do in the way of access, maintenance and expansion and check for limits the easement may imposed on the use of your own property. Not all contracts are in writing. There may be verbal commitments to easements that are not of record.

Mineral Rights

The mineral rights under your property may be owned by someone else. Owners of mineral rights generally have the ability to change the surface characteristics in order to extract their minerals. It is very important to know what minerals may be located under the land and who owns them. Much of the rural land in Illinois can be used for coal or aggregate mining or for oil drilling—however, a special review by the county board is usually required.

Property Lines & Fences

Respect private property rights. Many people are unaware of property boundaries when first arriving in the area. It is your responsibility to know who's land you are on – whether or not it is fenced.



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 should not assume that the plat is accurately reflected by your current boundary markings.

What appear to be boundary fences are not necessarily accurately placed. Some merely approximate those boundaries. A survey of the land is the only way to confirm the location of your property lines. The Illinois law of “Adverse Possession” could actually cause you to lose some land to an adjacent owner over a period of years if property boundaries are not properly determined and defended.

What you think of as your neighbor’s fence may cost you money. Illinois’ fence law requires that adjoining landowners share in a “just proportion” of the cost of constructing and maintaining a property line fence. That applies despite the fact that you may have no use for nor desire for the fence.

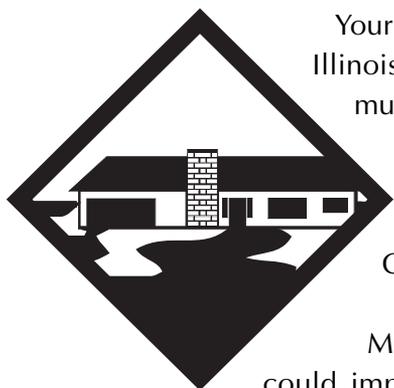
Local Covenants

Many rural subdivisions have covenants that limit the use of the property. It is important to obtain a copy of the covenants (or confirm there are none) and make sure you can live with those rules. Not having a covenant doesn’t eliminate all problems, it simply means you’ll lack a powerful tool that could be used to settle disputes between neighbors.

Homeowners’ Associations (HOAs) in some rural subdivisions are required to take care of common elements, private roads, open space, etc. A dysfunctional homeowners’ association or poor covenants can cause problems for you and even involve you in expensive litigation. Dues are almost always a requirement for those residing in areas served by an HOA. The by-laws of the HOA should tell you how the organization operates and how the dues are set.

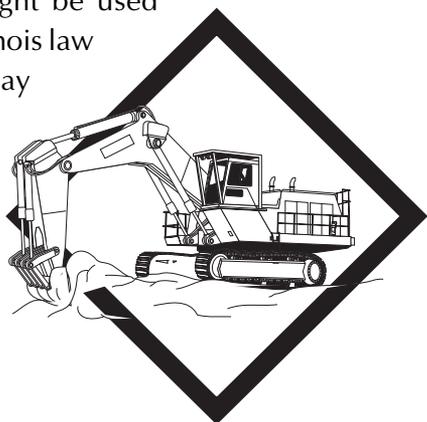
Floodplains & Drainage

Watch for areas designated as “floodplains.” Local, state and federal regulations may prohibit or limit the types of structures built in floodplains. If allowed at all, certain—often expensive—modifications to the design may be required. Also, your mortgage lender could require you to purchase government flood insurance.



Your drainage practices must conform with the Illinois Drainage Code. Generally, landowners must accept the natural flow of water onto their property and discharge it from their property at its natural point and rate of flow. Contact your county Soil and Water Conservation District for information.

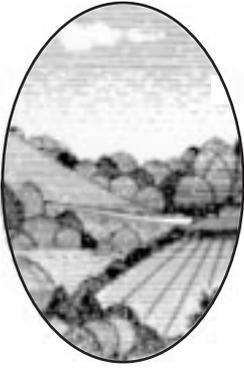
Maintenance of others' drainage structures could impact you. If there is a drainage ditch or underground drainage tile crossing your property there is a good possibility that the owners have the right to come onto your property to maintain it. Heavy equipment might be used leaving considerable damage. While Illinois law generally requires compensation, you may have to negotiate settlement for damages. On the other hand, if you disturb the drainage ditch or tile—during construction or otherwise—you could be held responsible for damages that result to crops and property.



Your property may be situated within a drainage district. If so, your property would be subject to the taxes levied by the district for maintenance of local drainage systems.

Fire Protection

Fire protection is a serious property issue. Though most rural areas of the state are served by a volunteer fire protection unit, some pockets remain without any coverage. Buildings and other structures on property that is not within a fire protection district may be subject to higher insurance rates and be at greater risk in the event of fire than those within a district. As a general rule, property protected by a volunteer fire protection unit is subject to higher insurance rates than that served by a full-time professional force.



Nature

4

The country is prized for giving its residents the ability to witness the flora and fauna of nature firsthand. But, when the elements and earth turn unfriendly, rural residents can experience more problems than their city cousins.

Soils

Illinois soils vary from deep, rich silt loam to shallow, rocky clay. Each requires special building considerations. Some may hinder the construction of basements due to drainage restrictions. Building in many areas requires an engineered foundation. You can learn the soil conditions on your property if you have a soil test performed. Check with a qualified contractor for foundation needs which will influence building design.

Storms & Wind

Tornadoes and other severe storms are not unique to rural areas, but you will find that few rural areas are provided with the advanced warning systems found in many urban communities.

The predominant wind direction in Illinois is from southwest to northeast. Situate and plan your homesite accordingly.

Flooding

The lay of the land can tell you where the water will flow. However, runoff from the flat prairie lands of Illinois is often difficult to predict. "Sheet" drainage over flat land may cause stormwater to spread over wide areas. The lack of significant slope also makes the area slow to drain. Property owners who want to fill in low areas may first be required to obtain proper local, state, and federal permits and provide for wetland mitigation.

Flash flooding can occur during the heavy rains of the spring or summer months, turning a dry low-lying area into a lake. Spring run-off can cause a small creek to become a fast-flowing river. Consider this before planning your building site.

Residents sometimes use sand bags to protect their homes. Local governments are not generally obligated to provide sand bags, equipment or people to protect private property from flooding.

Animals

Wild animals can make wonderful neighbors. However, even the most attractive of such animals can cause serious problems. Rural development encroaches on the traditional habitat of coyotes, deer, ticks, raccoon, opossum and other animals that can be dangerous and you need to learn how to deal with them. In general, it is best to enjoy wildlife from a distance.

Wild animals can pose serious threats to pets, livestock, vegetation, and vehicles. Waterfowl can be particularly damaging to vegetation along flyways. Deer are ubiquitous in Illinois. They damage vegetation and often bolt across a road unexpectedly causing traffic accidents. Fox and coyote can be serious threats to livestock and pets. Raccoon have little fear of human surroundings and are insistent visitors to anything that resembles food — no matter how close to your home or well protected. Snakes, opossum, field mice, groundhogs and skunks are some of nature's other inhabitants in rural Illinois.

Dog packs pose a threat to pets, livestock, and potentially to humans. These are often formed by free roaming pets, stray dogs or even coydogs (the offspring of coyotes and domesticated dogs). The packs roam freely through the countryside looking for food. Where dog pack problems can be identified, counties may offer some form of assistance in eradication or monetary compensation for damages.



Agriculture

5

Through hard work and perseverance of the early settlers, the Illinois prairie has become one of the richest food-producing areas on earth. Its rich soils and abundant rainfall are unique to the Midwest making this a vital agricultural region on a global scale. Illinois farmers make their living from the land—making their good stewardship of the land an integral part of their livelihood. Owning rural land means learning how to care for it. It also means your neighbors may be farmers. There are a few things you need to know about Illinois agriculture.

This is Farm Country

Agriculture is an integral part of Illinois. If you choose to live in the country, you choose to live among the farms of our rural countryside. Do not expect government to intervene in the normal day-to-day operations of your agri-business neighbors. In fact, Illinois has “*Right to Farm*” legislation that helps to protect established farm operations using good management practices from nuisance and liable suits. It helps enable them to responsibly continue producing food and fiber for the nation and the world.

Having a rural residence means you’re part of farm country. Here, farmers sometimes work around the clock. Often that work involves the use of large farm implements. Your daytime and night-time peace and quiet can be disturbed by common agricultural practices, especially during the spring and fall field work seasons.

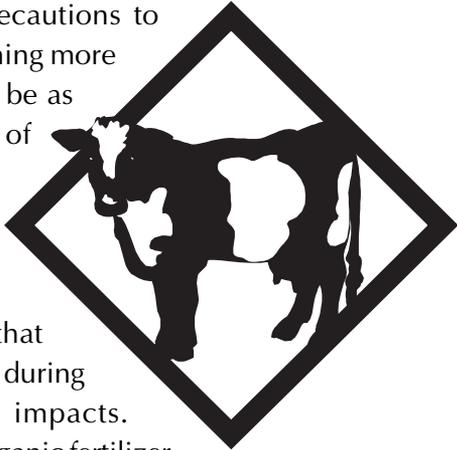
Sights, Smells and Sounds

Tillage, harvesting, haying and other operations can result in dust, especially during windy and dry weather. That dust can easily invade your home and vehicles.

Some farmers occasionally burn their ditches and grassy areas to keep them free of weeds or to promote growth of plants native to the Illinois prairie. This burning may create smoke that you could find objectionable.

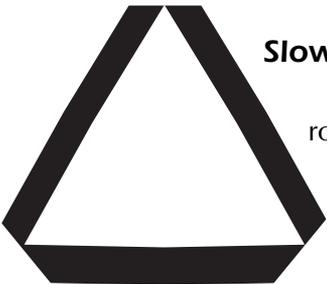
Crop production and protection products are used in growing Illinois' abundant and healthy crops. These products are applied by licensed applicators who take precautions to properly handle and apply them. Learning more about the safety of these products can be as simple as contacting the University of Illinois Extension Service.

Animals and their manure can cause objectionable odors. Farmers use best management practices to limit that odor and follow government guidelines during field application to minimize odor impacts. Manure serves as a valuable source of organic fertilizer and its use lowers dependency on synthetic nutrients. Still, the uninitiated nose may find it disagreeable. Check carefully before buying a rural homesite to be sure it is located a reasonable distance from livestock operations. Keep in mind prevailing winds.



Weed Control

Before buying land you should know whether it has noxious weeds that you may be required to control. Some plants are even poisonous to livestock, pets or humans. Illinois' "Noxious Weed Law" requires the land owner to control or eradicate certain weeds on their own property.



Slow Moving Vehicles

Farm equipment may slow your travel on rural roads. These large, slow-moving pieces of machinery help to make Illinois one of the leading food producing areas of the world. Farm tractors generally move at top speeds of from 15 to 20 miles per hour so you can over take them quickly

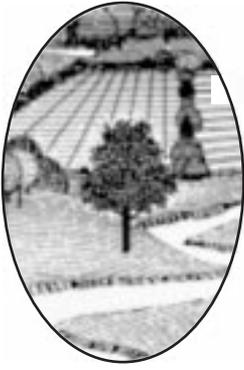
from the rear. Watch for them and be patient—farmers will let you pass as soon as it's safe for them to pull over.

Look for the Slow Moving Vehicle (SMV) emblem displayed on the rear of farm equipment. The SMV emblem has a red-orange fluorescent triangle at its center surrounded by a highly reflective red border.



That's a sign you need to know when driving rural roads. Farm equipment and certain other slow moving vehicles are required to display the SMV emblem when they share the road with other traffic. It warns you to slow down. Learn to recognize it and heed its warning.

To protect the meaning and significance of the SMV emblem for traffic safety, Illinois law prohibits the use of that emblem for other purposes. For instance, it is illegal to use the SMV emblem as a lane marker or gate sign.



Government

6

Illinois has more than 6,600 units of local government—far more than any other state in the nation. In rural areas, your home may be found to be in a dozen or more taxing districts—each one providing some service and taxing your property to fund it. That fact generates a number of things you should consider.

Property Taxes

Illinois is a high property tax state—in part, due to its reliance on local government. Local government relies heavily on the property tax for its revenue—especially where sales taxes and other revenue sources are not available to special purpose governmental units. That means rural property owners often incur a large share of the cost of providing local government services, especially in the less-densely populated areas.

Keeping Track

Illinois counties most often encompass dozens of local governmental units. It is sometimes difficult to know which unit to turn to for a particular service or to address a particular problem. Unlike urban areas in which the city is the primary provider of most services, in rural areas, different services may each be provided by a separate unit of government. Exercising your civic duty to keep an eye on all those units can be a daunting task.

Service Levels

Few rural governmental units have the financial resources of their urban counterparts. Generally, fewer services can be offered and the level of service may be less than that found in cities.



Neighbors

7

Illinois' rural residents are generally very friendly and open. Neighborliness is practiced and expected in return. They do ask, however, that privacy and private property rights be respected.

Interact

Get to know your new neighbors. Don't wait—meet those folks living near your new home as soon as you decide to buy in the country, or even before. Knowing your neighbors and letting them get to know you will speed your acceptance as a new arrival in the neighborhood and boost your own comfort level.

Learn to wave to your neighbors—it's the country thing to do. Whether you meet them on the road or driving by their home, be sure to give a friendly wave. You'll come to recognize and appreciate each neighbor's individual style.

Be a Good Neighbor

Keep your property neat. The vast majority of farmers and rural residents take pride in keeping their homesites presentable. Be a good neighbor and do your share.

Become a part of the neighborhood. Don't merely keep a house in the country while spending your time and money in some distant urban or commercial center. Get involved in local community events and organizations and patronize the local businesses.



Information

8

Where do you turn for more information about the considerations noted in this booklet? Here are some very general suggestions. Of course, resources will differ by locale so you may need to do a little research on your own.

Not all services listed are available in all counties. When in doubt, start with the county Farm Bureau or the University of Illinois Extension Service for general information about rural areas.

Local Government

- County (or Township) Office of Zoning, Planning and/or Building
- County Recorder of Deeds
- County Highway Department
- Township (or Road District) Highway Commissioner
- Local Drainage District
- County Health Department
- County Animal Control Unit
- County Sheriff's Office
- County Emergency Services and Disaster Agency/Officer
- County & Township Assessors
- Soil and Water Conservation District

Businesses

- Utilities
- Fuel contractors
- Refuse/waste haulers
- Building contractors
- Realtors

Other

- University of Illinois Extension Service
- Local Postmaster

Associations

- County Farm Bureau®
- Local Chamber of Commerce

