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Getting into Country Living  
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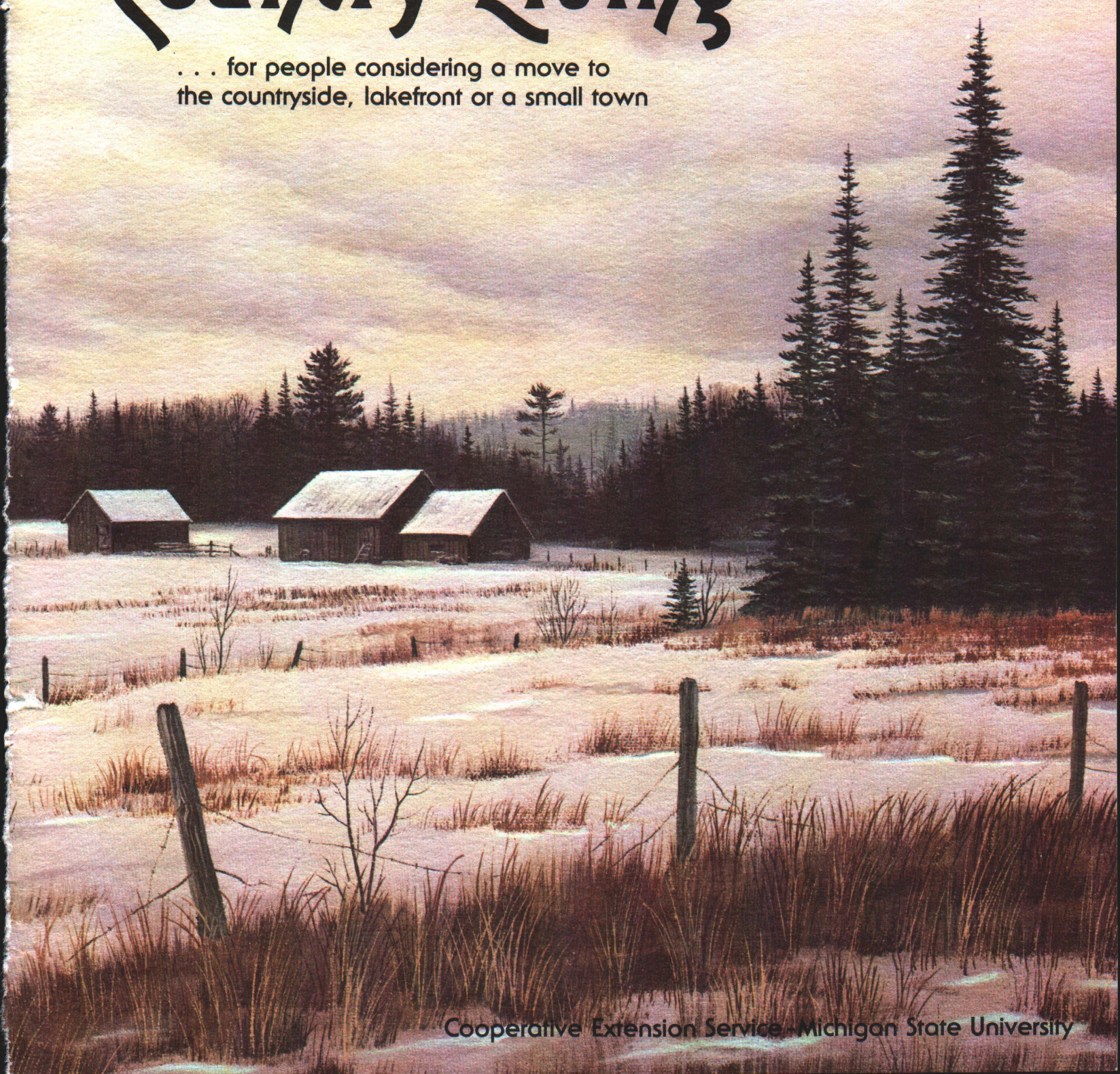
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# Getting into Country Living

... for people considering a move to  
the countryside, lakefront or a small town







GOOD FENCES MAKE GOOD NEIGHBORS —or visiting  
horses are not welcome.



# Getting into Country Living

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- about the sizable movement that you would become a part of—and the changes it is bringing to the social and environmental setting that now attracts you.

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- a look at the trade-offs between city and country living. How is country life different? What are some of the good things that only an urban area can offer? What are the energy costs of a rural location?
- there are more costs to a home than monthly payments. Anyone planning a move to the country should read this account of a true case.

### Chapter 3. Choosing Your Place .....12

- an important discussion of what to investigate before you sign. Explores physical and political location, land use restrictions, soils, climate, flood hazard, water supply and waste disposal.
- kinds of housing available and things peculiar to rural areas. Discusses financing, condominiums, mobile homes, old homes, converting a summer cottage.

### Chapter 4. Living in the Country .....27

- a potpourri of practical information—a valuable section for those who have already made the move, and even more valuable to consider before plans are fully developed or commitments made.
- part-time farming and the tourist business—are they for you? What are the advantages and disadvantages? Where do you go for information?
- wise use of abundant natural resources, heating with wood, social involvement or isolation and government as encountered in a small community.

## Acknowledgement

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## CHAPTER I.

# Michigan Moves to the Country

**Y**ou...you and your family...living in the country.

Fresh air to breathe...room for a garden...lots of space for the kids to play...your own trout stream or a lake at your front door...a return after long years to the "simple" life of country living.

It all sounds so good! But it isn't all that simple. Rewarding, yes, for those who make their choices well and realistically, but there is a lot to know to be able to do that. That's the reason for this publication. It is an attempt to familiarize you with the problems and trade-offs of country living—whether you are considering a move just outside the city or a shift from southern to northern Michigan.

As people move out of cities and into rural areas—the character of these same areas change. A first step in approaching this choice for your own family is to learn about the sizable movement that you would become a part of—and the changes that it is bringing to the social and environmental setting that now attracts you.

### Background

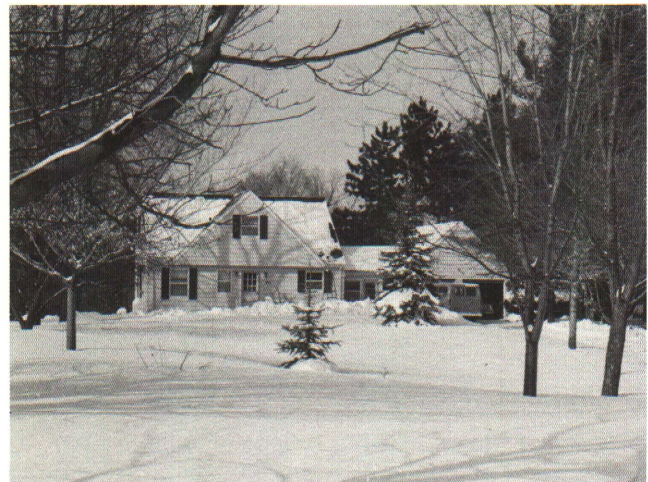
For years, people—young people in particular—moved away from farms and small towns. Because the city was the only place where they could get work, they set aside their love of the woods, of wading and catching fish in a brook, of smelling fresh-mowed hay and countless other things that had always been part of their lives, for that job in the city. Some were happy to exchange the sweaty, dawn to dusk, seven-day work week of the farm for the eight-hour, five-day work week with paid vacation. Many were totally won over by the advantages of urban living.

But, in the mid-60's, the direction of movement began to change. People started leaving the cities to escape the urban environment and its problems. Pleasant memories of country life became more important: they were re-inforced by anxieties and routines of urban life.

For still others, without country backgrounds, the appeal of the peace and quiet, the beauty of open country or waterfront and the lure of outdoor recreation were strong—just as they are for you. There was money to spend, work weeks were shorter, vacations longer. Superhighways "opened up" new territory. Weekenders became seasonal residents and seasonal residents converted cottages to year-round homes.



What's Yours... City?



Suburban...



...or Country?



Farmland near the cities was consumed by residential development.

Times and conditions changed in the early and mid-70's, but lots of people were still making the move. Only a few built new places then. There was, instead, more "doubling up with the folks" and converting of summer places. People started living in houses that had stood vacant for years.

*"State officials say that people moving north figure that—as long as you're out of work—you might as well taste the good country life."*

**Detroit News 9/17/75**

The spring of 1977 brought still another change with renewed construction activity. And so the movement of people from urban areas to outstate Michigan continues. The high cost and limited availability of fossil fuels will inevitably influence the choices people make in the future, but it is impossible to predict exactly what the effect will be.

You may be seeing country life for the first time; more than half of those interviewed in one northern township had lived in a rural area or small town as children. Early retirement makes it possible for many to realize that dream of "going home." Not new to Michigan, almost all are moving directly from more urban areas within this state. People who come from out-of-state usually migrate to the more expensive, often waterfront properties.

*"Home is where you were born. If you were born in 10 feet of snow, that's home."*

**Stanley Baker, retiree  
Northern Michigan**

Consider the fact that many second home owners and even more of the new year-round residents are retirees. As a result, the average age of people in many counties is becoming much older. In Lake County, for example, more than 20% of the people are over 65. This is one of the changes referred to earlier. In Clare County, the population age 60-69 nearly doubled from 1960-70. Communities are still learning about the implications of this kind of a population mix. To illustrate, they have found that proposals to raise school millage are likely to be voted down, but are not yet sure what all of the service needs will be as these people become older.

*"They (new migrants) forced us to go to 24-hour police protection. It's not fear of crime, it's fear of medical emergencies. The town recently bought its first ambulance; there were more than 30 heart attacks last year."*

**Howard A. Haskin, Police Chief,  
Harrison Township, Clare County  
N.Y. Times, Jan. 1976**

Younger families also create problems for some rural areas. School systems in many outstate counties have had to enlarge to accommodate the new population while schools elsewhere were losing pupils due to the declining birthrates.

*"Thank the Lord we had extra space," said Gaylord School Supt. Tom Gill. "We thought we would sell our eight-year-old portable classrooms, but we're still using them."*

**Detroit News 9/17/75**

## Growth Looks Like This . . .

Older recreation areas are one foundation for concentrated growth of year-round populations. You may already own a small cottage or cabin that you use for a few weeks each year. Many who buy for seasonal use soon become year-round residents. The average time lag from purchase until full time occupancy in one group studied was five years. Before moving in on a permanent basis, many add indoor plumbing or perhaps a central heating system. Rewiring may be necessary. While this will bring housing up to standard by accepted definitions, it cannot create really substantial housing out of the little shacks often thrown up in these older developments. Small lots in concentric rings around a shoreline overload the carrying capacity of a lake quickly when septic tanks replace privies. Remote location also presents problems.

*"The serious problem is that they move into summer homes . . . that are not properly insulated for the winter, and they are paying right through the nose for fuel and electricity . . . some are stuck way back . . . snow plows cannot get back there."*

**Harold Truxton, Manager  
Baldwin Housing Commission  
Lake County Interview 9/75**

## . . . and This

That, of course, presents only one picture of growth in rural areas. It may be a condominium in an elaborate leisure home development that appeals to you. Such areas are also filling up. The buyers have incomes much higher than long-time residents of the same community and are accustomed to different lifestyles.

*"Property values are fairly high here. You can't buy your way in unless you have a little money to start with . . ."*

**George McManus, Extension Director  
Grand Traverse County, Interview, 9/75**



## ...and This

Random, but rapid, scattered residential building on former farmlands is a familiar sight in rural, downstate counties. Rural areas and small towns near larger cities grew most in the early '70's. In southern Michigan, the attraction often is a delightful, old farmstead to fix up and room to pasture saddle horses. This may look like the way for you to enjoy the best of both worlds. Most ties to the city needn't be broken, yet your kids can have the knowledge and experience of a rural way of life. But, as more and more people do this, the rural character of such areas becomes less and less. Small wonder that newcomers soon join natives in their wariness of outsiders.

*"If someone comes in and tries to change the beliefs and habits of the people, well, most of the people resent change. You don't come in and say, 'This is the way to do it because they did it this way in Detroit.' They'll say, 'To heck with you. I've gotten along 40 years without you.'"*

**local banker, Manistee**  
**Detroit Free Press, Feb. 1975.**

Regardless of the nature of development, income level of the newcomers or the quality of housing, more people bring a need for increased public services and more community facilities. People accustomed to urban areas are apt to expect and demand more. Sooner or later, this is bound to bring substantial tax increases which you should anticipate.

*"We have solid wastes; zoning, school expansion, and welfare problems. We even have crime problems, mostly breaking and entering."*

**William Rogers, County Planner**  
**Antrim Co., Washington Post**

## Job Market

You may have read in newspaper articles that people are moving to rural areas to take jobs in new industries. But, in many parts of rural Michigan the job picture is not at all promising. People are moving into areas where jobs are scarce and pay is low. They are drawn by pine forests and blue lakes and the chance to have a trout stream or a snowmobile trail in their own backyard. This tendency of people to move without first being sure of a job is a serious problem. The increasing number of people getting public assistance or drawing unemployment is staggering.

*"Financially, you're paying a big price to go north... you pay more and you get paid less for the privilege of living up north."*

**Doug Wellman, Grad. Ass't.**  
**University of Michigan**  
**Northern Michigan**  
**Environmental Research**  
**Program, Interview 10/75**

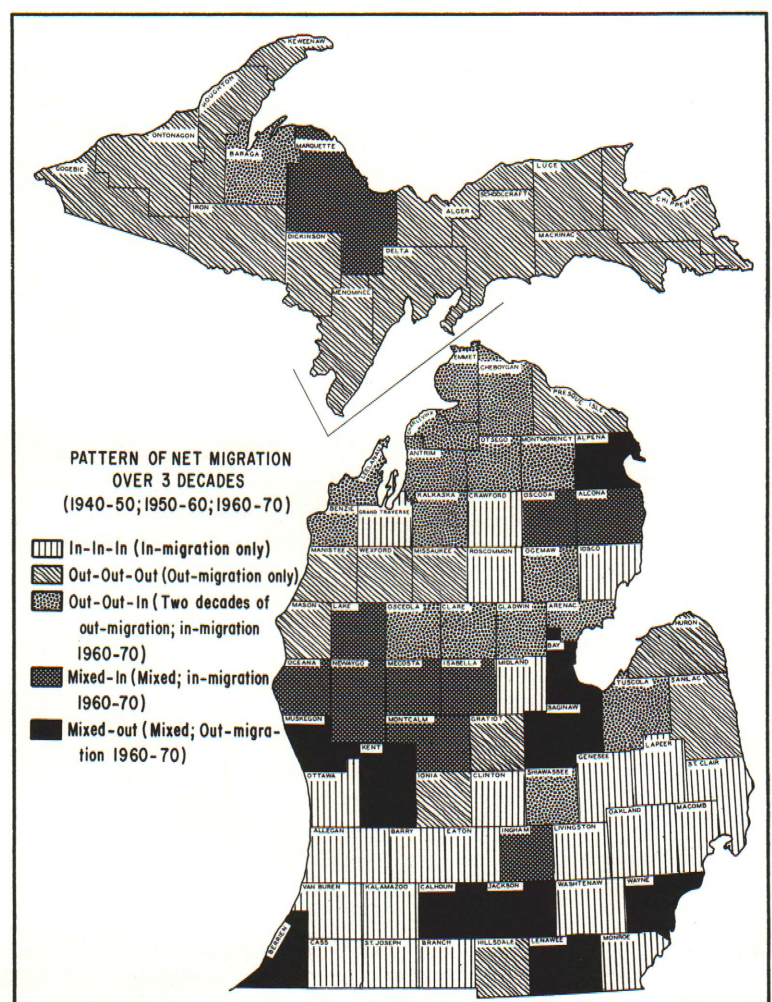
## COMMUTING

Many commute to work on a daily, or even weekly, basis. Cars parked at the crossroads of our state highways mark pick-up spots for car pooling. For people to live in Livingston County and work in Detroit (approx. 54 miles) is commonplace but there are also those who live in Chippewa County and work in Pontiac (316 miles) and some who live near Mio and work in Lansing (108 miles). A 1973 study indicated that 1 of every 10 employed persons from Hayes township in Clare County worked in Detroit (151 miles).

This, then, describes the migration pattern and calls attention to a few of the changes it is bringing and some of the problems it poses for communities; but what about the people who have made this big move? How is it working out for them?

It depends on who you ask. One study conducted by MSU researchers found that three out of four were satisfied.

Many acknowledge difficulties, but either revel in them or accept them. The position of many new-





comers seems to be:

"It's inconvenient and that's the way I like it."

"I've got six and a half acres here, including my own hill. I ski right out my back door. Yes, we're happy here. And, you can write that no matter what happens with my job, I'll never sell this place."

New Antrim Co. resident  
Washington Post

Some make the move without all the information that a critical decision like the purchase of property and establishment of residence calls for.

"So here's what I have in this place. Besides the cost of the house, which is plenty, I've invested nearly \$2,700 above and beyond the original purchase price of \$5,500. That's \$8,200. In addition, my taxes and yearly assessments run about \$1,200. I really like living in the country, but I just can't afford this place. So I'm trying to sell out."

"Buying Lake Development Property"  
A slide tape presentation prepared  
by Donald Boesh  
University of Missouri

Finally, there is the inevitable conclusion that country living is not for everyone. The psychological and financial costs of an unsuccessful move may be high. One author on country life refers to those who cannot adjust to the new setting as "the saddest people on earth."

"Peace and quiet, peace and quiet, peace and quiet—I've had it up to here with peace and quiet—give me some people!"

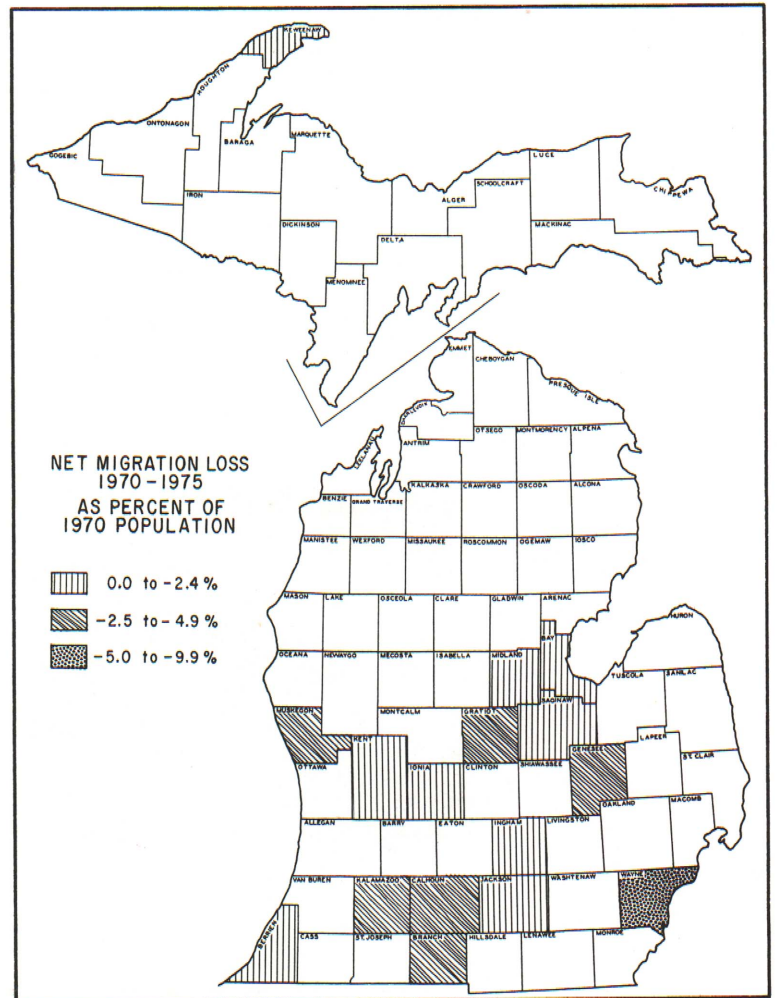
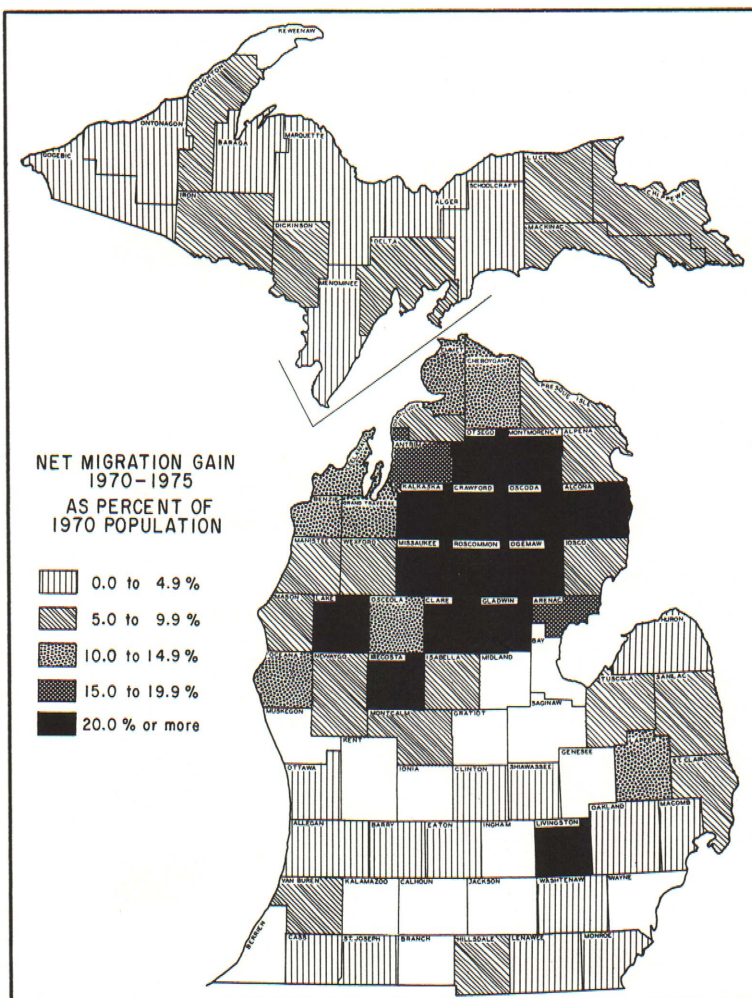
Statement made at public  
meeting in Livingston County

"Coming out to a 10-acre plot of ground with a scenic view often results in loneliness and mental depression, particularly for the young homemaker."

Richard Zipper, Livingston Co.  
Mental Health Director  
Livingston Co. Press

"Some people come up here with dreams and go home having lived a nightmare. But if they plan right, it's a great way of life."

Hank Hood, Real Estate Salesman  
Antrim County, Washington Post





## CHAPTER II.

# Considering the Move

**N**either city life nor country living is utopia — it is all a matter of trade-offs. When you are living with city conditions every day, country living has a tendency to look better.

Little things about the city may bother you most: Small family stores that once accepted a customer at his word have given way to large chain stores that issue identification cards to determine a person's credibility prior to the sale. Quick, personal service has changed to "take a number" and wait your turn. Close and free parking has given way to parking meters that seem always to say "hurry up and do your business and please leave soon so the next person can come." People seem to have become less community minded and more self-centered. Driving your own car to work instead of sharing a ride with neighbor Joe has meant personal independence. It has also put more cars on the streets and brought everyday congestion, 5 p.m. frustration and dinner time anxiety. These anxieties of urban routine seem to re-inforce the old memories of childhood in the country or the tranquility of last summer's vacation beside a northern lake.

The catch is that rural areas, for all of their image of peace and quiet, have their own set of drawbacks. You may find some of them even *harder* to live with. And, you may not be happy without some of the good things that only an urban area can offer.

So what is country life really like? It is hard to generalize: there are many centers of activity and no

area is really removed from the age of technology. But there are differences. Differences that may not seem so great when you are only there as a visitor. It is important to anticipate them.

The differences outlined on the next 2 pages do exist. But they may not hold true in every rural community or in every city.



Small town is more likely to mean quick, personal service, but you may have to pay more because of reduced volume.



The "easy" part of making a move! Be sure you have explored all of the trade-offs before you get this far.



Quaint and quiet, but don't be disappointed if you can't find the selection of goods and services you are accustomed to in city or suburban malls.



## Some Differences Between Urban and Rural Living

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### URBAN

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### RURAL

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#### I. Peace and Quiet

The city is filled with the sounds of autos, buses and trains; with the odors of industry, with the sights and sounds of people pursuing their many different interests. This is overwhelming to some — exciting to others.

One can become independent and unknown. Your personal business is usually yours alone.



**Everything you need under one roof—shopping, entertainment, restaurants—you may also find that you have to stand in line and take a number.**

A house on the end of that long road where it's peaceful and quiet may be too isolated. Many have found it to be depressing.<sup>1</sup>

Loneliness is occasionally experienced even by people buying into developments. Sometimes it may be years before people build on other lots. Or a place that buzzes with activity in one season may be desolate in another.

Your arrival in a small community will definitely be noticed by the neighbors and they will probably follow your activities with interest. Friendliness is an individual matter that will depend on you and on them. Their willingness to go out of their way to be helpful seems almost characteristic.

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<sup>1</sup>It is also important to understand that great distances between houses make the provision of all kinds of services more difficult and more costly, not only for the owner, but for all other taxpayers who share the burden of public service cost.

#### II. Shopping

The city and its nearby malls are the marketplace. The variety of goods offered through outlets ranging from huge department stores to tiny specialty shops is exciting! Suburban shopping malls make it possible to shop in comfort regardless of the weather outside. Competition serves to keep prices in line. Everything a family needs is close at hand.

In the country, you may put a lot of miles on the car (and gas in the tank) getting to the store. The store may or may not be modern. You are not likely to find the selections you're used to. You may even have to mail-order some things.

#### III. Recreation and Entertainment

Opportunities for commercial entertainment and cultural stimulation are abundant. Night clubs, theatres, museums, major sports arenas and other attractions satisfy many different tastes.

City or neighborhood parks give children something to do—where they will have friends to play with.

There is plenty to do in the country if you are a sportsman or simply enjoy the outdoors. However, don't move into the area for retirement, thinking of spending time doing all of the things you enjoyed at age 20, or 50.

Fairs, festivals and other local events provide wholesome entertainment for the entire family.

Of course, television and radio are everywhere, but you may find that you cannot get the channels you want.

Some may be hopelessly bored in the country.



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URBAN

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RURAL

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**IV. Income**

Organized labor has achieved higher salaries and improved working conditions in many city businesses. Costs in getting to work are usually less. Opportunities and arrangements for second jobs and spouse working are often simpler for city dwellers.

Jobs are scarce—this is one of the biggest problems in rural communities. Wages are lower. Even agency people are often paid less than those in the city who hold similar positions.

Many move to the country but keep their city jobs. In northern counties a surprising number have a breadwinner who comes home only on weekends. Cost of commuting is high in time, energy and money.

**V. Streets and Roads**

City streets are usually wide and well-maintained. Driving in city traffic may be confusing or frustrating. Finding a place to park may sometimes present a problem.

The main roads in the country are generally good. But the back roads are gravel or dirt and sometimes pretty rough on the family car. Snow or mud can close them for days at a time.

**VI. Police—Fire—Ambulance**

The city is covered by an extensive police force and a network of efficient emergency services.

It may be that the nearest fire department, ambulance station, police post or sheriff's office is miles away. Long distances will be reflected in higher insurance rates. If the roads are poor, it may take a long time for emergency help to arrive. Such things will improve, but as they do—you will pay the cost in higher taxes.

**VII. Medical Care**

Highly competent medical care is usually available but may seem impersonal because of the many specialists who treat only specific ailments.

It is nice to think of calling the kindly country doctor but country doctors are likely to be especially busy. In five counties in Michigan's lower peninsula, there is only one doctor for each 3,000 people. People in some areas must drive over an hour to get to the nearest hospital.

**VIII. Schools**

School systems are large. The buildings will probably be well-equipped, with good curriculum choices and a wide range of after-school activities. Some city schools are old and have become fire hazards.

Some find these large systems impersonal and unresponsive to parent contact. Neighborhood associations have recently served as a means to greater parent-school involvement. A mix in the composition of the student body can provide opportunities for healthy ethnic interaction.

Children may sometimes have to meet the bus before daylight or not get home until after dark. They may not have the same opportunities in extracurricular activities or in the range of subjects offered.

In areas where a lot of people are moving in, the classrooms may be crowded and half-day sessions are common.

Added classrooms or improved curriculum will probably be dependent on tax increases.

**IX. Water Supply and Waste Disposal**

In the city, water unfailingly flows from a faucet and the sewage plant efficiently processes the waste. Garbage is picked up at the curb and zoning regulates unsightly clutter.

In the country, you will have your own well, a pump which can break down and a septic tank. Septic tanks work well only when slope and soil conditions are right. If not properly located, they can pollute the water you drink or swim in. The problem multiplies when too many are close together.



It is easy to understand why the experience of living on a secluded rural property can lose its glamour. After a period of time, relocated city people often learn they cannot be the naturalists or farmers they had hoped to be. They, in turn, set about to obtain ordinances and instigate community changes which re-establish those conveniences they left in the city. Problems in strained relationships with local long-time residents and other fellow city "transplants" can, and often do, result. The initial excitement and joy of country property ownership can change to one of irritation, extreme frustration, and unhappiness.

It is important that you should consider carefully which situations might be objectionable to you or other members of your family. The questions which need to be raised must deal with "us," "my family," "my spouse," and "me." What conveniences do "we" value? What necessities must "we" have?

The next critical step is to thoroughly investigate the particular community where property you might want is located. Asking about future plans will be as important as learning about present conditions.

## Hidden Costs — A True Case

There is more to the cost of any home than the monthly payments. This scenario follows a "lakefront case" but anyone planning a move to the country should read it!

**MRS. SELLER:** Sure we have our property for sale. It's not that we don't like it out here, but who in heck can afford it. We really never intended to be out here in the first place...

...but we were watching the ball game on T.V., and we saw this commercial on buying a piece of lake property.

...and it looked so great that the next Sunday we packed the kids in the car and came out to look it over.

...the \$11,000 price seemed rather high, but the payments were reasonable and that was what was really important to us; and it is such beautiful property.

*Continued on p. 10*

## Energy Costs of a Rural Location Now a Big Part of the Picture<sup>2</sup>

The choice between living in the built-up residential area of a city or suburb and living in the countryside is a basic lifestyle decision that has an important impact on the energy used by families.

As part of an extensive study of household energy use, MSU researchers compared Lansing area rural families (all living between 20 and 30 miles from the city) with urban residents (who lived within five miles of the city center).

While no important differences were found between urban and rural residential energy use, rural families used 42% more gasoline than did urban families. When gasoline usage was allocated to different functional activities of families, the differences were much more striking. Rural families used two and one half times as much gas per month for trips to work as did urban families, three times as much gas for food shopping and six times as much gas in chauffeuring children to school and school-related events.

The following bulletins on Energy Use are available from the Cooperative Extension Service Office in your county or the MSU Bulletin Office, P.O. Box 231, East Lansing, MI 48824.

### MSU ENERGY-USE BULLETINS

The Fossil Fuel Era: A Blip on the	
Scale of Time .....	E1100
Insulate Your Unfinished Attic .....	E1103
Weatherstrip your Doors and Windows .....	E1104
Insulate your Basement Walls .....	E1105
Wind Power .....	E1112
Designing Houses for Low Energy	
Consumption .....	E1118
Saving Energy and Doing Laundry .....	E1121
Design your Landscape to Conserve Energy ...	E1122
Crop Residue and Tillage Considerations in	
Energy Conservation .....	E1123
Insulate Yourself with Clothes .....	E1134
Fertilizer Management to Save Energy .....	E1136
Window Treatments for Thermal Comfort ....	E1141
Energy Conservation through Better Irrigation	
Practices for Homeowners .....	E1142
Energy Conservation through Better Irrigation	
Practices for Farmers .....	E1143
Conserving Energy in Home Hot Water Use ...	E1146
Home Hot Water Heating with Solar Energy ...	E1151
Keep Cool with Clothing .....	E1154
Heating your Home with Solar Energy .....	E1163
Energy Conservation — The Tax Approach ....	E1164
Energy Inputs and Returns from Various	
Cropping Systems .....	E1165
Reducing Energy Requirements for Harvesting,	
Drying and Storing Grain .....	E1168
Running out of Energy .....	E1173
Energy and Ecosystems .....	E1174
Energy and World Food Production .....	E1175
Developing an Energy Policy .....	E1176
Where Houses Lose Heat .....	E1193
A Case for Wood as a Home Heating Fuel ....	E1214

<sup>2</sup>Morrison, Keith E. Quiches. Energy Impacts on Michigan Families. MSU, 1977.



... we decided to buy it, and for the first couple of months everything was just fine.

*(A quick check with realtors in four Michigan counties showed prices for the kind of lake development properties offered in each of these areas to range from \$10,000 to \$35,000. It is possible that a buyer may encounter asking prices higher or lower than these figures.)*

**MRS. SELLER:** We fell in love with the place, and about every weekend the kids and I played in the lake while my husband fished...

... so we decided we would build out here and move out for good; and that's when the fun began.

... in the first place, we found that there were a lot of property deed restrictions—like the size of the house and the style of it. But that didn't bother us.

... what did bother us was that we were forced to use all kinds of licensed experts for the plumbing and electrical work.

... I guess we should have shopped around. But the contractor had a deal with the developer, so we decided to use this contractor. And it ran the cost of the house about 20% more than if we had used some other contractor.

*(Factors contributing to these increased costs may have been: details in excess of specification, settlement fees, financing, proration of taxes or other expenses not mentioned in the advertised price of the property. Careful selection of building plans or evaluation of existing structures is critical.)*

**MRS. SELLER:** Well, about the time we got the house started, the kids and I began sailing on the lake, and that's when we got a bill for \$180 for the annual fee to use the lake...

... I guess they might have told us about it, but if they did it sure went right over my head. We had no idea we were going to be charged for using the lake.

*(The dollar amounts for different charges may vary widely. The figures used throughout this narrative are typical and less than maximum.)*

**MRS. SELLER:** Then the neighbors wanted to improve the streets, and they decided they would assess us \$500 to fix the streets...

... and the next time they came around they wanted better curbs and gutters. So it cost us \$500 more to fix the curbs and gutters. And then we found we had to pay \$200 to improve the sewage treatment facilities.

... while we were building the house, I was on my way out to get a new coat for the winter, and I ran across the contractor who asked me to stop in to pay some hook-up fees.

... he didn't think it would cost much, but would you believe that it cost 300 bucks to hook

up the water, and 100 bucks a year for a service charge? It cost another \$400 to hook up the sewer, and the service charge is another \$120 a year for that.

... in the spring they wanted 25 bucks just to open the swimming pool and the golf course.

... we don't have anything to say about what the developer will build or charge us. For instance, they built some new boat docks and we had to pay \$150 apiece for those.

*(A problem exists in defining where and when the developer's responsibility ends and the owner's begins. Liability for costs and management may not be clearly spelled out, either in respect to initial or long run responsibilities. It is important for perspective buyers to know what their rights and liabilities are, and what services will be provided by the developer and the local government.)*

**MRS. SELLER:** During the winter we found that we didn't have enough insulation, and we had to put more into this new house...

... then we had to hook up to the main gas line, and that cost us \$150.

... my husband couldn't shovel the snow as far as the road, and consequently, we had to buy a new \$400 snow blower.

... on top of these costs, we had to pay for the shrubs and turf to fix up where they built the house.

... and we have to pay for sand and gravel to fix the road and a monthly charge for rubbish pickup.

... so here's what we have in this place: besides the cost of the house, which is plenty, we've invested at least \$3,000 above the purchase price of \$11,000. And to top it off, our yearly taxes and assessments out here are about \$1,200.

... as I say, we really like this place and we like living out here, and we hate to leave, but who the heck can afford it. So we are trying to sell out and move back to town.

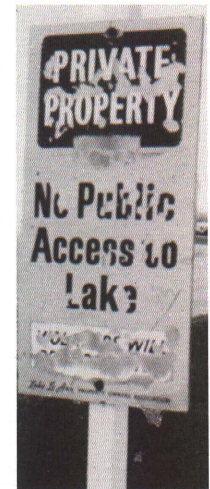
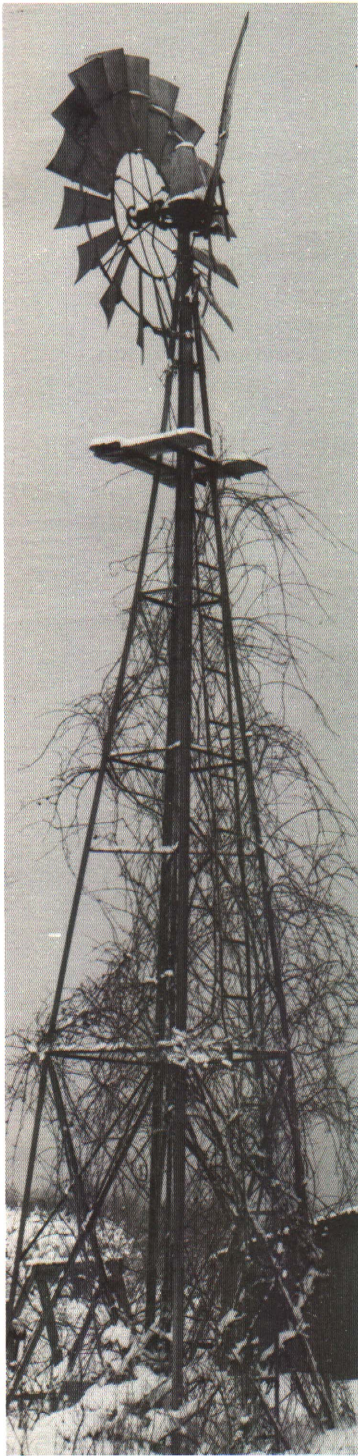
*(Our friend's story points out the fact that there may be more to the cost of a lakefront home than the initial monthly payments. Mrs. Seller should have also figured in how much commuting to work on a daily basis would have cost them... and the effect of higher food prices in an outstate area.)*

## REMEMBER:

- It pays to ask questions.
- It pays to read everything you can get your hands on. And...
- It pays to get dollar and cents answers to your questions.



# The Many Faces of Country Living



all this — and more





## CHAPTER III.

# Choosing Your Place

**B**efore signing your name on the bottom line and thereby committing yourself, your family, your savings and even your future earnings, you should assure yourself that you are making the right choice. There are key questions you should answer before making a major investment in country living property.

To help you ask the proper questions and make the right decisions, a number of essential site and property features will be discussed. Compare these features and their limitations with the country living situation you seek. You should not be surprised to find that your ideals may have to be compromised or that you had better not sign the bottom line.

### Legal Property Description

When considering the purchase of country property, it is essential to know what you are buying. A property may be so pleasing to the eye that you are carried away and look no farther. This is a common mistake. Beyond the visual features that capture the eye and the imagination are a multitude of legal property descriptions which must be understood to assure realization of your country living objective.

### Questions You Must Answer

#### 1. Physical Location

##### a. What is a land description?

The extract on pages 13 and 14 from a recent *Land Atlas and Plat Book* produced by Rockford Map Publishers Inc. explains a land description. A *Plat Book* is available for most Michigan counties at local libraries, the offices of assessors, register of deeds, planners and the county Extension Director. Or *Plat Books* may be purchased directly from the publisher.

To locate your property in the *Plat Book*, simply turn to the page describing your township and locate your property by finding the proper section number and last property owner name.

##### b. Where do I find information on current property value, improvements and easements?

A card containing all of this information is filed in the county assessor's office or, if the area is a charter township, it is in the township assessor's office.

##### c. What are the long-term land use plans for my proposed property and neighboring properties?

Consult the land use maps and comprehensive land use plans maintained by your township, county or regional planning commission.



Nice spot for that dream home . . . Do you really know what you are buying? Are there any land use restrictions? Is there an acceptable groundwater supply where you want to build?



# IMPORTANT FACTS ABOUT LAND DESCRIPTIONS

LAND MEASUREMENTS, TOWNSHIPS, SECTIONS,  
MEANDERED WATER, GOVERNMENT LOTS, ETC.

## WHAT IS A LAND DESCRIPTION?

A LAND DESCRIPTION IS A DESCRIPTION OF A TRACT OF LAND IN LEGALLY ACCEPTABLE TERMS, SO AS TO SHOW EXACTLY WHERE IT IS LOCATED AND HOW MANY ACRES IT CONTAINS.

## TABLE OF LAND MEASUREMENTS

LINEAR MEASURE		SQUARE MEASURE	
1 inch-----	0.0833 foot	144 sq. in.-----	1 sq. ft.
7.92 inches-----	1 link	9 sq. ft.-----	1 sq. yd.
12 inches-----	1 foot	30 1/2 sq. yds.-----	1 sq. rod
1 vara-----	33 inches	16 sq. rods-----	1 sq. chain
2 1/2 feet-----	1 vara	1 sq. rod-----	272 1/4 sq. ft.
3 feet-----	1 yard	1 sq. chain-----	4356 sq. ft.
25 links-----	16 1/2 feet	10 sq. chains-----	1 acre
25 links-----	1 rod	160 sq. rods-----	1 acre
100 links-----	1 chain	4840 sq. yds.-----	1 acre
16 1/2 feet-----	1 rod		
5 1/2 yards-----	1 rod		
4 rods-----	100 links		
66 feet-----	1 chain		
80 chains-----	1 mile		
320 rods-----	1 mile		
8000 links-----	1 mile		
5280 feet-----	1 mile		
1760 yards-----	1 mile		

In non-rectangular land descriptions, distance is usually described in terms of either feet or rods (this is especially true in surveying today), and square measure in terms of acres. Such descriptions are called Metes and Bounds descriptions and will be explained in detail later.

In rectangular land descriptions, square measure is again in terms of acres, and the location of the land in such terms as N 1-2 (north one-half), SE 1-4 (south east one-fourth or quarter), etc., as shown in Figures 2, 3, 4 and 5.

## MEANDERED WATER & GOVERNMENT LOTS

A meandered lake or stream is water, next to which the adjoining land owner pays taxes on the land only. Such land is divided into divisions of land called government lots. The location, acreage and lot number of each such tract of land, was determined, surveyed and platted by the original government surveyors.

The original survey of your county (complete maps of each township, meandered lakes, government lots, etc.) is in your courthouse, and this original survey is the basis for all land descriptions in your county (See figure 1).

### IMPORTANT

THE GOVERNMENT LOT NUMBER GIVEN TO A PIECE OF LAND IS THE LEGAL DESCRIPTION OF THAT TRACT OF LAND.

### HOW CAN YOU TELL WHETHER WATER IS MEANDERED OR PRIVATELY OWNED?

On our township maps, if you find government lots adjoining a body of water or stream, those waters are meandered. If there are no government lots surrounding water, that water is privately owned, the owner is paying taxes on the land under the water, and the owner controls the hunting, fishing, trapping rights, etc., on that water, within the regulations of the State and Federal laws, EXCEPT where such water is deemed navigable, other rulings may sometimes pertain.

As a generality (but not always), meandered water is public water which the public may use for recreational purposes, fishing, hunting, trapping, etc., provided that there is legal access to the water, or in other words, if the public can get to such waters without trespassing. There still is much litigation concerning the same to be decided by the courts.

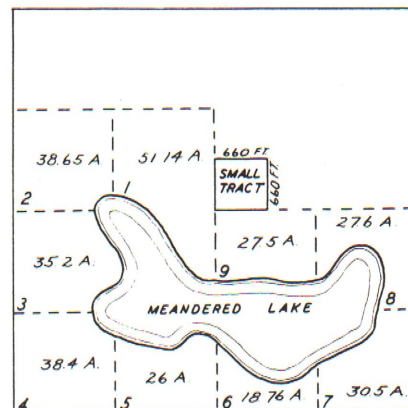


FIGURE 1

## SAMPLE SECTIONS SHOWING RECTANGULAR LAND DESCRIPTIONS, ACREAGES AND DISTANCES

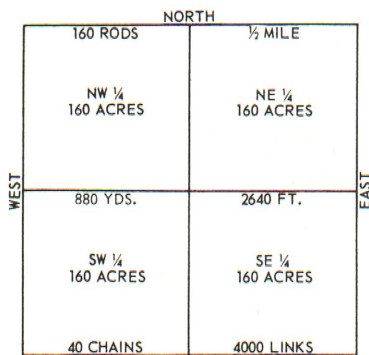


FIGURE 2

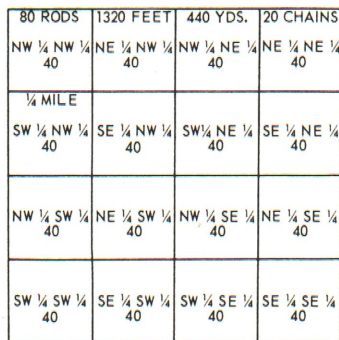


FIGURE 3

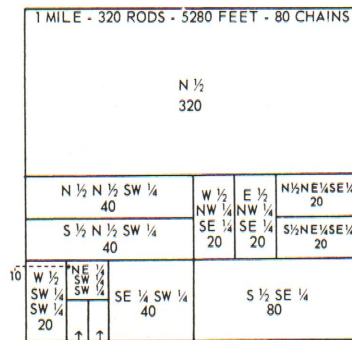


FIGURE 4

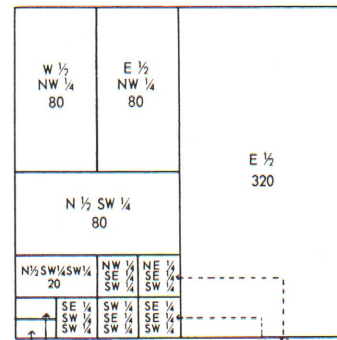


FIGURE 5

## THE BEST WAY TO READ LAND DESCRIPTIONS IS FROM THE REAR OR BACKWARDS.

Descriptions of land always read FIRST from either the North or the South. In figures 2, 3, 4 and 5, notice that they all start with N (north), or S (south), such as NW, SE, etc. They are never WN (west north), ES (east south) etc.

IMPORTANT: It is comparatively simple for anyone to understand a description, that is, determine where a tract of land is located, from even a long description. The SECRET is to read or analyze the description from the rear or backwards.

EXAMPLE: Under figure 4, the first description reads E 1-2, SE 1-4, SW 1-4, SW 1-4. The last part of the description reads SW 1-4, which means that the tract of land we are looking for is somewhere in that quarter (as shown in figure 2). Next back we find SW 1-4, which means the tract we are after is somewhere in the SW 1-4 SW 1-4 (as shown in Figure 3). Next back, we find the SE 1-4, which means that the tract is in the SE 1-4 SW 1-4 SW 1-4 (as shown in figure 5). Next back and our last part to look up, is the E 1-2 of the above, which is the location of the tract described by the whole description (as shown in figure 4).

## TO INTERPRET A LAND DESCRIPTION - LOCATE THE AREA ON YOUR TOWNSHIP PLAT, THEN ANALYZE THE DESCRIPTION & FOLLOW IT ON THE PLAT MAP.



# IMPORTANT FACTS ABOUT LAND DESCRIPTIONS

## TOWNSHIP SURVEY INFORMATION

DIAGRAM SHOWING HOW SECTIONS ARE NUMBERED IN A TOWNSHIP

6	5	4	3	2	1
7	8	9	10	11	12
18	17	16	15	14	13
19	20	21	22	23	24
30	29	28	27	26	25
31	32	33	34	35	36

FIGURE 6  
TOWNSHIPS

Theoretically, a township is a square tract of land with sides of six miles each, and containing 36 sections of land. Actually this is not the case. Years ago, when the original survey of this state was made by the government engineers, they knew that it was impossible to keep a true north and south direction of township lines, and still keep getting township squares of 36 square miles. As they surveyed toward the north pole, they were constantly running out of land, because the township lines were converging toward the north pole.

If you will turn to one of the township maps in this plat book, you will notice that on the north and on the west of each township, there are divisions of land which show odd acreages. In some townships, these odd acreages are called government lots (because they were given a lot number), and at other times left as FRACTIONAL FORTIES OR EIGHTIES. It was at the option of the original government surveyors as to whether they would call these odd acreages government lots, or fractional forties and eighties.

The reason for these odd acreages is that the government surveyors adjusted for shortages of land which developed as they went north, by making fractional forties, eighties or government lots out of the land on the west side of a township, and the same for the land on the north side

**A CONGRESSIONAL TOWNSHIP  
CONTAINS 36 SECTIONS OF LAND  
1 MILE SQUARE**

**A CIVIL OR POLITICAL TOWNSHIP  
MAY BE LARGER OR SMALLER THAN  
A CONGRESSIONAL TOWNSHIP.**

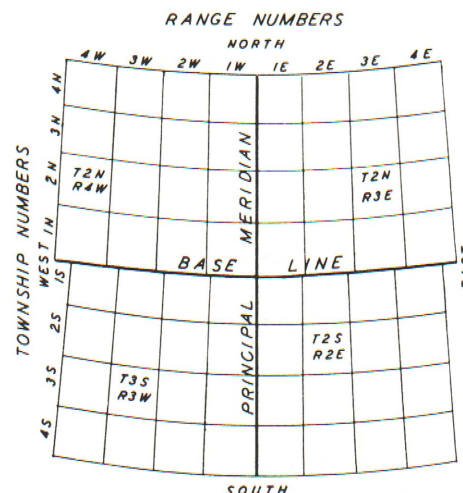


FIGURE 7

of a township to keep east and west lines running parallel. In other words it was impossible to fit full squares into a circle.

Townships sometimes vary in size from the regularly laid-out township. (see figure 6). Suppose that the dotted line in figure 6 is a river separating two counties. The land north and west of the river could be a township in one county, the land south and east could be a township in another county. Whichever county the land is in, it still retains the same section, township and range numbers for purposes of land descriptions.

Each township has a township number and also a range number (sometimes more than one of each if the township is oversized, or a combination of more than one township and range). Government surveying of townships is run from starting lines called base lines and principal meridians. Each township has a township number. This number is the number of rows or tiers of townships that a township is either north or south of the base line. Also each township has a range number. This number is the number of rows or tiers of townships that a township is either east or west of the principal meridian (See figure 7). EVERY DESCRIPTION OF LAND SHOULD SHOW THE SECTION, TOWNSHIP AND RANGE IT IS LOCATED IN.

**TOWNSHIPS MAY BE EITHER NORTH OR SOUTH OF THE BASE LINE.  
RANGES MAY BE EITHER EAST OR WEST OF THE PRINCIPAL MERIDIAN.**

## METES AND BOUNDS DESCRIPTIONS AND EXPLANATION OF DIRECTION IN TERMS OF DEGREES

**WHAT IS A METES AND BOUNDS DESCRIPTION?** It is a description of a tract of land by starting at a given point, running so many feet a certain direction, so many feet another direction etc., back to the point of beginning. **EXAMPLE:** In figure 1 notice the small tract of land outlined. The following would be a typical metes and bounds description of that tract of land. "Begin at the center of the section, thence north 660 feet, thence east 660 feet, thence south 660 feet, thence west 660 feet, back to the point of beginning, and containing 10 acres, being a part of Sec. No. etc."

**IMPORTANT:** To locate a tract of land from a metes and bounds description, start from the point of beginning, and follow it out (do not read it backwards as in the case of a rectangular description).

The small tract of land just located by the above metes and bounds description could also be described as the SW 1-4 SW 1-4 NE 1-4 of the section. In most cases, the same tract of land may be described in different ways. The rectangular system of describing and locating land as shown in figures 2, 3, 4 and 5 is the most simple and almost always used when possible.

A circle contains 360 degrees. Explanation: If you start at the center of a circle and run 360 straight lines an equal angle apart to the edge of the circle, so as to divide the circle into 360 equal parts, THE DIFFERENCE OF DIRECTION BETWEEN EACH LINE IS ONE DEGREE.

In land descriptions, degree readings are not a measure of distance. They are combined with either North or South, to show the direction a line runs from a given point.

## HOW TO READ DESCRIPTIONS WHICH SHOW DIRECTIONS IN TERMS OF DEGREES

In figure 8, the north-south line, and the east-west line divide the circle into 4 equal parts, which means that each part contains 90 degrees as shown. Several different direction lines are shown in this diagram, with the number of degrees each varies east or west from the north and south starting points (remember again that all descriptions read from the north or south). We all know what north-west is. It is a direction which is half-way between North and West. In terms of degrees the direction north-west would read, north 45 degrees west. (See figure 8).

## EXAMPLE OF A LAND DESCRIPTION IN TERMS OF DEGREES

At this time, study figure 8 for a minute or two.

In figure 8, notice the small tract. The following metes and bounds description will locate this small tract. "Begin at the beginning point, thence N 20 degrees west—200 feet, thence N 75 degrees east—1320 feet, thence S 30 degrees east—240 feet, thence S 45 degrees west—420 feet, thence west—900 feet back to the point of beginning, containing so many acres, etc."

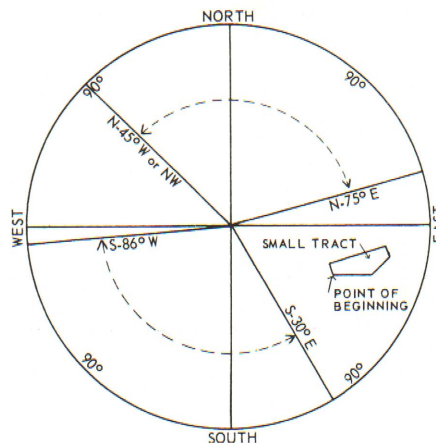


FIGURE 8



d. How can I be sure the property is where the seller says it is? And how can I be sure there is a clear title to the property?

This information is filed with the county register of deeds. To be sure about your property, it is best to obtain the assistance of a reputable attorney.

## 2. Political Location

a. Why should I pay attention to the county and township within which my country property is located?

Before purchasing property, you should determine from these units of government what services they provide to property owners and what the annual millage is for those services. A \$2 per acre property tax on undeveloped land may suddenly change to \$1,600 or more when the acre is developed.

b. What significant differences between townships and counties should I explore?

Neighboring townships and counties may have significantly different controls over land and property development. Various zoning ordinances and comprehensive plans may be very restrictive. However, such restrictions may be in the best interest of maintaining the long-term quality of your property and your investment in that property. For good and sufficient reasons, a property owner may apply for a variance from some local restrictions.

## 3. Special Districts

a. What are special districts?

Special districts are groups of properties designated for specific local improvement assessments or regulations. A tax or assessment district may exist to pay for drainage ditches, sewer, water and street lighting facilities, schools, and lake level control. Other districts exist where special land use controls or regulations are established. Such districts may restrict development in flood plains, farm or open space, or near natural or scenic rivers. Be sure you identify the monetary and development costs associated with the districts bounding your property.

b. What other land use restrictions should a potential property owner investigate?

State statutes and local ordinances may place a large number of restrictions on the use of your land. Permits are required prior to well drilling, building, installation of home sewage disposal systems, vegetative removal from one acre or more or within 500 feet of a lake or stream, construction in the flood plain and building a dam across a stream. Denial of one of these permits may make it impossible for you to develop your property. Local ordinances may prohibit raising farm animals, allowing pets to roam free, building fences, erecting signs, engaging in a home-business, allowing weeds to grow tall in your yard and maintaining a compost pile.

# Physical Property Description

As important and limiting as legal property factors are physical property features. Remember, before you are carried away by the appearance of a perfect property, you may not have seen the property in the dead of winter, after a heavy rain storm, during the mosquito or black fly season. You may not know if the groundwater table is too high for a septic system, if earth and rock formations are too dense for an adequate water supply system, if the soil is too sandy to grow desirable plants, or too high in clay or organic material for safe construction of a basement or foundation, or if an eroding lake or stream bank will slowly or rapidly consume your property. The presence of any one of these features should make you think twice before purchasing property.

## Questions You Must Answer

### 1. Geology

a. Is it possible to obtain an acceptable groundwater supply from underlying earth and rock formations?

If you plan to use a well, find out from your county health department or the nearest regional office of the Michigan Department of Natural Resources (DNR) whether the property in question is likely to have a usable and sufficient supply of water available from underground formations. Verify your information by determining the experience of nearby neighbors. Some idle, partially built and even completed country homes in Michigan attest to the dire consequence of not determining availability of water before construction.

b. Do the geologic features in the area pose any problems for home construction?

Geological formations are not always stable. Where rock formations are near the surface or are actually at the surface of your land, several precautions are necessary. Natural movement may be characteristic of rock formations with fissures, faults and other breaks. The most severe consequence of this condition is failure of home foundations and contamination of well water supplies where septic tank wastes flow through openings in rock formations without the benefit of filtration. Your regional DNR office can provide you with the needed information.

c. Though a bluff is often scenic, might it also be a high risk erosion zone?

A bluff or steep bank near a stream, river or lake may be receding at a surprising rate. A rate of 20 feet per year is not unusual in some places and severe property loss is the consequence. Your regional DNR





A receding bluff has left an unexpected and costly property loss: an exposed septic tank and drain field.

office can provide you with advice on avoiding this hazard.

## 2. Soils

a. How do I determine the range of suitable uses for my soil and land?

Michigan is endowed with a wide range of soil types. While some will accommodate a wide variety of uses, other soils require extra expense and precaution. Still other soils are totally unsuitable for certain uses such as septic tank systems, building foundations and roads. It is not uncommon for the unwary to discover that his newly purchased property is "unbuildable." The local office of your county Soil Conservation District or the U.S. Soil Conservation Service can answer questions about safe soil and land uses on your property.

A not uncommon spring scene in the country, representing a delay for commuting and emergency vehicles.



## 3. Weather and Climate

a. In this age of modern equipment, building materials and clothing, why should I be concerned about weather and climate?

A remarkable number of nature's forces are controlled and overlooked by residents in metropolitan areas. However, some of these overlooked natural elements can make country living difficult, dangerous and costly. Some things to determine from nearby property owners are:

- (1) How cold does it get in winter, and how is this going to affect my heating bill and comfort?
- (2) How severe can the wind be?
- (3) Are tornadoes common?
- (4) Is fog or overcast sky common?
- (5) Is standing water common after rainfalls?
- (6) How deep does the snow get and how badly does it drift?
- (7) Does the access road become impassable for any period of time due to mud, flood, ice, snow or fallen trees?
- (8) Is my property in danger of being flooded?

Your local planning commission or department is likely to have maps and other information to assist you in obtaining local flood hazard information.

## 4. Erosion Hazard

a. Why is erosion hazard so important to a potential property purchaser?

Erosion hazard is the product of several physical property features discussed above. A Michigan statute requires that most construction projects within 500 feet of a lake or stream first require a permit and a



guarantee that soil loss will be controlled. On steep lands erosion control is difficult and costly. Disturbance of vegetation on easily blown soils such as sand dunes can start a succession of events that may destroy many acres of land. Even small bluffs next to streams, rivers and lakes can be a sign that the property is being eroded away each year. Homes and entire properties have been lost to this natural action. Find out what precautions must be exercised on your property from your local Soil Conservation District or U.S. Soil Conservation District Office.

## 5. Flood Hazard

a. I know floods are devastating and costly, but how do you control an act of God?

Floods are a natural phenomena, only man makes them worse through improper use of the land. But a wise property purchaser can avoid them very easily. Although much of Michigan's streamside, riverside and lakeside property is lowland and may appear to be desirable residential properties during most of the year, it may flood annually, or once in 50 years. Unless you are willing to be flooded, and purchase flood insurance if it is available, your wisest move is to stay out of the flood plain. You can't control an act of God, but you can stay out of the way. Don't let a low purchase price fool you—the cost of damages are likely to be high, and you can have a hard time selling after the property has flooded once. Consult with your local or regional planning commission or with the regional office of the DNR to determine where the flood-prone properties are and stay out of them.

## Life Support Features

A common oversight is to buy on the basis of appearance alone. Although a property carries with it many other important features such as taxes and some convenience services, the "life support features" must be examined with extra care. To exist on your country property you must first identify the availability of certain necessities. These are a water supply, convenient and safe waste disposal, land that supports a building foundation, energy, and communication facilities.

## Questions You Must Answer

### 1. Water Supply

a. Does your property have a reliable source of water?

(1) If you must drill a well, determine that there is, in fact, water of suitable quantity and quality to extract. The county health office, neighboring property owners and the regional office of the DNR can assist you in making that judgement. For a general idea of water availability in your locality, two maps



High and dry... and abandoned, when the owner found out too late that there wasn't adequate groundwater available for a well.

from the Water Resources Division of the U.S. Geological Survey can be very useful. They are "General Availability of Groundwater in the Glacial Deposits in Michigan" and "General Availability and Quality of Groundwater in the Bedrock Deposits in Michigan."

Most Michigan counties require that a permit be issued prior to well construction.

Remember that proper location and construction of a well are extremely important. There is no substitute for a reputable well driller. He may cost more, but in the long run it will be a saving. For example, one driller may talk you into an "economy" package utilizing a 2 inch well. Only when you require well maintenance at a future date will you discover that a 4 inch well has many advantages. A reputable installer would have told you that the small additional cost in the beginning would have saved you money and headaches in the long run.

(2) If the property has a well, obtain its specifications from the seller or your local health office. Or request the "well log" filed with the Michigan Department of Natural Resources Geological Survey Division. Check with neighboring property owners to determine where there are problems in that locality to look out for such as falling water table, salinity, iron or frost and that the well is in a serviceable location.

(3) If the property is served by a public water supply line, determine whether hookups are mandatory, the hookup fee, annual service charge and consumption fee schedule. If the water supply system is operating at capacity, a new facility may be imminent and so too will be a change in the fee schedule.

(4) Only where public water or satisfactory well water is unobtainable should a property owner consider surface water supplies. All sources, however, are subject to easy contamination. Therefore, special precautions and expenses should be anticipated to protect and treat a surface water supply.



*b. Is your water suitable for drinking?*

(1) If you must construct a well or if the property already has a well, be sure these minimum distances are observed. (On sandy soils even greater distances are recommended.) Minimum separation between well and:

- waste disposal lagoon — 300 ft.
- cesspool — 150 ft.
- livestock and poultry yards — 100 ft.
- privies and manure piles — 100 ft.
- silo pits, seepage pits — 150 ft.
- septic tanks and disposal fields — 100 ft.
- gravity sewer or drain (not pressure tight) — 50 ft.
- gravity sewer or drain (pressure tight) — 25 ft.

(2) Always consult your county health office first. Before purchasing a property, make sure the water is safe for drinking.

- (a) Never use water which has not been inspected and approved by the county health office.
- (b) If your site does not have an established water supply, check with your county health office to determine whether certain problems might be common in your area.
- (c) Check with neighboring property owners to determine whether there may be other water supply problems such as odor, salt taste, iron, hardness (carbonates) or color.
- (3) If a surface water supply is utilized or if you plan to develop such a source, use extreme caution.
  - (a) Most surface water supplies are easily contaminated by overland flow of water, air-borne pollutants, floodwaters and surface traffic of wildlife, domestic animals, pets and humans.
  - (b) All surface sources, including springs, seeps, ponds, lakes, streams, irrigation ditches and cisterns must be carefully protected, managed, treated and frequently analyzed to provide reasonable safety.

*c. How much water will you need?*

(1) Determine your minimum daily requirements from the following estimates:

- 30 to 70 gallons for each person
- 35 gallons for each milk cow
- 6 to 12 gallons for each horse

(2) Storage may be needed for certain additional water uses:

- 700 gallons are needed for 1 inch of water on a lawn or garden of 1,000 square feet.
- Your local fire department may not have equipment capable of carrying large amounts of water to a fire. For your own protection and for reduced fire insurance premiums, a half acre pond should be developed within a few hundred feet of your country home.

*d. How much will your water supply cost?*

(1) Well drilling costs \$4.50 to \$10 per foot. Remember that most wells range in depth from 100 to 300 feet. Add to that cost up to \$20 for a permit and up to \$500 for pumping and storage equipment.

(2) A public water supply may cost up to \$1,000 in hook-up fees, \$200 in annual use fees and \$50 in annual service charges.

(3) Surface drinking water supply costs can range from near-zero, to several thousand dollars to develop depending on sources, treatment, storage and equipment.

(4) Pond construction for irrigation, recreation and fire protection may cost up to \$5 per yard of earth material excavated. Where excavation is possible with only a bulldozer, costs are considerably less.

(5) Your rural status may qualify you for low interest loans on water related construction under the Farmers Home Administration (FmHA) of the U.S. Department of Agriculture. Farm ponds and other conservation practices are occasionally eligible for cost sharing assistance under the Agricultural Stabilization and Conservation Service (ASCS) of the U.S. Department of Agriculture. Consult with your county ASCS Committee.

*e. Where is more information available on water supply needs, regulations, equipment designs and health precautions?*

Information bulletins that apply to rural water supply are produced and distributed by the Michigan State University Cooperative Extension Service, the Michigan Department of Public Health, the Public Health Service with the U.S. Department of Health, Education and Welfare, and the Agricultural Research Service in the U.S. Department of Agriculture.

## **2. Sanitary Waste Disposal**

*a. What are my options for disposing of domestic sewage?*

There are basically three waste disposal options: 1) connecting to a conventional public collection and treatment system, 2) on-site disposal through the use of a septic system and 3) on-site disposal through the use of a "non-conventional system" such as chemical, incinerator or composting units.

*b. What is the best waste treatment system for my site?*

Where a public sewer system is available, use it. In some lake and stream communities, hookup to a public system is now required.

If a public sewer system is not available, the most commonly used method is the septic system. This system works well where: it is correctly sized, the groundwater table is at least 4 feet below the ground



surface, the percolation rate is greater than one inch per hour, there is space to keep the system adequately isolated from wells, lakes, streams, foundations and property lines, and there is no flood hazard.

Where a septic system is not possible, alternate non-conventional systems such as septic "mounds," incinerating toilets, chemical toilets or composting toilets may be considered. However, many county health departments do not yet recognize these newer approaches to sanitary waste treatment as being acceptable.

c. Who establishes regulations and standards for home disposal of wastes?

The local health department in your city, village, charter township or county controls home waste disposal system installation through ordinances, permits and inspections. Consult with the appropriate local official before committing your dollars to any system.

d. How far should my septic system be isolated from other property features?

General guidelines are shown in the following tables. (Local regulations may vary slightly.)

#### Recommended Minimum Spacing

	Septic Tank	Drain Field
	Minimum Distance (Feet)	
Property Line	10	10
Dwelling Foundation	8	10
Well	50	50
Lake or Stream	25	50

e. How large should a septic tank be?

#### Recommended Minimum Sizes

House Size (No. of Bedrooms)	Tank Capacity Without Garbage Grinder (Gal.)	Tank Capacity With Garbage Grinder (Gal.)
2, or less	750	1000
3	900	2-750
4	1000	1-1000 plus 1-500

Each additional bedroom -400 gallons of capacity.

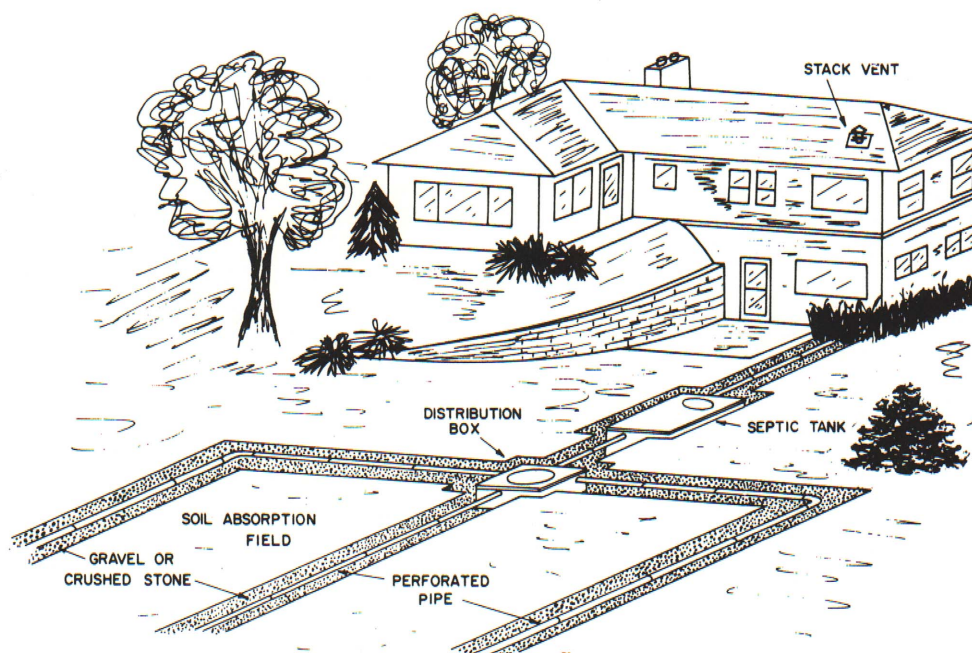
Septic tanks for lake cottages should be designed the same as normal dwellings because many of them will be used for permanent retirement homes in the future.

f. How much area will I need for a septic system absorption field?

A minimum of 225 square feet or 150 feet of trench are required in very high percolation rate soils. But where the percolation rate is 30 to 45 minutes per inch, 900 square feet or 600 feet of trench will be required.

g. How much does it cost to install a septic system?

An average septic tank installation costs over \$1,000 (\$1,500 is not unusual). A mound system costs \$2,300 to \$3,000 and holding tank systems cost \$2,000 to \$4,000 with an additional monthly pumping charge of \$70 to \$100.



A typical household septic tank system.



*h. Will a well-designed septic system operate unattended?*

Septic systems must be checked and maintained at regular intervals. Septic tanks are usually cleaned once every one to three years at a cost of \$50 to \$100.

*i. What will a public sewer system cost me?*

The hookup fee to a public waste treatment system costs several hundred dollars. In some cases, the fee is as high as \$2,000. Annual assessments may range from less than \$100 to several hundred dollars. User fees are often similar to public water supply fees. A quarterly charge of \$10 to \$50 can be expected.

### **3. Solid Waste Disposal**

*a. In the country, who handles disposal of garbage trash and other solid wastes?*

You do. Although disposal of your own wastes on your own property is still permitted in some areas, don't count on it. It tends to be unsightly, unsanitary and eventually a local ordinance is likely to prohibit the practice.

Solid waste disposal is today a highly regulated operation. Depending on your location, solid waste disposal may be accomplished through a private collection and disposal firm or a locally supported public operation which either collects from your site or requires you to deliver your wastes to a central location.

*b. What does solid waste disposal cost?*

Whether you are served by a public or private operator, solid waste disposal is likely to cost you \$3 to \$10 per month.

### **4. Foundation Support**

*a. How do I determine that my property will support a house-foundation, other structures or roads?*

Soils can be deceptive. Even though the soil seems firm underfoot and does not appear to be excessively wet, it may be totally unsuited for your proposed uses. By all means, consult with your local Soil Conservation District or the U.S. Department of Agriculture's Soil Conservation Service personnel first. Their service is free and the information they provide you may mean the difference between a happy building situation and costly foundation failure or annual road break-up.

### **5. Energy**

*a. What will energy cost me in a rural area?*

Energy is expensive in rural areas. First, it may not simply be a matter of turning on a valve or switch. A sizable additional fee may be required to bring an electrical line or gas service pipe to your property from the nearest service line. Consult your local



**One of many soil problems to be aware of—high water table resulting in water around foundation and in basement.**

utility about prevailing rates. Some energy forms such as bottled gas and fuel oil may be trucked in. If you change from natural gas in an urban area to bottled gas in a rural area, your winter heat and fuel may increase three to five fold or more. Fuel oil rates are also likely to increase.

### **6. Communication Facilities**

*a. What does it cost to have a telephone in rural Michigan?*

More than you think! The connection fee may be substantial if new wire must be strung for any distance. Consult your local telephone utility representative for prevailing hookup rates. In addition, remember that many more of your calls are likely to be billed at long distance rates.

*b. Why not just forget about the telephone?*

For most families in a rural setting, the telephone may be your only means of obtaining emergency assistance. In this respect, it is vital. The telephone, though expensive, is also a money-saver in that it allows you to call rather than drive to meet certain obligations.

## **Conclusion**

To make sure that you are making the right decision regarding the purchase of country property, add up the costs and inconveniences associated with the property features described above. Break the costs down into "start-up costs" and "continuing costs." Can you afford it? Then consider the services and conveniences you must forego. Is it worth it? If so, you have laid the tangible groundwork needed to help you decide whether or not to sign the bottom line.



## Housing to Choose From

High-rise apartments are few and far between in truly rural sections of Michigan. Otherwise the full range of housing choices is almost as broad as in the city.<sup>2</sup> Single family detached homes come in every size, style and condition. They may be stick built or modular. Condominiums have sprung up rapidly in resort areas, and mobile homes have won acceptance as a permanent housing choice. Old farmhouses are being restored and cottages converted to year-round use.

Reasons for choosing one over the other and rules for negotiating are basically the same as in the city.

This section will deal briefly only with those aspects that you just might encounter for the first time in making your move to live in a rural area.

E-847, "Buying a House" and HG 182, "Selecting and Financing a Home" are available from the MSU Cooperative Extension Service in your county or write: MSU Bulletin Office, P.O. Box 231, Michigan State University, E. Lansing, MI 48824.

## Financing

Rural areas are not known for an abundance of mortgage money or favorable terms for home financing. And, your "city" bank is not likely to extend a mortgage on your country property — unless it has a branch in the rural location. Therefore, you should plan to do some shopping for the least expensive mortgage money available to you. This may vary from county to county. Going just a few miles could make a difference in the amount of down payment and the interest rate. Get this information before deciding on a specific location. Avoid lending institutions requiring substantial application fees, premiums or service charges for money (points).

Don't be discouraged if one bank rejects your application; they may be appraising your purchase under old standards. Keep shopping among other local lending institutions; loaning and appraisal policies differ.

You may run into reluctance to lend money on property in a particular location. "Redlining" has been practiced in rural areas as well as in city neighborhoods. Take a skeptical look at the property

before you proceed in your search for financing.

Be sure you are guided by an attorney's advice before signing a land contract. There are dozens of pitfalls to avoid with this type of financing: the right of prepayment, obtaining satisfaction of mortgage when fully paid, the right to sell part of the property and obtain a release from the mortgage and the difficulty of obtaining long-term amortization.

Even before you look at any property, determine the amount of cash down payment you can comfortably make and the maximum monthly payments you can afford to meet (monthly payment includes principal, interest, taxes, insurance, heat, utilities and so on). The amount of money a family can reasonably spend for housing varies according to how much money is required to meet their needs and satisfy other priorities.

Anticipate additional costs related to country living as described elsewhere in this publication. Do not be carried away by property that does not fall within the down payment requirement and monthly budget you can afford. This requires strong self-discipline but will prevent your "going-in over your head."

Consultation with bank personnel is strongly advised. This will be a convincing method of assuring them of your commitment, desirability and sincerity. Do this in person.

You may have heard of the two sources of financing available exclusively in rural areas. One is the Farmers Home Administration (FmHA). This is an agency of the U.S.D.A. that makes loans for the purchase of new or existing "modest" housing. Mortgage arrangements may be made to cover repairs needed at the time of purchase. The FmHA is not in competition with local lending institutions. Their loans are made when other sources of financing are not available. Terms are favorable, usually on a par with the Federal Housing Administration — with the advantage that no point system is involved. To qualify, families must have a moderate or low income, as defined by FmHA regulations, and a good credit rating. However, because of its concern with community stability, the FmHA may be reluctant to approve a loan unless the individual has a job locally. If there is no FmHA office listed in the local telephone directory, write to the FmHA, Housing Division, Manly Miles Building, Harrison Road, East Lansing, Mi., 48823.

The Federal Land Bank makes loans for the purchase of farms. Their definition of a farm depends on use as well as acreage. As little as 20 acres of tillable land may qualify if it is to be worked by the buyer. The down payment required is usually 15%. Interest rates are variable — normally slightly less than prevailing bank rates. The purchase of stock in the amount of 5%

<sup>2</sup>Or more correctly, it may be. Availability varies considerably from one area to another, often reflecting the past and/or present economy of the community. Rental housing is generally in short supply. And according to statistics, the housing stock is older and housing conditions are poorer in outstate Michigan than in metropolitan areas.



of the loan value is required at the time of closing and returnable if and when the property is resold. This is because the Federal Land Bank, originally established by the federal government, is now a cooperative owned by its borrowers. The Federal Land Bank also makes a number of rural housing loans on homes located on just an acre or two. The rates for these loans are .05% higher than for farm loans.

## Condominiums

Condominiums are highly visible in many resort areas. Often, they are expensive townhouse structures built as a part of a recreation complex.

Contrary to common belief, a condominium is not a particular kind of structure at all. It may be an apartment in a high-rise or a townhouse, or a single family detached ranch house. In fact, the only thing a condominium cannot be by law is a mobile home, and legislation to revise that limitation has been introduced.

Actually, the term condominium denotes a form of ownership. Property owners in a condominium project hold clear title to the unit in which they live. They also own a share of what is referred to as the common element—the grounds, the foundation, hallways, stairs, elevators and roof. It also includes the plumbing and heating elements. The list of provisions which may be developed for recreation purposes is almost endless. Clubhouses and swimming pools are commonly provided. Other possibilities are snowmobile trails, golf courses, stables, etc.

As an owner in a cooperative or condominium housing project, you are a part of the management. With your right to vote on the rules and regulations that control the conduct of the group, you exercise more control over your neighborhood than is possible with single-family dwellings. All the tenant-owners living in the project (your neighborhood) follow rules

and regulations established by the management, of which you are a part.

Through their voting power, the tenant-owners can decide what services they want and, by their decisions, regulate their rent. If they vote to install a swimming pool, their rent will go up. If they vote to eliminate part of the services, their rent will go down. If the majority vote for an added service (that you personally do not want), you are still obligated to carry a share of the cost.

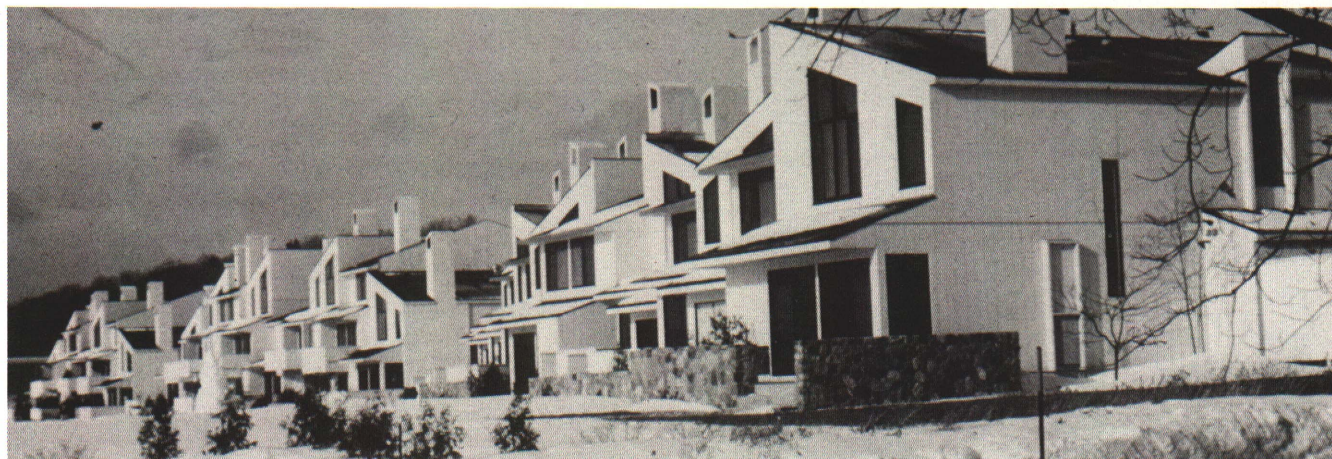
With a condominium, you own a designated part of the project, hold title to that portion, and are taxed directly on your unit within the project. If your neighbor doesn't pay his real estate taxes you will not be assessed for them. You are individually and personally taxed on the assessed evaluation of your unit. However, you do join with the other owners to pay taxes on the common elements of the project. And, if a neighbor defaults in paying his share of these taxes, you might have to pay an added portion.

## Mobile Homes

Nationwide, in 1974, 66% of all new homes sold were mobile homes. They represented 82% of the market under \$30,000 that year.

They are, for a number of reasons, particularly well-suited to rural areas. They are available, complete, and without delay for placement on site and immediate occupancy. This can be very important if there aren't many existing houses to choose from. And, mobile home parks in rural areas can offer space at lower rates, since land costs are generally less than in metropolitan areas.

The mobile home seems, to many, to be the "easy way out" housing choice—movable, inexpensive and maintenance free. But overrating these advantages has contributed to consumer dissatisfaction and safety problems.



Condominiums often are expensive townhouse structures built as part of a recreation complex.



## Mobility and Location

It is true that the mobile home can be hauled down the road, but not behind your family car. In fact, the costs are so high that moving them a short distance is impractical. If the possibility of moving after a time is a factor in your decision, look in the yellow pages of your phone book for a mover — and ask for the costs of moving the kind of mobile home you have in mind.

In deciding whether to buy a mobile home, nothing is more important than knowing where you will locate it. You also need to know exactly what your choice of location will involve in terms of costs and living conditions. You may be able to choose between three kinds of locations: site rental in a mobile home park, site purchase in a mobile home subdivision or site purchase on individual private property. Or, there may be no immediate possibility. In some areas, zoning restrictions prohibit putting a mobile home on your own land. And, there may be no available park or development space that you would be satisfied with.

An individual site for a mobile home should be selected in the same way as for any other type of housing with one special consideration. Be sure to check with the township board or local building inspector to make sure you will be allowed to put a mobile home on your property and to find out about permits and requirements for development.

You may be lucky enough to find the right space for the unit you have in mind in a beautiful, well-planned, well-managed park.<sup>3</sup> Some sensitive developers have successfully preserved green areas and trees or even located along lakes or streams. On the other hand, many older parks are pretty dismal. Built during the 1940's and 1950's, they can no longer handle the larger mobile homes of today, and their facilities are often poor, with limited laundry, parking and play areas.

Opportunities to buy into a mobile home subdivision are increasing as some rural counties encourage the development of subdivisions in preference to parks. Land in a mobile home subdivision is sold by lots as in a conventional housing development. The mobile home owner has a deed to his own lot and the right to sell that lot. A subdivision is usually in a choice location, with many recreational features, landscape development and large, individual lots.

Costs over and above the price sometimes come as an unwelcome surprise. They may include: utilities and connections, water and sewage facilities, land-

scape development and improvements, installation of concrete piers and pilings, an escrow charge, monthly maintenance charges (which may be subject to change) and possible special assessments as improvements are added.

Deed restrictions deserve careful study. In addition to those which may be similar to limitations placed on lots for conventional housing, other deed restrictions deal with problems relating particularly to mobile homes. Their purpose is to assure that the activities of lot owners conform to the policies of a well-operated park. For example, the age and quality of the mobile home may be specified, or the type of landscaping may be subject to approval by the management or a lot-owners association responsible for the management and government of the development.

## Costs

Mobile homes are unquestionably one of the few moderately priced housing alternatives. Whether they are always the "best buy in housing" is another matter. The initial cost per square foot will definitely be less than for a conventional home. This is partially a result of factory production methods and partly because the materials used are less expensive. But if financing charges are higher and resale value lower, in the long run the cost advantage is largely neutralized. You may find a mobile home to be the only suitable housing available at a moderate price, or at any price, without waiting for a new home to be built.

## Maintenance

The idea that mobile homes are maintenance free has been dangerously oversold. Fire fighters report that careless maintenance is often the cause of mobile home fires. Incredible as it seems, one frequent cause of fire is actually clothing and other things piled or stuffed around the furnace. Rusted chimneys or storm caps (which are common) are also very hazardous. All furnaces should be checked every year and air filters replaced routinely.

If you buy either a new or used mobile home, state and federal laws require that it be equipped with a fire alarm and a smoke detector outside each bedroom area. State law also requires the installation of fire extinguishers. In the event of fire, you are advised to telephone for help first, and then do what you can with the fire extinguisher. Be sure that doors and windows open easily at all times and are located so that occupants can escape from any room.

Good maintenance also does much to determine the useful life of a mobile home and how satisfactory

<sup>3</sup>Many factors enter into the choice of a mobile home site. For a more complete coverage, see *Extension Bulletin E-796, "Selecting a Mobile Home Site."*



it is as a place to live from the very beginning. For example, proper setup makes all the difference in whether or not windows operate properly, doors close, floors sag or creak, etc. Seasonal adjustment of the foundation for releveing is also important. The roof requires frequent resurfacing and seams in the roof should be coated every year. Service and availability of parts may be critical factors. Find out whether the dealer has a service crew or if a competent mobile home repairman works in the area.

People in the industry will be the first to tell you that you get what you pay for when you buy a mobile home, but recently established federal construction standards for methods and materials (including insulation) are an assurance of durability and quality, even in low cost models.

#### ***Additional References***

*Selecting a Mobile Home Site*, Extension Bulletin E-796, Cooperative Extension Service, Michigan State University, January, 1975

*Buying a Mobile Home*, Extension Bulletin E-795, Cooperative Extension Service, Michigan State University, January, 1975

*Plain Facts About Mobile Homes*, Extension Bulletin E-797, Cooperative Extension Service, Michigan State University, January, 1975

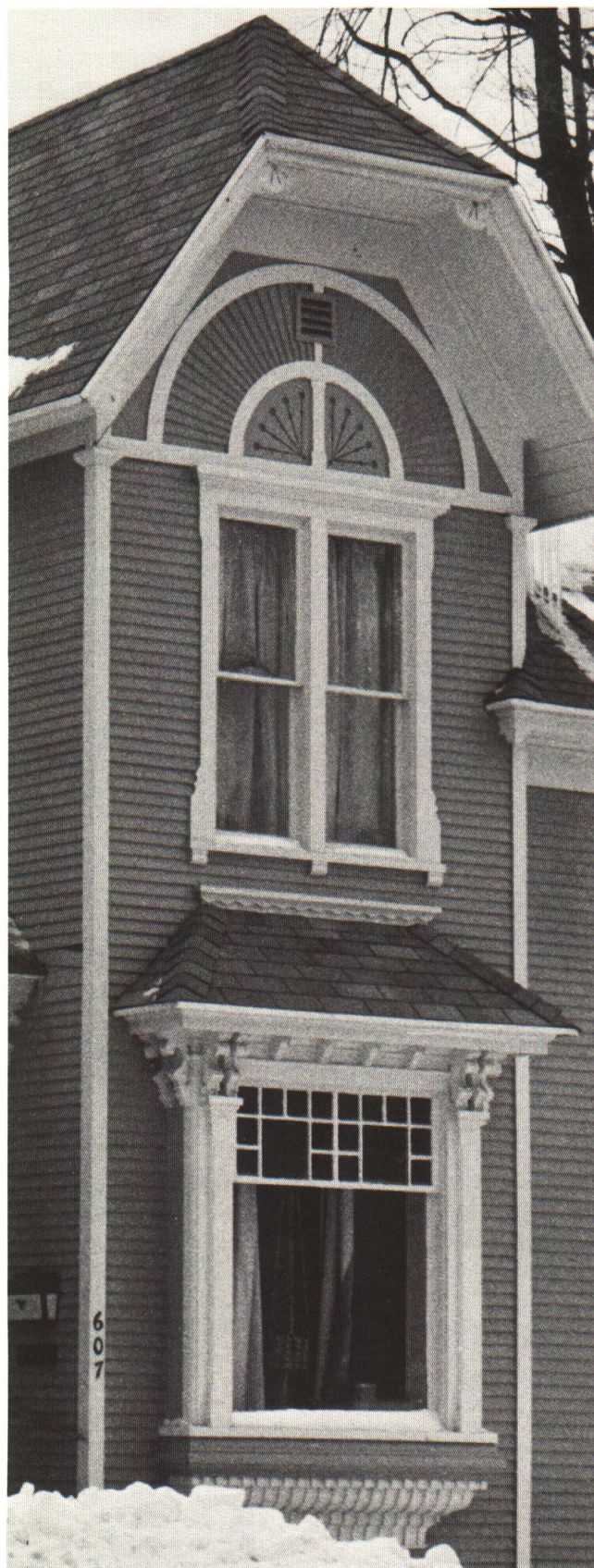
## **Old Houses**

If you have a love affair going with old houses, you probably won't be satisfied with anything else. They are spacious, and there is an aura of "home" and a warmth about them that new construction can't reproduce.

A few years ago people who bought old houses immediately lowered the ceilings and put in modern windows. Now the elegance of high ceilings and the beauty of original panes are considered ideal as a setting for treasured antiques and a part of the nostalgia that many people are seeking. But before you are lost in visions of colors and materials and little changes to create the perfect effect — it is important to take a more critical look.

Inspection may show that old window frames are past repair, and high ceilings should alert you to expect high heating bills. Thorough exploration of attics and basements will yield clues to construction and the present condition of the structure.

If you run into too many problems, the romance may sour. To begin with, some of your friends are not going to admire the sloping floors and out-of-plumb walls. Problems with wiring, plumbing, heating and insulation are common. The house was probably built



**If your heart is in an old house nothing else will quite make you happy. Better have plenty of dollars ready if renovation is needed.**



without these things, and there is a good chance that, if they were added at all, the work was done in a makeshift fashion by one of the more recent "do it yourself" owners. You will seldom find as many closets as you think you need, and the floor plan may lead you through one bedroom on the way to another.

Be absolutely realistic about listing things which will have to be replaced to make the house safe, convenient and comfortable. Additional changes to suit your personal tastes are exciting to plan—unfortunately, they are not likely to add greatly to the house's value if you resell.

Get good estimates of what the costs will be. Labor can account for 40 to 50% of remodeling expenses, and doing it yourself may be a great family project. It is important, however, to be sure that the time and effort you are willing to invest—and your skills—are a match for your ambitions.

Lastly, don't shrug off the inconvenience of living in the house month after month while repairs are being made. After a while, plaster dust everywhere becomes pretty depressing. And when everything is done, regardless of dollar cost or inconvenience, you will still not have a new house. But you may just have something that you are far, far happier with than any new home money could buy.

"Thoughts on Remodeling," by Wm. J. Angell is available from the Agricultural Extension Service, University of Minnesota. It has a good checklist for evaluating the condition of existing houses.

## Converting a Summer Cottage

Many, many summer cottages (or vacation homes) have been converted for year-round use in recent years. Most of the points in the section on old houses are appropriate for cottage owners. The distinction between them is that cottages are more likely to be small, and since they were originally intended for only occasional use (and that in warm weather), basic construction was often haphazard and the materials used were "pretty shoddy."

Older cottages typically have three rooms or less. Many have neither piped water nor a flush toilet. About half have no full bathroom. Converting, therefore, is likely to mean adding one or more rooms. Insulation, plumbing, wiring and heating systems will probably have to be upgraded.

Whenever any changes are made which add to or affect the basic structure, a building permit is required. This regulation applies to all areas of Michigan. Separate permits are required for digging a well or installing a septic tank. (Refer to pages 15-20 for information on wells and septic tanks.) If a cottage is



**Summer cottages and most old homes need insulation in the attic or heating costs will soar.**

(Courtesy Michigan Consolidated Gas Co., Detroit)

on a very narrow lot located around a densely settled lake, there may be restrictions against installing a septic tank to protect the quality of water.

In 1972, MSU researchers studied the conversion of seasonal homes in a fast growing rural township. About 30% of the permanent residents were living in a dwelling that they had first owned as a seasonal home. Their average total expenditure for improvements had been \$7,342. Average costs for each type of improvement made were: addition of rooms, \$3,578; plumbing, heating and wiring, \$1,042; addition of buildings, \$1,001; remodeling, \$913; redecorating, \$589, and exterior maintenance, \$527. These improvements clearly upgraded the housing stock in the community. The future will show whether the improved housing proves durable where a good basic structure was lacking.

Since construction codes now require seasonal housing to meet the same standards as permanent residences, new vacation homes are more readily adaptable to permanent, all-weather use.

## Home Sweet Barn — Words of Caution

"Everyone" wants to buy a barn, a church, a railroad station or an old schoolhouse and remodel it. If you must, buy a church—at least God will be with you! Seriously, before deciding to buy the abandoned barn or whatnot, hold your horses for a little while. Consult a local engineer and architect and at least three contractors for estimates. Add 30% to the average estimate and subtract what you think will be the savings in labor by doing some of the work yourself. Remember, it's not likely you yourself will drill a well or install a septic tank, restore the foundation and put on a new roof.







## CHAPTER IV.

# Living in the Country

*"God has lent us the earth for our life. It is a great entail. It belongs as much to those who are to come after us as to us, and we have no right, by anything we do or neglect, to involve them in any unnecessary penalties, or to deprive them of the benefit which was in our power to bequeath."*

**John Ruskin**

**Y**our interest in country living reflects your love for the great outdoors and its beauty. As a property owner, you will be in a unique position to protect and enhance your own little corner of the world. This section calls attention to broad basic guidelines for working in harmony with nature.

### Working with Nature

Recent crises in the environment—energy, and now the expected crisis in food—have raised serious questions about how wastefully Americans are using up earthly resources. Many of these resources are nonrenewable: once they're gone, there won't be any more. Our next step as a society must be to conserve our remaining resources in every way possible. Some ways to do this are:

1. To disturb raw land as little as possible when adapting it for human use so it retains its quality of production, restores air and water, and remains beautiful.
2. To engage all possible natural forces, such as vegetation, wind, seasonal temperature, precipitation, solar energy and otherwise unused forces to reduce our drain on rapidly diminishing fossil fuel supplies.
3. To curtail nonessential cultivation of the earth's surface to save fuel and to permit revegetation of those areas for better air and water and reduction of pollution.
4. To reorient the so-called "demands" of society for across-the-board electrification, air conditioning, unjustifiable travel, unrestricted commercialism and general disregard for conservation.
5. To re-affirm that individual efforts of people do lead to cumulative and valuable results, are enormously effective in turning the tide against environ-

mental decline and lessening demands on reserves of natural resources.

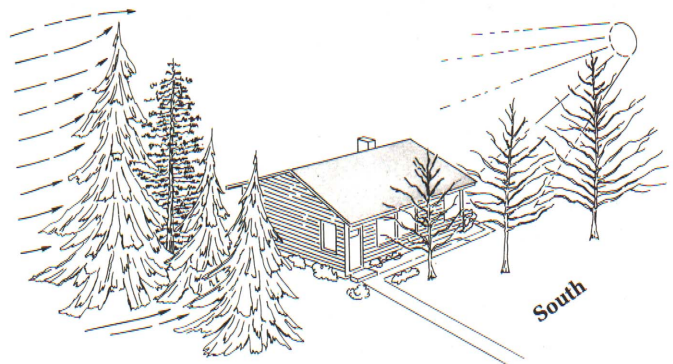
There are thousands of acres of state-owned land in Michigan where natural beauty will remain unspoiled for many years. Even so, much of the responsibility for keeping Michigan truly beautiful rests with private landowners and will depend on their ability to develop their lands in harmony with nature.

Homes designed for city living do not fit well in a backwoods setting. They conflict with forests and their delicate ecology. This discord can be avoided if you keep natural harmony in mind as you prepare to build your home, whether for vacations or year-round use.

Rather than bulldozing the land clear, consider leaving it for the most part untouched, modifying the vegetation only as much as necessary to construct your home or vacation cottage and a path in and out.

Why save the vegetation? Because it:

- helps keep your home cooler in summer, warmer in winter
- reduces wind velocity
- suppresses sound
- filters out dust and dissipates odors
- provides wildlife habitat and, thereby, enjoyment for people
- balances carbon dioxide and oxygen
- can indicate signs of threatening air pollution through its foliage
- enhances esthetic qualities.



Let nature work for you. Windbreaks (I) reduce wind and deciduous trees let in winter sun.



## It Takes Time

Interest in nature's constantly changing seasonal wardrobe can be a worthy substitute for present day gadgetry. Though some comfort-producing conveniences such as lawn furniture, screen fences and garden ornaments may be used tastefully, the ecologically sound use of natural materials such as ledge rock, pressure treated wood for decks and naturally hollowed stones to replace commercial bird baths are well suited to a north woods setting.

Many seasoned backwoods residents say they became acquainted with the advantages of a natural landscape very slowly. Now, after years of enjoyment, they would not be willing to exchange the low maintenance advantages of a natural landscape for that of a manicured lawn and a work-filled flower garden. Each of these extremes has its place in our society. Your choice should be an outgrowth of the needs of your family and home site potential. Live with your newly chosen home site several seasons before you make drastic changes. There will be plenty of time to consider alterations as you experience each season.

## Be Flexible

If a lawn seems essential to your family, establish it where it could be made larger or smaller as your needs change. Design it as a connection between different areas of the lot — public, private, service — or as a transition area to your natural woodland.

Consider local ground cover plants as possible lawn substitutes if they appear uniform and are not likely to become weedy or ridden with pests.

Common ground covers suitable as a replacement for lawns in northern Michigan are: Horizontal Juniper, Sweetfern, Dwarf Bushhoneysuckle, Mosses, Periwinkle, Bearberry, Huckleberry, Bracken Fern, Arbutus, and Kinnikinnick. Many sumacs, dogwoods (bush types) and elderberry grow abundantly. These shrubs are generally taller than the low ground covers, but they make good cover for wildlife. They also protect the soil against erosion and provide a bonus of riotous fall color. Other ground covers recommended for use in Michigan include: annuals, Forget-Me-Not; perennials; Perennial Sweet Pea, Moss Phlox, Periwinkle or Myrtle, Baltic Ivy, Lily of the Valley, and Japanese Pachysandra, and Shrubby Ground Covers; Fragrant Sumac, and Indiancurrant Coralberry.

## Blending In

Structures added to the natural landscape should be designed to fit the contours of the land to avoid clearing and bulldozing. The long dimension of a

building should generally run parallel to a ridge or slope rather than at right angles to it. This produces a better "esthetic fit" and minimizes high building peaks and heavy exposed foundation walls. Stock plans may be a good starting point, but simple changes will often provide better indoor-outdoor relationships and an efficient, livable arrangement of space. Porches and patios can best be utilized if they are screened to keep insects out. These comfortable outdoor rooms are most useful if they're built as a planned part of the living unit rather than added on as an afterthought. Porches and patios are more effective when they allow entrance and exit at one corner and do not act as halls or access to other parts of the home.

Driveways help establish the theme of the whole grounds. Straight drives lend an air of formality to your grounds. They are also a space saving route to the garage. A driveway that flows through a less formal and more natural landscape in easy curves better accommodates movement through the grounds.

An all-season driveway will be more dependable if its center is 6 in. to 1 ft. higher than the edges. Making such provision for drainage is essential on soils which retain natural rainfall indefinitely. Sandy and gravelly soils, on the other hand, accept natural water quickly and grading is seldom necessary. (Moral: Know your soil type!)

When adapting natural areas to man's use, don't neglect native wildlife. Wild animals play an important role in any area's ecology. Many families enjoy building, stocking and observing wildlife feeders and then watching the habits and antics of the animals. These accessories, too, may best be constructed out of natural materials found on the site. A trained naturalist can provide hints on how to encourage wildlife without them becoming overly destructive or annoying at a later time.

## Getting Started

If you have raw land to develop, consider the following:

(a) Small lawns can be hand mowed and other areas returned to natural conditions with local plants providing handsome vegetative cover.

(b) Deciduous trees can be planted to provide shade in summer and to permit sun to penetrate in the winter.

(c) Evergreen trees may be used for attractive windbreaks and wind screens as well as wood products.

(d) Landscape materials, including indigenous (native) plants, can be selected for food production as



well as landscape effect.

(e) Natural landscapes can be selected to provide food and cover for wildlife.

(f) You can choose to limit soil disturbances for drains, sanitary systems and utilities and preserve the natural contours of the land.

Aldo Leopold, author of *A Sand County Almanac*, expresses it this way—"We abuse land because we regard it as a commodity belonging to us. When we see land as a community to which we belong, we may begin to use it with love and respect."

## Heating with Wood

Wood was fuel for everyone in the old days. Then, in the late 1800's, its use began to decline due to the availability of coal, and later oil, natural gas and electricity. Now, people, particularly those in rural areas, are turning to wood as a source of heat. Fireplaces, wood burning furnaces, space heaters and old wood stoves are all being used.

But most people are not changing to wood completely. They are using wood as a supplement to oil or gas. Combination oil and wood or gas and wood furnaces are being installed in both new and existing homes. Most of those units currently being marketed use forced air, but furnace companies are working on the development of combination hot water with gas and wood systems as well.

### Costs

As the price of fossil fuels gets higher and higher, it may cost less to heat with wood. At present, it is believed that the home owner can pay as much as \$25 to \$30 per face cord for wood and still beat the higher cost of oil, gas or electricity. A **face cord** is a pile of wood 8 feet long, 4 feet high and about 18 inches wide. This is generally the way fire wood is sold. A **standard cord** is a pile of wood 8 feet long, 4 feet high and 4 feet wide.

### Suitability of Wood

The lower cost of burning wood is only one of several advantages. Energy requirements for production are low, and it is the product of a renewable resource. Users are less dependent on fossil fuels which could become even more important in the future as supplies are depleted. Wood burns cleanly with nearly pollution-free combustion. It is readily available in rural areas. And, no special facilities are required for storage.



A wood stove is much more efficient than a fireplace as a source of heat. This one was installed in front of an existing fireplace.

Wood does have some drawbacks, and it would be unfair not to discuss those. Temperature control is not automatic. The rate of burning is hard to regulate, and continuous feeding is difficult to mechanize. Wood requires a large area for storage. This bulk and the labor input necessarily restrict the practicality of transporting over long distances.

### Dangers

Most people are not used to wood burners. The stove can get very hot. A stove without a circulating jacket should be no closer than 3 feet to the nearest wall. At least 12 inches is recommended between stove and floor with a 24 gauge steel pad beneath the stove. Maintain 18 inches between stovepipe and ceiling or wall. Use recommended stovepipe that is in good condition. Fit sections together tightly and secure each section with two metal screws at joints for greater stability.

Fire in an unlined or cracked chimney can permit sparks to enter the house. Make sure existing chimneys are sound. Consult a contractor or the local building inspector if you plan to tie into an existing chimney. "Chimney Kits" can be used if they are approved for a particular type of stove. Such chimneys must be U.L. Approved, and instructions for installation should be followed exactly.

In no case should a chimney serving a fireplace or a wood stove serve any other heating device.



Clean stovepipes and chimneys regularly because creosote build-up in them can cause a fire.

## Species

Not all kinds of wood have equal heat value — some provide more heat than others. For this reason, dense (heavy) hardwoods like oak and hickory are preferred over lighter hardwoods such as aspen or softwoods (conifers) like eastern white pine or jack pine.

## Producing Your Own

If you own a woodlot or have access to wooded areas or other sources such as logging slash, municipal wood waste, or in some cases, public lands, producing your own supply of fuel wood may be an interesting experience. It can mean saving a few dollars on the purchase of wood and provide an excellent opportunity for the family to participate together in obtaining a portion of their fuel needs. Removing trees which are dead, diseased, crooked or otherwise damaged will improve the quality and value of a woodlot.

It is not difficult to produce wood. Only a few tools are required and their operation is fairly simple. For most, a chain saw, ax, splitting sledge and a couple of wedges are all the tools required.

## Part-Time Farming<sup>2</sup>

Hundreds of Michigan urbanites have really gotten into part-time farming — many with great satisfaction — despite costly blunders and numerous frustrations. Just living on a farm gets the family deeply involved in country living!

Read this section if you are thinking of buying a small farm — whether you seriously hope to make it a paying proposition or simply want to enjoy a quiet country retreat. Part I starts with some general items to consider. Is this a commitment you want to make? Will the advantages outweigh the disadvantages once the novelty has worn off? Part II gives a few general pointers on the selection of a farm. Part III emphasizes the complexity of even the smallest farm operation, and tells you how to learn about the things you need to know both during the decision-making process and throughout your experience as a small farm owner.

<sup>2</sup> A part-time farmer is one who lives with his family on a farm — usually a small farm — but gets a big part, or all, of his income from sources other than his farm.

## PART I.

### Disadvantages and Advantages<sup>3</sup>

As a way of life, part-time farming has both disadvantages and advantages.

Moving to a farm from a town or city will involve changes in the social activities of the whole family. Whether these changes are to the advantage or disadvantage of the family depends on the attitudes and goals of the family members.

Thursday probably won't be golf day for Dad anymore. Old interests will be replaced with new ones. Free time may seem like a thing of the past as both parents and kids get involved. The farm can provide a situation where everyone is needed — where the whole family can work together.

<sup>3</sup> Part-time farming content for this section has been adapted in part from Farmers' Bulletin No. 2178 — USDA. For sale by the Superintendent of Documents, U.S. Government Printing Office, Washington, D.C. 20402. Price 30¢.



Farming is satisfying — and lots of work. Be prepared for a definite change of lifestyle for the entire family.



## Disadvantages

Farming is confining. The farmer's life must be arranged to meet the demands of crops and livestock. Farm animals must be tended every day. And proper care of farm animals means following a schedule for feeding, milking and other routine chores.

Even if there are no farm animals, the farmer often cannot leave the farm for any long period except in the dead of winter.

Hard physical labor and long, irregular hours are a part of farm life. The farmer must get up early, and, at times, work late at night. A cow calving, a sow farrowing, or a mare foaling must be tended regardless of the time of year or hour of the night. No matter how well work is planned, bad weather or unexpected setbacks can cause extra work.

Farming today and in the "good old days" are alike in one aspect. It is still hard work. There are no days off if you have animals. When conditions are right, the work has to be done—right then. At planting time or harvest, tractors may be in the fields by daybreak and work (with lights) long into the night. Animals have to be fed even during blizzards and cannot be left untended during family vacations.

It may not be profitable for a part-time farmer to own the laborsaving machinery that a full-time farmer can invest in profitably. An average full-time commercial farm in Michigan has an investment of over \$150,000. Investments of a quarter-million dollars are not uncommon and are usually one-man or one-family situations. These established farmers may earn a very good living but only through use of advanced technology and sound management. The average full-time farm family in Michigan does not see a profit every year.

Production may fall far below expectations. Drought, hail, disease and insects take their toll of crops. Sickness or loss of some of the livestock may cut into your earnings, even into your investments.

Returns for money and labor invested may be small even in a good year.

The high cost of land, supplies and labor make it difficult to farm profitably on a part-time basis. Land within commuting distance of a growing city is usually high priced, heavily taxed—especially if it has subdivision possibilities. Part-time farmers generally must pay higher prices for supplies than full-time farmers because they buy in small quantities. If the farm is in an industrial area where wages are high, farm labor costs will also be high.

A part-time farmer needs the same skill as a competent full-time farmer to get as high a production. Frequently, it will be impractical for you to own the

most up-to-date equipment. You may have to depend on custom service for specialized operations, such as spraying or combining, and for these, you may have to wait your turn and sacrifice yield. There may be losses caused by emergencies that arise while you're away at your off-farm job.

The farm may become a serious burden if the job in town is lost, since many part-time farms are supported by another income. If the farm is rented, the rent must be paid. If it is owned, taxes must be paid; and if there is a mortgage, there will be interest and payments on the principal to take care of.

## Advantages

A farm provides a wholesome and healthy environment for children. It gives them room to work and play and plenty of fresh air. They can do chores adapted to their age and ability. Caring for a calf, a pig or some chickens develops a sense of responsibility.

Part-time farming may eventually offer a measure of security, *provided* the farm is owned free of debt and it furnishes enough income to meet fixed expenses and minimum living costs.

For some retired persons, part-time farming is a good way to supplement retirement income. It is particularly suitable for those who need to (or like to) work or exercise outdoors.

Usually, the cost of food and shelter are somewhat less on the farm but the cost of transportation and utilities are somewhat higher. Where schools, fire and police protection, and similar municipal services are of equal quality in city and country, real estate taxes are usually about the same.

Many non-farmers assume that farmers are able to live on a lower cash income because of the food they are able to produce. This may have been true years ago, but not today. Most farmers get their milk and dairy products from the store. They do not use unpasteurized milk or dairy products, and home pasteurizers are not always convenient. Eggs, too, are produced on only a very few farms. The small farm flock of chickens is nearly extinct. Farmers find that meat supplies are more easily and cheaply purchased from stores, locker plants or neighbors (unless livestock is the major project on the farm). Americans use 16% of their spendable income on food, so even if a new farmer could produce half of his needs, he could save only 8% of his spendable income. And, this does not take into account the costs of producing and processing the food.

A part-time farmer and his family can use their spare time profitably. Some persons consider the work on a farm recreational. For many, it is a welcome change from the regular job.



## PART II.

### Selecting a Farm

Before you look for a farm you'll need to know (1) the kind and scale of farming you want to undertake and (2) whether you want to buy or rent.

If you are not well acquainted with the area, or if you are not sure that you and your family will like and make a success of farming, you will usually do better to rent a place for a year or two before you buy.

Here are some of the things to look for when selecting a part-time farm.

**Nearness to Work.** Choose a location within easy commuting distance of both the regular job and other employment opportunities. Then if you change jobs, you won't necessarily have to sell the farm. Alternative job opportunities also will make the place easier to sell.

**Economic Potential.** While a farm of 160 acres is considered small for most purposes, as little as 20 acres can be profitable with certain specialty crops. In Michigan, small acreages of carefully tended, irrigated strawberries have yielded extremely good returns in combination with a pick-your-own operation. Red raspberries, blueberries or peaches are other possibilities.

A few growers have learned how to produce and sell small concentrated acreages of early spring pansies, spanish onions or high-quality dwarf apples. An acre of India halrunner beans in the right location could bring a good profit.

**Nearness to Markets.** All of these projects will do best near heavily populated areas. All require considerable technical know-how. Specialized equipment and high-priced land could add relatively high investment. Small operations can easily snowball in complexity and scope.

If you grow anything to sell, you will need markets nearby. If you plan to sell fresh vegetables or whole milk, for example, you should be close to a town or city.

Top-notch roadside stands, properly operated in good locations, have been rather successful in recent years. A good vegetable garden, carefully managed will yield up to \$2,000 per acre. Additional produce can be purchased for resale.

In any event, a farmer must be sure of his market before he gets his crop ready to sell. There is no use producing a crop for which there is no market. A classic example of this is in the Christmas tree business. Thousands of Christmas trees, cut and uncut, go unsold. Sweet corn depends on a buyer who wants it exactly when it is ready for market.

**Topography and Soil.** Is the land suited to the crops you intend to raise? If you don't know, get help from your county agricultural agent or other local specialist. Soil type, drainage or degree of slope can make the difference between good and poor crops. Small areas that aren't right for a certain crop may lie next to areas that are well suited to that crop.

Don't be misled regarding the possibility of "clearing" wooded or brush-covered land. This land usually was not cleared in the first place or not kept in production because it was not feasible to do so. It was too wet, too droughty, too cold or too hilly. Most good farmland in Michigan is already under production.

**Investment Potential.** Fortunes have been made by families who have sold farmland at many times the original purchase price. Price trends are not fully predictable, but it appears that the demand for land will continue. Some experts advise that property should double in price about every 10 years in order for it to be considered a good investment. (Compound interest on the investment, plus property taxes, insurance on buildings, repair of buildings and the extra travel and attention that must be given investment property must all enter into the computation.) For investment purposes, development possibilities may be of primary importance. But, if one has serious farming or personal enjoyment in mind, knowing how to recognize a good farm is crucial.

**Other Farms and the Area.** Good farms are usually surrounded by other "good" farms. Soil potential, drainage and water table will usually be evident from the general prosperity of the neighborhood. A vigorous, prosperous-looking farm is seldom surrounded by farms with unused land and tumbledown buildings or vice versa. Shopping, services and other facilities in the area are an important consideration. So are water supply needs. These are discussed in Chapter 3.

## PART III.

### Finding Answers

The above discussion barely opens the door on the subject of part-time farming. Every decision you make calls for a multitude of other decisions. Consider keeping animals as just one example:

...Will you raise them for pleasure or profit?  
...how will you go about buying the animals?  
...will you breed and raise young stock?...  
will you grow the grain and hay they need or buy it?  
...what kind of pasture should they have?...  
how much?... what about veterinary care?...  
shelter?... what kinds of machinery and equipment



will you need?...will that call for additional sheds?... will local zoning limit the kind or number of animals you can keep?... etc.etc.etc....

You will need a sound information base for dealing with these factors. There is a wealth of specific information in the many bulletins available at Michigan State University Cooperative Extension Service (CES) offices. At right are some bulletins written for the small and part-time farmer. Other bulletins on farming are also available. CES has an office in almost every county seat. The phone number is listed under county government.

Many competent people at the CES office can help you. The Agricultural Agents are your first contact. They are trained professionals with a background in agriculture and thorough knowledge of local situations. As educators, they will not only answer your questions—or direct you to additional sources of information—but also can be your best help in the entire decision-making process. They can tell you who else to visit with and how each one can help you. They will probably suggest that you get acquainted with such people as:

1. the township supervisor
2. neighbors
3. bankers
4. the Soil Conservation Service
5. grain elevator operators
6. feed and farm supply dealers

7. veterinarians
8. machinery dealers.

Talking with these people, you will learn things you would never have thought to ask about and they will be looking forward to having you as a new neighbor.

### SMALL FARMER BULLETINS

Currants and Gooseberries .....	E856
Winter Wheat Production .....	E1049
Anyone for a Few Geese? .....	E1050
Horse Buildings and Equipment:	
A Catalog of Plans .....	E1057
Sheep Buildings and Equipment:	
A Catalog of Plans .....	E1058
Beef Buildings and Equipment:	
A Catalog of Plans .....	E1059
Swine Buildings and Equipment:	
A Catalog of Plans .....	E1060
Tips on Buying a Used Tractor .....	E1113
Management Guide to Finish Feeder Pigs	
on Small Farms .....	E1120
Soil Productivity and Fertilizers .....	E1137
Roadside Marketing for Beginners .....	E1145
Matching Tractor Horsepower and Farm	
Implement Size .....	E1152
Management Guide to Produce Feeder Pigs	
on Small Farms .....	E1153
Determining Capacities of Farm Machinery in	
Acres per Hour and Hectares per Hour .....	E1216
Row Crop Planters .....	E1217



Opportunities for independence, a return to fundamentals and a chance to get away from it all?



## A Tourist Business

Faced with scarce job opportunities or a low local pay scale, a small private business may seem to be the perfect solution to the income problem.

Opportunities are plentiful for entering a tourist business such as owning a motel, hotel, resort, commercial campground, restaurant, craft shop, bar or marina. These businesses have many pleasurable aspects such as meeting and serving appreciative guests and customers. Locations are usually very pleasant with attractive scenery, stimulating climate and opportunities for outdoor recreation and sports.

However, anyone considering such an investment, especially if it involves active management, should carefully examine the financial aspects and work obligations involved. The realities of the business should not come as a surprise.

## Financial Aspects

Businesses of this type are not particularly profitable. For example, for motels, expect a net profit before income taxes of about 13¢ from each dollar of revenue received. For restaurants, the average net profit is about 7¢ before income taxes. Other similar businesses are, likewise, low-margin types.

Also, the very real prospect of drastic increases in the cost of gas may dampen the tourism market in the not too distant future. Energy costs for heating and other uses also are rising drastically, increasing overhead.

## Work Obligations

Long hours and few days off are common in the tourist business. Lodging businesses and campgrounds are open 24 hours a day, seven days a week. If the business is seasonal, it will be closed part of the year. But even then, repairs and upgrading work usually must be done. Thus, this type of business tends to be very confining with little opportunity to get away for a vacation, especially during the busy

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*BARKING DOGS DON'T BITE*—but they sure are a nuisance. Dogs that run in packs are a threat to children and livestock.

Humane societies plead with dog owners to prevent unwanted puppies. These people who work with animals because they love them are forced to do away with hundreds that they cannot find homes for.

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tourist season. Much of the work is quite physically demanding such as housekeeping, laundry, repairs and building and grounds maintenance. Some degree of skill is required in interior decorating, upholstery, machinery, electricity, plumbing, heating, ventilating and air conditioning equipment.

There is as much for the wife to do as the husband. They both should be in good health, because if many employees are hired, profits will diminish considerably.

Careful consideration of these important aspects of the tourist business will help you make wise decisions.

## For Further Information

Obtain copies of the following educational bulletins which are available from your County Extension Office of the Cooperative Extension Service or order from:

MSU Bulletin Office  
P.O. Box 231  
East Lansing, Michigan 48824

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### TOURISM & RECREATION BULLETINS

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A guide for a feasibility study of recreation enterprises .....	E705
A study of expenditures and management in the private campground industry .....	E756
Account book for small tourist and resort businesses, \$1. ....	R604
Employee motivation and work incentives in the service industries .....	E483
Liability and insurance protection in rural recreation enterprises .....	E580
Management through figures in the lodging industry .....	E656
Marketing management in the lodging industry .....	E677
Motels and resorts: a guide to better planning ...	R307
Privately operated campgrounds in Michigan .....	E717
Recruiting and training employees in the service industries .....	E484
Segmentation: a strategy for campground marketing .....	E913
Tourism and your community .....	E729
Vacation packaging in the lodging industry .....	E793
Winter recreation developments .....	E715



# The Institutional Environment

## Surviving the Move

Some people move to a rural area to escape people and government. The person seeking quiet independence in the countryside may be surprised by what he finds. Others may get out there and expect government to do just as much as it does downtown. It just doesn't happen that way.

In the beginning, it was man and the elements. No one interfered, because no one else cared. The only rules were those of a hostile environment — and there were no amendments. As soon as people started running into each other, rules were needed to establish the terms of conflict. We've been at it ever since.

Now we live in a highly governed society. No matter where you live in Michigan, there is "someone who cares" looking over your shoulder. Someone on some public payroll is interested in what you do or don't do. Government is a fact of life. It's not a question of government or no government, rules or no rules, but rules *about what* and *by whom*. These rules can sometimes be an inconvenience, sometimes a lifesaver. It's important to know what the rules are. They vary from place to place, from time to time.

Let's philosophize briefly about government. The degree of government in any place depends on various economic and social circumstances. The number of people, their location, their age distribution, work preferences and all sorts of other characteristics have a bearing on the kinds of rules to protect people from each other. The more complex or diverse the social environment, the more we seem to ask of government. Things are likely to be a lot more informal in the country. That can be an advantage or a frustration. Unreasonable expectations, one way or the other, can turn that pastoral hideaway into a nightmare. The institutional environment out in the country can be just as hostile as that confronted "in the beginning" to the unwary or unprepared.

### The basic functions of government are:

1. to define the rights people have. A right for one person implies a duty or obligation for someone else. Two sides of the same coin.

2. to provide certain things collectively that individuals have trouble providing for themselves — like police protection or a wilderness mountaintop. We see a need or value in these things and ask government to produce them, but we still argue about how much and where.

3. to protect those people innocently affected by what others do. Government recognizes "spillovers" from private choices that lead to pollution or general unhappiness.

4. to referee disputes among individuals.

## Occasions for Contact

Few of us go out looking for government. We are confronted with a situation and have the feeling, "there ought to be a law," or "wonder who's in charge?" Here are some samples:

1. You say you were paddling around on your 3-acre pond and some guy in an 80 horsepower outboard swamped your canoe? And he was pulling two water-skiers? But it wasn't his fault — the pond was too small for him to straighten out.

2. You say every time you flush your toilet, you get a puddle in the backyard? And the sink fills up?

3. You say the locals are practicing for the Grand Prix by doing "wheelies" down your driveway?

4. You say the nearest middle school for your three kids is 35 miles away? And the bus only comes on Thursdays?

5. You say your neighbor is putting in a drive-in pizza joint next door? And it's a drive-in church on Sundays?

Everyone wants access to some government, to some level of authority at some time. We want it there when we need it. Several access points are suggested by these situations and others that are likely to be part of one's experience.

1. Tax man/woman: Even in rural areas, the tax man/woman cometh — perhaps less often and doesn't hit as hard as downtown, but he cometh nonetheless. Property taxes are the fundamental source of revenue for local government. The less you expect from government, the less your taxes (in theory). As the value of your land changes, so will the tax level.

2. Police: Not all localities have their own police department. Sometimes it's a county sheriff, sometimes an officer from a nearby township on contract, depending on cost and preferences of the people involved (8)†. Policemen may be the most direct and tangible evidence of government.

3. Budget: Deciding how to spend public money determines the shape and character of local governments. A budget hearing or other open meetings on the subject may seem like pretty dull stuff, but they

† For numbers in parentheses, refer to list on p. 39.



can affect what government does for you or to you.

4. Zoning: A more subtle aspect of police power, a zoning ordinance, can have a direct and profound effect on your day-to-day life. It states what kinds of activities can be conducted in different parts of the community and the overall character of your living environment. Maybe you'll find out that you can't keep a horse on less than 3 acres. Equally important is administration of the ordinance. Exceptions are granted in some cases. It's important who grants those exceptions and on what basis.

5. Fire Protection: This is often a problem in isolated rural areas. Response time is obviously critical. If you never see a fire truck, you're lucky. But it's nice to know it's there.

6. Garbage: It may have been automatic—you put the stuff out, it disappears, the city takes care of it. Few rural communities work that way. This one can get your attention right away.

7. Vote: Yes, people vote in small communities, too. It is a direct contact point with government. There's registration—perhaps at the clerk's office or maybe the home of a local official.

8. Animal Control: Perhaps the busiest county official is the animal control officer. He pulls the raccoon out of the chimney or helps corral the escaped cows. There are also restrictions against some animals.

There are certainly other occasions that bring peo-

ple and government together. The list of services is much longer—no complete inventory is intended here. The list is some reflection of what people expect to have done for them and are willing to pay for. It varies in the number of services and level or quality of delivery from one part of Michigan to another.

More detailed discussion of certain features of this institutional environment will help the Michigan resident who is on the move to find his way through the wilderness.

## Property Rights – Myth and Reality

Many landowners, particularly those who have just filed their first deed, assume that "ownership" is absolute. In fact, that has never been true. And it is getting less true every year. Property is really a whole collection of rights, privileges and obligations shared among the "owner," other residents and government at some level (2). Property is not a physical object but a legal right to use that object in some way. While property rights in land are not absolute, they may be exclusive—you can exclude others within specified limits.

Land as property involves a number of distinct rights. "Fee simple ownership" is the legal phrase referring to a concentration of those rights in the



Fire protection is a serious consideration in the country. Response time is longer and available water becomes a concern.



hands of the titleholder. Specific rights may be granted to, or reserved by, others through any of several legal instruments—easements, deed restrictions for mineral rights or some other specific limitation, leases, even a mortgage that grants rights to a lender as security on a loan. All these involve a voluntary agreement between parties that result in some land use discretion passing from the owner to another party. The documents—leases, mortgages, contracts—are complex and can be a mystery to the uninitiated. Specific legal help may be necessary. Government is not involved directly in these sharing arrangements. They are basically private agreements. But the terms of these agreements can be enforced by law; the obligation of all parties involved may be upheld in court.

## Structure of Government

In Michigan, we have four principal forms of local government—counties, cities, villages and townships. All local governments are created by acts of the State legislature. Thus their powers are “derived” from the state; local governments are in a real sense “creatures of the state government.”

### Townships

There are nearly 1,300 townships in Michigan. Their origin is the Northeast Ordinance of 1787. A grid was arbitrarily imposed on a map to facilitate survey and sale of land following the Revolutionary War. Those lines became township boundaries (7). There has been little change in basic structure since then. Townships have been a particularly strong level of government, with significant ties to a local constituency. In years past, townships were essentially the level of local government in Michigan. Escalating costs of doing business and a generally increasing awareness of impacts that cross local boundaries have led to the shifting of some activities to a higher level—the county or even the state. But townships remain a potent governmental force in Michigan. The major debates in land use policy, for example, focus on which level of government should retain the power to write and enforce regulations. The townships have generally retained that authority, though county regulation is growing, and the State of Michigan is involved in regulations for specific purposes, as noted below.

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*BUY LOCALLY—it makes for a prosperous community. Residential taxes alone will never pay for the public services you want.*

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### Cities

There were 258 Michigan cities in 1976, and more are being created. About 25 have been created since 1960. Under our Home Rule Law of 1909, incorporated cities and villages have power to handle their own affairs except in cases where broader impacts are apparent. There are different *classes* of cities, with taxing power and other authority specific to each class, though further detail here seems unnecessary (7). Incorporated villages can establish their own level of jurisdiction to provide certain services. Unlike a city, though, a village remains part of a township. Property in a village may be assessed twice—once for the village alone and another time for county, school and township purposes (7).

### Taxes

All local governments, including special districts, have the power to levy taxes on the value of property. There are limitations, of course, established by legislation and constitutional mandate.

### City

Home rule cities may levy taxes up to \$20 per \$1000 of property value (20 mills). This does not include levy by the county or school district which may add a combined total of 15 mills to the annual bill.

### Township

The Michigan Constitution requires the township level of government to share a 15 mill levy with the county and school district. For special purposes, however, electors of a jurisdiction may vote a special millage for a specific purpose—or issue assessment bonds within established debt limits. Since townships must essentially share their levy with other local governments, there is some loss of flexibility. Any improvement in services must generally come through “special” channels with voter approval. That is tough to get, unless there is clear public demand (7).

### Assessment process

The local assessor, township or city must render a judgement by early March of each year, based on the condition of that property at the end of the previous calendar year. Following the announcement of new assessments there is a review period—time for complaints. Specific review dates must be set to give citizens adequate opportunity to question and perhaps introduce evidence of value (or lack of it).



The Michigan Constitution requires that property be uniformly assessed at 50% of the "true cash value," defined as the market price at which a willing buyer and willing seller could come to agreement. In the absence of an actual sale, the assessor looks for evidence of comparable sales, considers restrictions through zoning and examines other indicators of what that transfer price might be. The property owner who feels that his property is assessed at a higher percent of market value than is true for other property or feels that the assessor has just totally misjudged the market has grounds for appeal.

Land in an area of change is particularly tough to value. If use becomes more intensive in an area — like new house lots in a farming region, for example — the assessor is legally obligated to consider the possibility that other farmland may be sold for house lot value. That can become expensive for the farmer, or owner of a woodlot, or any other buildable area. But it's the law. In other cases, land value may decline as an area becomes less popular to live in for one reason or another or becomes obsolete for competitive farming. Decline in value may lighten the tax load for an individual owner, though, if all land values in a community are going down faster than the cost of government. Some adjustment of millage level may be forthcoming. Taxes go up a whole lot easier than they come down. Two aspects are obviously critical: rate (millage) and value.

Farmland and "open space" may be eligible for special tax treatment under PA 116, the Farmland and Open Space Preservation Act of 1974. This can be a real boon for those who take advantage of it (6).

## Equalization

This is one of the most frequently maligned functions of county and state governments. People may resent this "looking over your shoulder" intrusion into what they consider local business. The purpose of equalization is pretty straightforward—to correct disparities among counties and townships for the relationship between assessments and true cash value. We're all supposed to be taxed on the same basis. If a local assessor has a tendency to set values low, the county will apply an equalization factor to bring that level back to 50%. Equalization doesn't do much to correct tax inequities among types of property within one jurisdiction but is aimed instead at keeping average levels the same from one township to another. It will do nothing to help the absentee landowners of a rural Michigan community who feel they are getting "soaked" by the local assessor on behalf of the "year-rounders." That problem requires individual action.

## Planning and Zoning

Just as they can tax, all levels of government can plan and zone land within their jurisdictions (6). Sometimes, all levels of government do it simultaneously. The basic enabling act for planning is the Municipal Planning Act of 1931. It establishes the authority of local governments to establish a planning commission to advise the legislative body about how the community might cope with the future. Subsequent enabling laws for each level of government have refined things somewhat, but they have not altered the basic authority.

While planning is advisory, zoning has real power. It is the basic power to implement a community plan. Districts are established within which certain uses are permitted and others are excluded. If a particular use isn't permitted, you may seek to have the zoning ordinance changed. The most frequent rezoning request involves permission to construct a residence or business on what was only "agriculture or open space." Zoning boards are particularly sensitive to evidence that someone stands to lose considerable money without the change. Experience shows that few requests for rezoning to permit development are denied, while it's much tougher to rezone to a less intensive use. While all units of local government may zone, a township ordinance takes precedence over those at a higher level.

Local citizens are appointed to the planning commission and zoning board. The two groups may be one and the same, though roles and authority are obviously quite different. A citizen who feels particularly aggrieved by a zoning ordinance can appeal for a variance. There is plenty of discretion for the zoning board, with the courts as next line of appeal.

By limiting choices open to the landowner, zoning affects land value, and hence, land taxes. But the assessor must still judge how firm the zoning restrictions really are. If the board grants exceptions for anyone who asks, taxes may not be affected by the ordinance at all. Some local zoning is mandated by the state. Shorelands and natural rivers, as defined in special legislation (6) are subject to mandatory zoning restrictions to prevent private development that might destroy the esthetic quality of the resource.

## Summary

This romp through the institutional environment has been selective, of course. There is more to be said, but no room to say it. For those wanting more, a list of references follows. The Michigan Department of Natural Resources offers a wealth of information on lakeside development, including the bulletin, "Stream sites: buying, building and care."



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## Social Adjustment

Does moving to the country always provide happiness for all family members?

The change from city to rural countryside is so great it often creates severe adjustment difficulties. The picturesque acreage with a view and a stream are made to seem within almost everyone's "over-extended credit." But have you ever experienced a long, hard, cold Michigan winter way off the beaten path?

Before moving to the country, try to visualize how much loneliness you want or can stand. What if your spouse dies—will you want to stay there alone? What will you do when your husband goes off to work and the children go off to school? And you don't have a car?

One young wife related that part of the selling package her husband used to "move out" was that he would no longer need to go away on hunting and fishing trips. But it had never occurred to her that now he would hunt and fish every evening!

Many who "move out" find new financial stress. Often they need a second car. Mechanical equipment to maintain the place becomes essential—mowers, snow blowers, rototillers and garden equipment. The

kids need fencing for the horse or hutches for the rabbits. Those living on the lake have a whole new set of problems like docks, motors, boats and diving equipment. Food costs more in remote areas and often one has to drive many miles for that extra quart of milk.

Recreation takes on new dimensions such as snowmobiles, fishing and hunting equipment, and cross country skis. Junior needs the car to drive to ball practice. All these things are great, but they often add a new strain to an already bulging budget.

Many families find they must remodel, add to, or build on their new "estate." Building costs are usually higher the farther north you go. The state building codes apply in the country as well as the city. Many, especially in the lake areas, move into cottages that were not built for year-round use. This can create slum-like, sub-standard conditions.

Much of the adjustment to rural living may depend on what you expect or enjoy socially. How often do you attend church? How important is it that you belong to the country club? Also good theater, lecture series and concerts are practically non-existent.

True, the country gives you added recreational opportunities in some areas, but you might not be able to drive to bowling league, bridge club, ladies aide or just a coffee klatch next door!

Often families move miles away from friends and relatives. Long distance phone calls are expensive or prohibitive, so homesickness sets in.

According to Richard Zipper, Livingston County Mental Health Director, many young homemakers who have "moved out" develop a malady which he calls the Livingston County syndrome. The symptoms usually last about 18 months until the family makes a full adjustment to its new surroundings and



Have you thought about added expenses, like a snowblower for that long country driveway?



to the mode of semi-rural living. Fortunately the disease is not fatal, and it is cured through guidance or by family members becoming involved in the new rural community. According to Willis Goudy of Iowa State University, community satisfaction is an attitudinal dimension about which little is known. In his study of 4,600 residents of 27 small Iowa towns, he found that social factors are of greater importance than community services.

In a 1974 MSU study in Hayes township, Clare County, three-quarters of those people interviewed were happy with the community and that they had made the move to the Harrison area. What about the others?

Sometimes, families may not give themselves time to adjust to the new community. One young city-bred school superintendent's wife followed her husband

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to a small mining town in the upper peninsula. She cried for days. Finally, she promised her husband she would stay until Christmas if he would resign at the end of the first semester. They left, reluctantly, eight years later when better opportunities enticed them away. They had built lifetime friendships in the north.

Also, you have to enter into the community. The story of a disgruntled businessman illustrates this point. An article about this man appeared in a Detroit newspaper a few years ago. He had bought a small grocery store in Clare and later had sold out and gone back to the city because Clare was an unfriendly, ungrateful, hateful place. He had refused to join the local Chamber of Commerce and service organizations. The man who bought the business from him

was also an "outsider." Within two years, he bought out the other business in the building, remodeled and is now doing a thriving business. He loves Clare and its people. What was the difference?

Chances are if you were happy where you came from, given half a chance and a little adjustment, you'll be happy wherever you go.

The following bulletins are available from the MSU Cooperative Extension Service in your county:

Values in Living .....	E416
Before 65 .....	E495
After 65 .....	E496
Values I .....	E647
Values II .....	E648
<i>Stress and the Family (series of 11)</i>	
You, Your Family, and Stress .....	E1001
Stress — Our Friend, Our Foe .....	E1002
Growing Up Mentally Fit .....	E1003
Mastering Adolescence .....	E1004
Weathering the Years .....	E1005
Safe Harbor or Storm Center (Home) .....	E1006
Managing Stress on the Job .....	E1007
Making Your World More Livable .....	E1008
How Change Can Make Us Ill .....	E1009
Breakdown — What to Do .....	E1010
Learning How to Relax .....	E1011

## In Closing

What more can we say?

Country living is great! But it isn't cheap, it isn't easy and it probably won't be convenient. It will not remove you from the problems of today's world. But if after all the "facts of life" we have presented here — and all the words of warning, you still want to make the move, chances are you will be among those for whom it is a wonderful experience! We hope this publication has helped you to make your choices well and that your new community will welcome you.

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