

Who Owns What?

A homeowner's guide to utility line responsibility — sewer, water, gas & electric

Most homeowners assume the city or utility company owns any pipe or line outside their walls. In most areas, that's wrong — and finding out during an emergency is the most expensive way to learn. Here's who is typically responsible for what. (Exact rules vary by city and utility, so always confirm locally — we can help.)

Sewer Lines: Yours All the Way to the Main

In most jurisdictions, the homeowner owns the entire sewer lateral — from the house to the point where it connects to the public main. Not to your property line. To the main itself. If the main runs down the middle of the street, you are responsible for the pipe under your yard, under the sidewalk, AND under the street.

THE CUL-DE-SAC PROBLEM

Sewer mains often don't extend into cul-de-sacs. We've inspected homes whose laterals ran 25 feet under the road — or across a neighbor's property — to reach the main. The homeowner owned every foot. A sewer camera inspection maps exactly where your line runs and what condition it's in.

If Your Sewer Line Fails: Three Options

- **1. Spot repair.** Fix the damaged section only (or trenchless lining where possible). Least expensive — works when damage is isolated and the rest of the pipe is sound.
- **2. Replace to the sidewalk or street edge.** New pipe from the house to the edge of the public right-of-way. Common when the yard portion has failed but the under-street section is healthy.
- **3. Replace all the way to the main.** Full lateral replacement, including the section under the street. By far the most expensive option — because of everything below.

Why Under-Street Replacement Costs So Much

Once work crosses into the public right-of-way, you're not just paying for pipe. Requirements typically include:

- **Right-of-way / street-cut permits:** issued by the city or county, with fees and approved plans.
- **Utility locates (811):** marking every other buried line — gas, water, electric, fiber — before digging.
- **Traffic control plan:** flaggers, signage, barricades, and sometimes partial road closure.
- **Saw-cutting & pavement removal:** cutting and hauling away asphalt or concrete over the trench.
- **Deep excavation with shoring:** OSHA-required trench boxes or shoring for crew safety.
- **Engineered backfill & compaction testing:** the trench must be refilled to road-grade specs and tested.

Under-street requirements, continued:

- **Repaving to city specifications:** cities often require repaving a full lane width or street panel — not just the trench — plus curb, gutter, or sidewalk replacement if disturbed.
- **Multiple city inspections:** at excavation, connection, backfill, and paving stages.
- **Contractor bonding & insurance:** special licensing and bonds are required to work in the right-of-way.
- **Street moratorium fees:** recently repaved streets may carry penalty fees or bans on cutting for several years.

This is why option 3 can cost several times more than the same footage of pipe in your yard — and why knowing your line's condition and route before you buy matters so much.

Water Lines

The homeowner is typically responsible for the water service line from the house to the city shut-off valve (usually at the meter, near the property line). The city is responsible from the shut-off to the main — and generally for the shut-off valve and meter themselves if they stop working. A leak on your side of the shut-off is your repair, even if it's under your driveway.

Gas Lines

The gas utility typically owns and maintains everything up to and including the meter. The homeowner owns everything after the meter — the lines into and through the house, plus any buried yard lines to pools, fire pits, generators, or detached buildings. Those buried customer lines are commonly missed in inspections and are entirely the homeowner's responsibility.

Electric Lines

For overhead service, the utility owns the wires up to the connection at your weatherhead; the homeowner owns the weatherhead, mast, meter base, and everything inside (the utility owns the meter itself). For underground service, the split varies by utility — in many areas the homeowner owns the buried service conductors on their property. Check with your provider.

THE BOTTOM LINE

If a line serves only your home, assume it's yours until proven otherwise — even under a street or a neighbor's yard. Before you buy, a sewer camera and plumbing inspection tell you what you'd actually own. Our \$550 home buyer inspection covers it — and could save you up to \$50,000.

Responsibility boundaries vary by city, county, and utility provider. Confirm with your local providers — or ask us and we'll help you find out.