



**AGING  
INFRASTRUCTURE:  
A GUIDE TO EDUCATING  
AND PROTECTING HOMEOWNERS**

# HOMEOWNERS ARE UNAWARE OF THEIR RESPONSIBILITY FOR THEIR SERVICE LINES.

*Do your residents know about the potential problem lurking beneath their lawns? Or are they unaware of the possibility their service lines could fail and cost them thousands of dollars in repairs?*



As a municipal official, you know the [homeowner is responsible](#) for the water line, either from the meter, the property line or where it taps into the water main, depending on your community and utility's codes.

However, more than [40 percent](#) of your residents don't know they're responsible and will turn to you when there is an issue with their service lines. In a [survey](#), 18 percent didn't know who was responsible for maintaining the service lines, while 11 percent thought their homeowner's insurance would cover the repair expense and 13 percent believed the city or municipality was responsible.

Itzel P., a first-time homeowner in Minneapolis, Minn., learned about her responsibilities in the worst way possible - her lead water service line, which tapped into

the main across the street from her home, needed replacement, a \$7,000 expense. Itzel had carefully investigated the costs of homeownership and didn't realize she was responsible for the service lines.

"I called my realtor, and she said she didn't know either," Itzel said.

## REPAIRS NOT COVERED BY HOMEOWNER'S INSURANCE

Unfortunately for your residents, homeowner's insurance [will not pick up the tab](#), unless the homeowner specifically requests and purchases a policy that includes service lines. In fact, most everyday wear-and-tear of the overall plumbing system in their homes isn't covered.

Cedrick W. of Montgomery, Ala., found this out to his dismay. When a tree struck his home, shifting the foundation and damaging the aging lines, he found out that plumbing wasn't covered.

"They said that it was plumbing, and they didn't do plumbing," Cedrick said. "I tried telling them about the foundation, but they didn't want to hear it. I paid them on time - ahead of time - every month, and then they do this."





# FINANCIAL RISK TO HOMEOWNERS

The cost of service line repairs can be expensive and replacements can be devastating to a budget. A sewer service line replacement can range from [\\$3,000 to \\$12,000](#) and the average water line replacement is [\\$1,500 to \\$5,000](#). Despite the cost, one in five homeowners have [nothing set aside](#) for emergency expenses, climbing to one in three with incomes of \$50,000 or less per year, making them vulnerable to [economic shock](#). Emergency home repairs are frequent, occurring in more than half of the households polled in the prior year, according to the HomeServe biannual [State of the Home](#) survey.

If your residents can't afford to make necessary home repairs, they may indefinitely delay repairs. Some delayed repairs may be temporary inconveniences, such as the basement flooding Robin S. of Chattanooga, Tenn., experienced, or they may be as dire as the consequences Mary B. of Cleveland, Ohio, faced when she lost her water service.

"Every time it would rain hard, the drain in the basement would back up and we couldn't use the plumbing," Robin said. "That's been going on for a few years now. I've been trying to figure out how to take care of this issue. I couldn't; I didn't have the money."

Meanwhile, 97-year-old Mary had to cross the street to a neighbor's home every time she needed water or to use the facilities for two months. Regardless of the difficulties, Mary didn't want to leave her home.

*"This is my house. I bought it myself, and **everything I have** is here."*

**Mary B., Homeowner**  
Cleveland, OH

## EDUCATION AND AFFORDABLE PROTECTION

Situations like these can be avoided if your residents are made aware of the risks of service line failure and encouraged to prepare themselves against a potential economic shock. An educational program meets with approval from the [88 percent](#) of homeowners who believe their municipality should educate them about their responsibilities.

A [partnership](#) with the [National League of Cities \(NLC\) Service Line Warranty Program](#) allows communities like yours to regularly distribute educational literature to residents at absolutely no cost to the municipality or utility. The program also offers a low-cost, completely [optional emergency service line repair plan](#) to residents. A 500-seat call center is prepared to dispatch local, licensed and insured plumbers 24/7/365, providing timely service and relief from large home repair bills.



Another potential source of economic shock can occur in the event of an unknown water leak. A resident can be confronted with an unexpected and costly water bill. The municipality or utility is not responsible but in many cases will partially adjust the bill. However the portion the resident is responsible for can still be beyond their means. There are [programs](#) available to protect residents and utilities from the expense of water loss from unknown leaks.

**“Thank you, we feel blessed to have this.**

*My Mom also has the same service. Things were frozen and plumbers were busy. We live in a small town and it was difficult to get a plumber here. You got us going again. We are grateful to have a service like this. You just don't know when something may cause a big problem. Our drains were stopped and the line was blocked between the house and the street. Homeowner's [insurance] or the city, neither one cover that. Repairs like this are on the homeowner. Each time I called, I was able to get a person right away.”*

**Lawrence O., Homeowner**  
Salem, IL

To find out how you can help your residents achieve peace of mind, visit [www.NLC.org/serviceLine](http://www.NLC.org/serviceLine).

