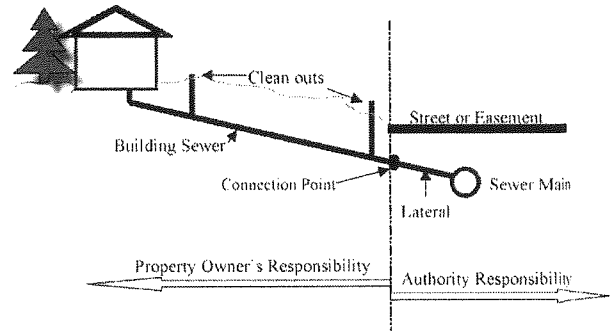


## When it comes to sewer and water problems, the fix is in the fine print

By ANTHONY DIMATTIA Staff writer | Posted: Monday, August 3, 2015 1:00 am

The problem started with a loud noise in the bathroom of Jim and Pat Stabilito's Warwick home.

"It seemed to happen now and then when flushing the toilet," Jim Stabilito said. "Finally, the noise became too annoying to ignore so we called a plumbing company."



After the March inspection, the problem was clear: a broken underground sewer pipe.

"Without being too technical, we were told there was a problem with our outside sewer drain pipe," he said. "This would be a major job requiring backhoes, mounds of dirt and a permit from the township. We wanted to get rid of the situation as quickly as possible."

After crews finished digging a 10-foot-long, 6-foot-by-5-foot-hole in the couple's front yard to replace the pipe, Stabilito got another surprise: a \$6,000 repair bill.

"We had to cover the bill," he said "(Homeowners) insurance paid nothing."

### Who's responsible?

As homes age, so do the pipes that run underneath them, which raises the likelihood of deterioration and breaks, said Nils Hagen-Frederiksen, Pennsylvania Public Utility Commission press secretary.

"It may have always been a responsibility to homeowners (to fix the pipe), but not a concern until (repairs are needed)," he said.

Stabilito said he didn't know he was responsible for pipes under his property.

"I just thought anything that was in my home was my own responsibility," he said.

Throughout Bucks County, and across the state, the general rule of thumb is that homeowners are responsible for the cost of repairs to underground water pipes from their home to curb stops near the edge of their property. They're also responsible for sewer pipes from their home to the main pipe in the street, said John Brosious, deputy director of the Pennsylvania Municipal Authorities Association.

But that isn't always the case. Some utilities will pay for repairs to pipes from the edge of a property to the main and others place the entire burden on homeowners, said Brosious, a 17-year-member of PMAA, which represents roughly 700 authorities across the state.

What is covered by a utility usually depends on whether the company is owned by a municipality or a non-governmental organization.

Most municipal utilities cover the cost of repairs from the main in the street to a property's easement — land such as a sidewalk or curb owned by a township or borough but maintained by a homeowner.

The reason, explains Warwick Township Water and Sewer Authority executive director Michael Sullivan, is that the utility doesn't want residents digging into the street.

"It's cost prohibitive to have the homeowner dig into the street," he added.

"Public entities, such as municipal authorities, are governed by construction codes, however, they have latitude under their own rules and regulations on what they can follow," said Brosious. "To my knowledge, the closest thing to regulations is the Uniform Construction Code."

Utilities not owned by a government, such as Aqua America Inc. and Pennsylvania American Water, aren't as generous. Generally, homeowners serviced by them are responsible for water pipes from the curb to the house, he said.

Nongovernment utilities are regulated by the Pennsylvania Public Utility Commission. They sign water tariff agreements that clarify which portions of water and sewer lines are maintained by the company and the homeowner, Hagen-Frederiksen added. .

"This has been the way they've operated for decades, if not longer," he said.

### **Will insurance cover the damages?**

While most standard homeowners insurance policies do not cover repairs to underground pipes outside the home, some providers offer insurance riders that can be purchased in addition to the plans, said Ronald Ruman, Pennsylvania Insurance Department press secretary.

To offset these costly repairs, water suppliers such the Bucks County Water and Sewer Authority, PA American Water and Aqua offer insurance through a third-party carrier for damaged water and sewer pipes. The supplemental insurance can cost customers from \$5 to \$15 each month, depending on the type of coverage offered.

But the plans limit coverage for damage as a result of normal wear and tear to the pipes and include a lengthy list of exclusions.

Bucks County Water and Sewer's Safeguard Maintenance Program does not cover damage caused by insects, animals, natural disaster or infiltration from other water sources. A term of the service agreement from American Water Resources, the insurance provider for American Water, excludes the replacement of sidewalks, driveways, roads or landscaping that might be affected by the repairs.

Bucks County Water and Sewer customers are notified about the insurance in their bill twice each year, authority spokesman Patrick Cleary said.

Unlike large utility companies, most municipal authorities do not offer the extra insurance coverage.

Mike Bannon, head of the Bucks County Consumer Protection service, said various utility companies began offering the insurance to customers about two years ago after third-party insurance companies began a "massive" mailing to residents to buy their coverage for the pipes.

While his office hasn't had any complaints about the extra insurance, Bannon suggests most residents forego paying the monthly charge and tuck away the money in a savings account in case a problem arises. Those with older homes would stand to benefit more from the insurance, he added.

"Like any insurance policy, you're playing the odds," he said.

### **What to do when problems arise**

Homeowners should contact their municipality or the company that bills them for water and sewer to find out what they're liable for underneath their homes, said Joe Glasson, who serves on the Lower Bucks County Joint Municipal Authority board of directors and works for Benjamin Franklin Plumbing.

If a problem with a water or sewer pipe occurs, the first call should be to your utility, Warwick's Sullivan said.

"Before you call a plumber, let us come out and determine if it's your problem or our problem," he said.

Those problems could include anything from tree roots to faulty installation, experts said.

Many times tree roots that have been in the ground for several years work their way toward sidewalks and infiltrate nearby underground pipes, said Kevin Kall, Lower Makefield's director of public works.

Or, as was the case at the Stabilito's Heritage Creek Development home, the water back flow was caused by nearly 15 years of pressure and weight that built up on top of the pipe because it was installed improperly.

For Stabilito, getting the problem resolved was a weight off his shoulders despite the hefty price tag.

"It was one of those things I'm glad I got on top of," he said.