

Guidance for Homeowners: Replacing Your Own Water Service Line

Steps for Homeowners to Conduct Service Line Replacement

Homeowners who have been notified by their utility that their service line is at risk of releasing lead into their drinking water may wish to replace it themselves. Review the [Kentucky Division of Plumbing's 'Homeowner's Informational Packet for a Water Service'](#) guidance and the table below for more information.

Step	What to Do	Why / Notes
1. Confirm ownership & responsibility	Verify which portion of the service line is privately owned (from house to meter or curb stop).	Utilities typically only reimburse or coordinate on the private side if the homeowner owns that portion.
2. Get approval	Do not excavate, order pipe, or start work before approval from the Division of Plumbing. Contact your local plumbing inspector for information: Homeowner's Informational Packet for New or Remodel Plumbing Installations	Pre-approval ensures quality, safety, and that no reimbursable costs are ineligible.
3. Submit an application & estimate	Check with utility to see if reimbursement is available. If so, fill out a service line replacement application.	Many programs require pre-approval of cost and method.
4. Utility review & approval	The utility reviews the estimate, confirms materials and scope, and issues a written notice of approval with conditions.	Establishes the allowed reimbursable cost ceiling and technical requirements.
5. Permit(s) & inspection	Obtain required building/water utility permits; schedule inspections (if needed). Contact your local plumbing inspector or file for a permit here: https://dept-hbc-ky.smartgovcommunity.com/Public/Home	Ensures safety, code compliance, and utility oversight.

Step	What to Do	Why / Notes
6. Perform work to approved standard	Use approved materials (e.g. copper, high-density polyethylene, etc.), document carefully (photos), coordinate with utility for joint excavation if needed, comply with trenching, bedding, disinfection, pressure testing, backfill, etc.	Ensures work is acceptable to the utility and meets health/sanitary standards.
7. Utility inspection & sampling	After installation, utility inspects, disinfects, tests, and confirms acceptable water quality before enabling service.	Protects water quality and ensures safety.
8. Submit final invoice & documentation	Submit contractor's invoice, photos, any proof of payment, permit sign-off, etc. to utility for reimbursement, If applicable.	That documentation underpins reimbursement.
9. Receive reimbursement / credit (if applicable)	After successful inspection and documentation, receive reimbursement from your utility, if available.	Typically via check or bill credit.