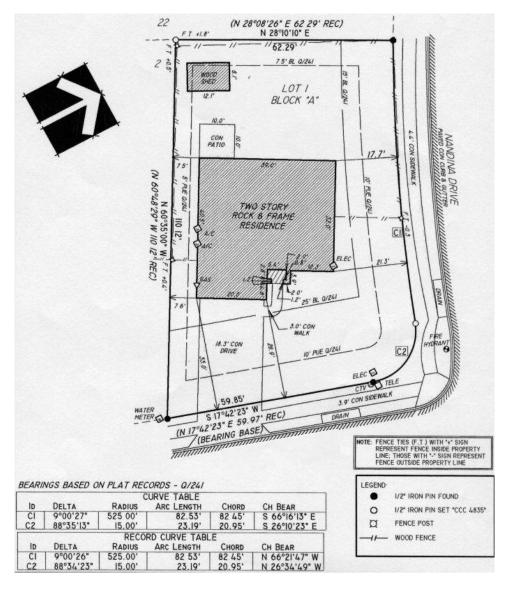
If you live in an urban or suburban neighborhood, your legal property is probably smaller than it appears. This is particularly true of corner lots, where it seems your yard is larger than the neighbor's.

The property line is documented in a survey conducted when the home was purchased or initially built. This survey should have been provided by the title company when the house was purchased. If not, it will be on record at the county courthouse.

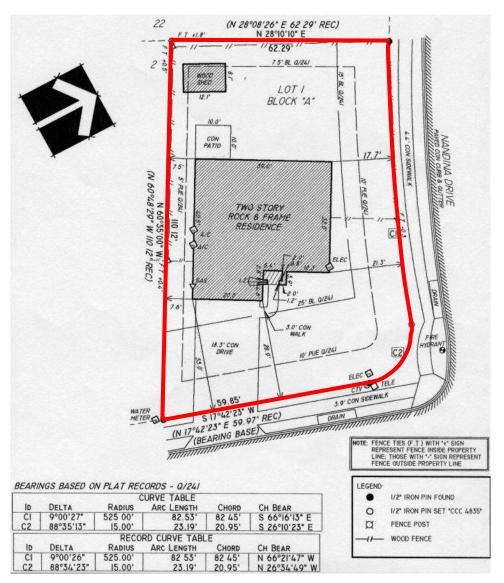
An example survey of a typical suburban corner lot is shown at right.



According to the diagram, the legal property of this parcel is inside the red lines.

Consequently, the 10' strips of yard near the street are not homeowner property. This means that the sidewalks, utility boxes, grass and landscaping outside the property line are subject to control of others. These would be the city, county or utility district in which the home is situated.

Generally the fence line follows the property line, although occasionally it is installed improperly by contractors or unwitting homeowners.



The area outside the property line can be torn up by utility companies or the controlling authority at any time as needed. Refer to HandyHomeowner topic, Underground Utilities for more information.

All the concrete, grass and landscaping outside your property is at risk of removal. Decorate your yard accordingly. Grass is the safest landscaping since it will usually be replaced by any work crews, unlike masonry, shrubbery and other decorative landscaping.

Sidewalk hazards are always tricky to deal with. Even if you are not the legal owner, in some cases you could be liable for injuries (real or fabricated) due to holes or uneven surfaces. If any sidewalk hazards exist outside your property, contact the legal entity responsible for them. If the sidewalk or driveway inside your property line has issues, it is your responsibility to repair the hazard.

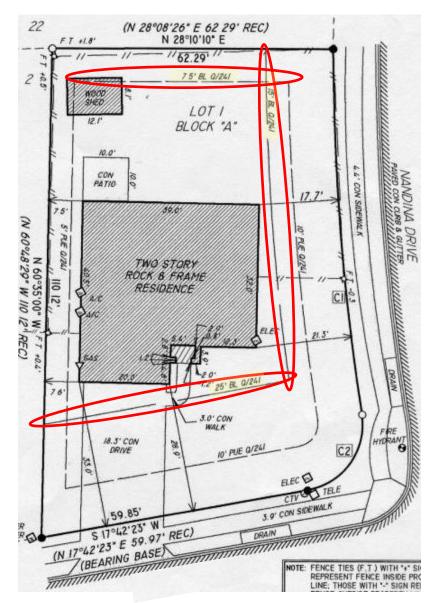




In addition to the property line, there are other limitations to where you can build or install structures on the lot. These come in the form of easements and build lines (BL).

From the survey we see that the front of the house must be no closer than 25' from the property line. Two other build lines are shown: 15' on the right from the side street and 7½' from the back. Note that no build line is shown in the drawing on the left side of the house, but there almost certainly is a restriction on this to prevent adjoining houses from being placed too close together.

Improvements to property are defined as things like houses, garages, shops, sheds, pools, decks, barns and such. These must remain inside the build line on the lot, or are subject to legal removal. Fences and walkways are not considered structures, so can extend out past the build line.



In addition to the build line, the survey also shows public utility easements (PUE).

These closely follow the property line, offset a certain distance (10' front and RH side, and 5' on the LH side).

Details of easements vary by state, county and local law, but generally they give a municipal or private utility company access to this area and the legal right to dig up your yard inside your property line. Depending on the applicable law, the utility may or may not be required to replace fencing or landscaping in this area after excavation and backfill.

In most cases the utility contractor will work hard to minimize damage and disruption to your property, but there may be little legal advantage to the homeowner.

As a general rule of thumb, don't place any expensive structures or landscaping within a PUE on your property.

