

60 Amp Electrical Service

Electrical Service Size

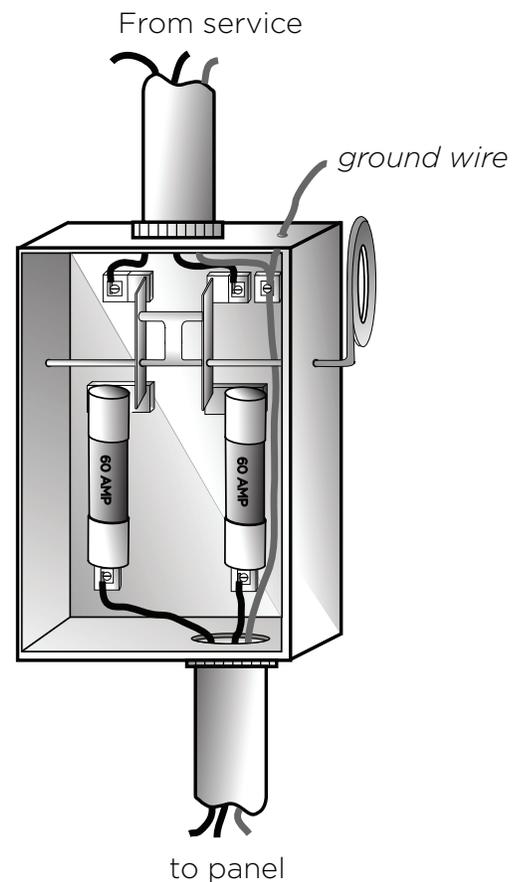
Electrical service size is often misunderstood. Some people imagine that a 200 amp service delivers “better” electricity than 100 amps. The service size, however, indicates nothing more than the maximum current you can draw through your electrical system at one time. The more high-power electrical fixtures and appliances you have, the larger service size you will need. For example, a home with electric heat needs a larger service size than a gas heated home.

If your electrical demands increase, you may have to upgrade your electrical service to meet the new demand. For example, your demand will increase if you build an addition, or install a sauna and hot tub.

Why the Fuss About a 60 Amp Service?

Most homes today have a 100 or 200 amp service. But some still have only a 60 amp service. Sixty amps may not be enough to service a home with an electric stove, oven, clothes dryer, air conditioner, and so on. But some homes operate just fine on 60 amps. These homes usually have a gas stove, and sometimes a gas clothes dryer as well.

Even if your home operates safely with a 60 amp service, the problem lies in insuring the home: many insurance companies will not insure a home with a 60 amp service. Their rationale is that if the service is 60 amp, the system must be old. If the system is old, it should be upgraded for safety.



A home buyer may be informed by a Pillar To Post® home inspector that the electrical system may need an upgrade because the 60 amp service will be questioned by the insurance companies. This news often comes as a surprise to all parties in a house-sale transaction because the home is clearly currently insured. At the time of writing of this article, insurance companies are not yet chasing down existing policies to demand an electrical upgrade. But when the buyer calls an insurance company to set up a new policy, the insurance company may require an upgrade.

Are the insurance companies justified? Yes and no. There is nothing inherently unsafe about a 60 amp service, but a home with this service often has associated risks. For example, homes with a 60 amp service tend to be older homes with few electrical receptacles in each room, sometimes only one per room. To remedy this problem, people often resort to do-it-yourself fixes, creating octopuses of extension cords, running extension cords under carpets, or installing oversized fuses, etc. If you upgrade from 60 to 100 amps but do not improve the distribution wiring, you may succeed in getting insurance, but your home may be no safer than when you had a 60 amp service!

Living With a 60 Amp Service

If you are presently living in a home with a 60 amp service and you already have insurance, you may not need to upgrade. A home with a 60 amp service that has a gas stove and gas clothes dryer will have as much available power as a home with a 100 amp service that feeds major electrical appliances.

The concern has more to do with the branch circuit wiring. If you have enough receptacles throughout the home to meet your needs without resorting to unsafe practices, stick with your 60 amps. If you have very few outlets and find you have to snake extension cords throughout the house, an electrician may be able to add more circuits in the areas most needed.

Sometimes practicality forces a decision: if your electrical panel has no room for more circuits, upgrade the panel, or add a sub panel, but it may make more sense to upgrade the entire service at that point.

A good electrician can assess the entire system and recommend an upgrade path appropriate for your home and your needs.