



## CITY OF LAKE SAINT LOUIS SEWER LATERAL INSURANCE INFORMATION

**PLAN IMPLEMENTATION** – January 1, 2015

**ANNUAL FEE** – \$28 annual assessment – Fee paid with annual real estate taxes.

**WHAT DOES PROGRAM COVER** – Repairs to private sewer laterals from the exterior building foundation wall to the public sewer, all required street, sidewalk and or driveway replacement associated with the repair, and sod for yard repair. Repairs are to correct broken or separated lateral pipes. Root intrusion alone is not covered by the program.

**ITEMS NOT COVERED BY THE PROGRAM** (not all inclusive)– Septic tank systems, private treatment systems, root removal, relocation or damage to structures, retaining walls, swimming pools, sprinkler systems, electric dog fences, landscaping or other appurtenances are not covered. Damages caused by Earthquake or any other “Act of God” are not covered. Also, damage caused by sewer back-up, damage caused by contractor’s performance, repairs or videos performed prior to application and acceptance into the program will not be covered

**WHAT PROPERTIES ARE ELIGIBLE FOR THE PROGRAM** – Residential property owners, within the city limits, including single family homes, duplexes, villas, condominiums and multi-family dwellings with six (6) units or less are covered. Condominiums with separate laterals for each unit are considered individual properties regardless of the number of adjacent dwelling units. Properties not located within the city limits are not eligible.

**AVERAGE NUMBER OF REPAIRS PER YEAR** – 14 (permits issued in 2013-2014)

**AVERAGE COST PER REPAIR** – \$2,500 – \$4,000 (estimated range)

**THE REPAIR IS INITIATED BY A 5 STEP PROCESS OUTLINED BELOW:**

1. The first step is to submit an application along with prior year’s paid property tax receipt and a video of lateral performed by applicant’s plumber.
2. If the homeowner does not provide a video of the sewer lateral, The City will provide a list of plumbers with video inspection capabilities. This video is needed to verify the nature and location of the defect. **The Video must show the defect. Therefore, if roots block the view of a joint a root saw must be used to remove roots so that the defect is visible.** The homeowner is responsible for the cost of this service.

3. If the repair is deemed eligible by the Public Works Department the applicant will be provided with a licensed contractors list and bid package to use to obtain three bids. The bids will be returned to the city for review and the city will approve the lowest qualified bid.
4. The Public Works Department will then issue authorization to the homeowner to execute an agreement with the contractor of his/her choosing in the amount of the lowest bid. The City will issue a permit and inspect the repair work.
5. Once the work is completed, the City will issue payment on the next available warrant in the form of a two party check made payable to the homeowner and the contractor.

Funds for the program are distributed on a first come first serve basis until the funds have been depleted. If funds are depleted, applications can still be submitted and reviewed and eligible projects will be placed on a waiting list for the next year. If funds remain at the end of the year they will carry over to the next year. There is a limit of one covered repair per year per property. The program will provide a maximum of \$7,500.00 per household. Any charges in excess of \$7,500.00 are the homeowner's responsibility. If the bid exceeds the maximum cap of \$7,500.00 the resident may apply to the Board of Alderman for consideration of a hardship adjustment (additional coverage that would apply to the repair).

All city bills must be up to date and all debts paid to the city to qualify for the program.

A warranty will be provided by the contractor to the resident for all work completed. (min. 1 year)

**EMERGENCY REPAIR** – A sewer lateral that is severely collapsed, where cabling of the sewer lateral has failed to open the blockage will be considered an emergency repair. With the approval of the Director of Public Works or his designee the applicant may forego the standard application process and standard bidding practice. An authorization to execute an agreement under the program and commence work will be provided within 24 hours by the Public Works Department.