

## CITY OF LAKE SAINT LOUIS SEWER LATERAL INSURANCE INFORMATION

## PLAN IMPLEMENTATION – January 1, 2016

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

<u>WHAT DOES PROGRAM COVER</u> – 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 and damage caused by contractor's performance 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** – 30

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

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

- 1. Contact the City's Contractor for sewer lateral cleaning and televising. Contact information is available on the website.
  - a. Contractor will schedule an appointment to visit the site
  - b. In some instances the contractor will be able to video the line with no cleaning of the line. Property owner will pay for one CCTV investigation.
  - c. If the line is clogged the contractor will use the high velocity cleaning method to clean the line and video the line if possible. Property owner will pay for one CCTV investigation and one high velocity cleaning.
  - d. If an outside cleanout is not available and high velocity cleaning is deemed to be a risk to property damage, the contractor will cable and

- video the line. Property owner will pay for one CCTV investigation and one cable.
- e. If roots block adequate inspection on the video after cabling the contractor will use high velocity cleaning before a second video. Property owner will pay for the high velocity cleaning and the prior cabling, but not the second CCTV investigation.
- f. If no cleanouts are available the contractor will attempt to video and cable from the roof or remove a toilet for access. Property owner will pay for work performed at bid rates. If CCTV investigation cannot be performed, or if it is inconclusive the property owner will be responsible for having an exterior cleanout installed, or providing basement access by removing drywall etc.
- 2. If CCTV investigation shows covered defects in the sewer line, submit an application along with prior year's paid property tax receipt and a video of lateral performed by applicant's plumber.
- 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 shall 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 prior to commencing work (additional coverage that would apply to the repair). Hardships are only intended for cases of unusual expense and typically involve improvements owned by a party other than the property owner such as a neighbor's driveway, City Street, utility conflicts, and the like. A resident may also apply for reimbursement of repair costs completed outside of the program. If granted, reimbursements for outside repairs will be paid at 50% of the actual cost of the repairs paid by the resident excluding cable and camera

work. Outside repair reimbursements will be capped at 50% of the City's current emergency repair contract rates.

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. The City will commence repair, usually within 24 hours. The City's televising contractor has provided bid prices for these repairs, and will be awarded the contract.