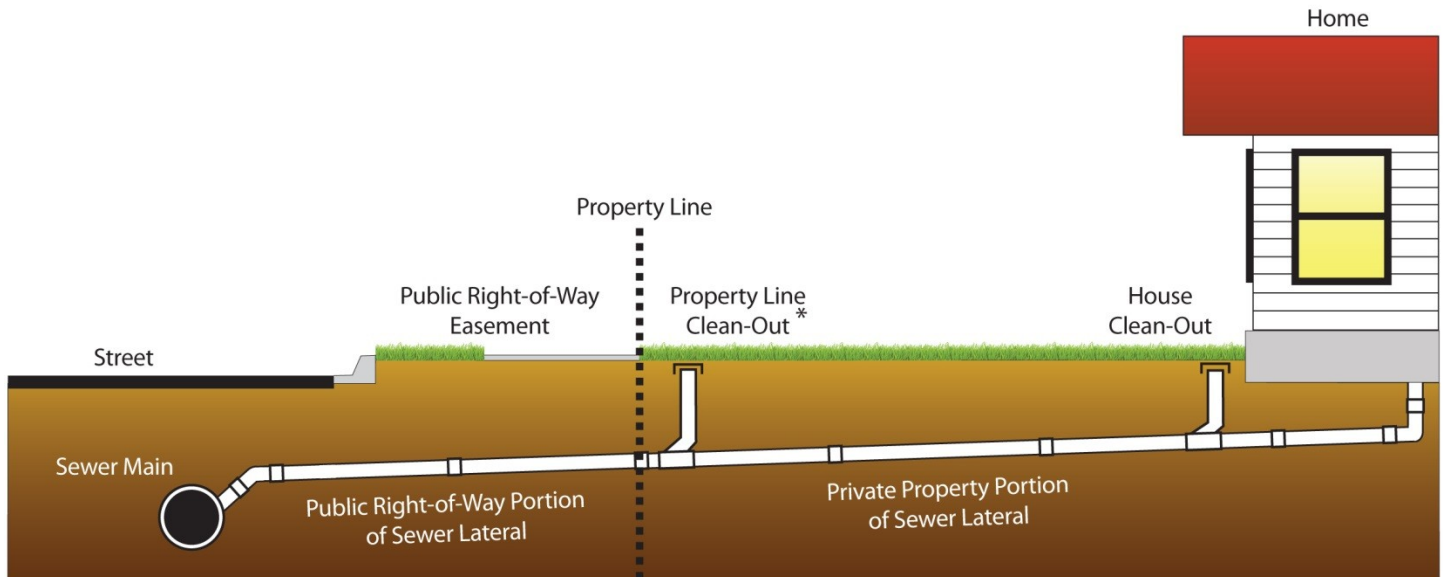


City of Woodson Terrace

Sewer Lateral Repair Policy Questions & Answers



* Not standard on all properties.

Q: Do other cities offer sewer lateral insurance?

A: Yes. State law allows cities to establish sewer repair insurance funds, and more than 40 local cities have approved such programs, including St. Ann, Creve Coeur, Overland and unincorporated St. Louis County. Each city determines its own policy and procedures.

Q: How much does this insurance cost?

A: A maximum annual charge of \$28 has been set on all residential properties with six or fewer dwellings. This fee is collected annually by St. Louis County as part of your real estate taxes.

Q: Who pays to repair a damaged yard or pavement?

A: The city will only pay to backfill, seed and straw the excavated area. The policy doesn't cover objects in the lateral's path.

Q: Is there a one-time repair for the homeowner or will the homeowner be covered for multiple breaks?

A: There is no clause limiting the number of repairs in our policy; however, one repair job typically ensures an intact line for several years.

Q: What is the process?

- 1. Before the city's insurance policy will cover repairs, the homeowner needs to take a few steps to make sure the sewer lateral is indeed broken, rather than just clogged.*
- 2. Call a licensed plumbing or sewer cleaning service and have them clean the sewer lateral pipe. The homeowner is responsible for the cost of this service call. If the cleaning solves the problem, the sewer lateral is fine. If it does not solve the problem, the homeowner should file a claim with the city.*

The following links provide contact information on master drain layers and plumbers licensed to work in St. Louis County:

<http://www.stlouisco.com/Portals/8/docs/document%20library/public%20works/code%20enforcement/licenses/plumb/Master-Drainlayers.pdf>

<http://www.stlouisco.com/Portals/8/docs/Document%20Library/Public%20Works/code%20enforceme nt/licenses/plumb/Master-Plumbers.pdf>

3. The city will review the claim and have the owner make arrangements to videotape the inside of the pipe. This investigation will be used to ensure the line is collapsed.
4. If the videotape shows damage, a city contractor will fix the line. The homeowner does not need to get bids for the repair.
5. Expenses less than \$7,500.00 will be paid for by the city. If the cost exceeds \$7,500.00, the additional charges are the property owner's responsibility.

Q: Will my homeowners' insurance pay for repairs?

A: Probably not. Most policies do not cover lateral repair cost, which is generally considered a home maintenance expense.

Q: Who is included in this program?

A: All Woodson Terrace residences are included, except for apartments with seven or more dwellings in a single building, properties with septic tanks and properties that do not connect to MSD lines.

Q: What is a sewer lateral?

A: A sewer lateral is the pipe that carries household wastes to the Metropolitan St. Louis Sewer District's (MSD's) sewer main. The sewer lateral does not include a sewer line located under any part of the building.

Q: Who owns the lateral?

A: The homeowner. It is private property, considered part of the house.

Q: How do I know if my sewer lateral breaks?

A: Usually, sewage will back up into the home. Also, portions of your yard may collapse over the damaged section of the pipe, or sewage may leak into your yard.

Q: Would this cover a sewer break inside my house?

A: No. The proposed plan would pay for breaks in the line between the outside of your home and the MSD sewer main.

Q: How much would I have to pay to replace a sewer lateral?

A: Most lateral repairs cost at least \$3,000, or more complicated repairs can exceed \$10,000.

Q: How much do residents pay in other cities?

A: It varies from city to city. In most communities, the property owner is responsible for at least part of the repair cost. For instance, Creve Coeur residents pay 20 percent of repair costs. In St. Ann, residents are responsible for up to 40 percent of the costs.