

## **CITY OF MARYLAND HEIGHTS SEWER LATERAL PROGRAM**

The city of Maryland Heights insures sewer laterals for homes within the city. The policy took effect January 1, 2000. For more information, see the Q&A below, or call 291-6550.

- [What is a sewer lateral?](#)
- [Who owns the lateral?](#)
- [How do I know if my sewer lateral breaks?](#)
- [Will my homeowner's insurance pay for repairs?](#)
- [Would this cover a sewer break inside my house?](#)
- [What are the health risks if my lateral breaks?](#)
- [How much would I have to pay to replace a sewer lateral?](#)
- [What is the process?](#)
- [Is there a one-time repair for the homeowner or will the homeowner be covered for multiple breaks?](#)
- [Who would pay to repair a damaged yard or pavement?](#)
- [How much does this insurance cost?](#)
- [Can other city revenues fund this project?](#)
- [Do other cities offer sewer lateral insurance?](#)
- [How much do residents pay in other cities?](#)
- [Who is included in this program?](#)

### **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: Will my homeowner's insurance pay for repairs?**

A: Probably not. Most policies do not cover lateral repair cost. This is a home maintenance expense.

### **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: What are the health risks if my lateral breaks?**

A: Illnesses in raw sewage can enter the water table, creeks, streams and soil around your home. Bacteria such as E.coli, diplo-cocci, strep and staph, and hepatitis virus could be released.

**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: What is the process?**

A: Before the city's insurance policy would be enacted, you need to take a few steps to make sure the sewer lateral is indeed collapsed rather than just clogged.

1. Call a plumbing or sewer cleaning service and have them clean the sewer lateral pipe. The homeowner would be responsible for the cost of this service call. If the cleaning works, your sewer lateral is OK. If it does not work, file a claim with the city.
2. The city would review the claim and arrange for a contractor to videotape the inside of the pipe. This will be used to ensure the line is collapsed.
3. If the videotape shows damage, a city contractor will fix the line. You will not need to get bids.
4. Any expenses under \$10,000 will be paid for by the city. If the cost exceeds \$10,000 the additional charges would be split 50-50 between the city and the property owner.

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

A: There is no cause limiting the number of repairs in our policy. However, one repair job would probably ensure an intact line for several years.

**Q: Who would pay to repair a damaged yard or pavement?**

A: The city would pay to replace grass, sidewalks and driveways. If a fence, shed, garage, etc. is in the lateral's path or lies over the damaged portion of the lateral, the city reserves the right to reroute the lateral or to require the structure be moved at the owners expense.

**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 would be collected annually from St. Louis County beginning in October 2000.

**Q: Can other city revenues fund this project?**

A: No. State law prohibits city funds being used to pay for these repairs. Only this annual fee could pay for the sewer lateral repair program. Monies for storm water projects and parks cannot fund this project.

**Q: Do other cities offer sewer lateral insurance?**

A: Yes. A state law approved last year allowed cities to establish sewer repair insurance funds. Since then, more than 40 metro-area cities have approved such programs, including St. Ann, Creve Coeur and Overland, as have residents of unincorporated St. Louis County.

**Q: How much do residents pay in other cities?**

A: It varies from city to city, but Maryland Heights has the best answer: nothing as long as the cost is less than \$10,000. 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.

**Q: Who is included in this program?**

A: All residents of Maryland Heights would be included except for apartments with seven or more dwellings in a single building, property with septic tanks and those that do not connect to MSD lines.

If you have any other questions, please call Maryland Heights City Hall at 291-6550.