

Memo

Date: December 9, 2020

To: Allouez Village Board

From: Brad Lange

Re: 2021 No – Fault Sewer Backup Insurance

The Village provided No – Fault Sewer Backup Insurance in 2020 for the residents of Allouez at no additional cost to each resident. The purpose of providing such coverage is due in large to the high water level of the East and Fox Rivers the past couple of years. The 2020 cost for this coverage was approximately \$8,000 due to the policy being pro-rated. The cost of the same coverage in 2021 will be \$9886. The amount is spread over three budgets; Water, Sewer and Storm.

I had missed adding this amount into the 2021 budget and therefore funds are currently not allocated. If the Village were to choose not to provide this coverage and at a later date (due to wet weather) decide to offer it, there is a 30 day waiting period before the coverage is active.

The total number of claims submitted in 2020 was 2 (\$600.00) and therefore staff would recommend to not include the coverage for 2021 at this time

The Village Board is asked to approve or delete the coverage for 2021.

what the Municipality can immediately do to help take care of the problem.

Is there anything I can do to prevent sewage backup into my home?

- Avoid putting grease down your garbage disposal or household drain. It can solidify, collect debris and accumulate in Municipal lines, or build up in your own system.
- Never flush disposable diapers, sanitary napkins or paper towels down the toilet. They could stop up your drains and may damage your plumbing system.
- If the lateral line in your older home has a jointed pipe system, consider whether the roots of large shrubs or trees near the line could invade and break pipes. It is a good idea to know the location of your lateral line(s). Property maps can often be acquired from your Municipal planning department.
- If the lowest level of your home is below ground level, such as a basement floor drain, it may one day be affected by a backup. One way to prevent sewage backup through such below ground areas is to install a "back-flow valve" on the lowest drain(s). You can also use a plumber's test plug to close these drains when not in use.
- For further information about preventive measures, contact a plumber or plumbing supply dealer.

What does the Municipality do to prevent this problem?

- Every attempt is made to prevent backups in the public wastewater

system before they occur. Sewer lines are specially designed to prevent accumulation and stoppages.

- In addition, we have maintenance crews that are devoted to inspecting and cleaning wastewater lines throughout the Municipality on a regular schedule.
- Degreasing chemicals may be injected into lines in areas that are prone to stoppages, such as those near restaurants, apartments or high density housing developments.
- Even with our maintenance schedule, however, backups are often beyond the Municipality's control. Most that do occur are confined to the sewage pipe-line, rather than backing up into a home.

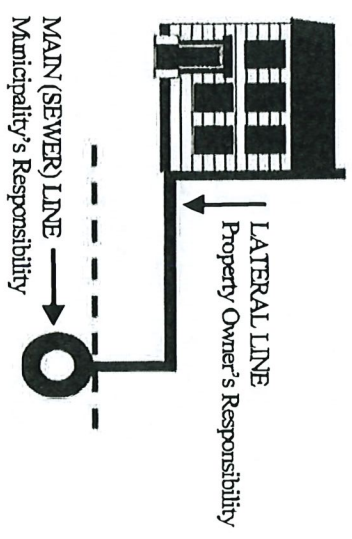
How and where should I report a sewer backup?

Emergency crews are on call 24 hours a day to assist you. In an emergency such as a sewer line backup, or if you observe any vandalism associated with the wastewater or sewer lines, contact the department:

PHONE NUMBERS	DAYS	HOURS
920-448-2800	Monday to Friday	7:00am to 4:30pm
920-621-8756	Weekends & Holidays	24 Hours



INFORMATION FOR HOMEOWNERS & RESIDENTS
Facts About Sewer Backup Incidents



Sewer backups are an unfortunate but common problem in Municipalities. Although Municipal Departments make every effort to prevent such incidents, they still may occur. The following information is offered to help property owners and residents understand why backups happen, how they can be prevented, and what steps citizens should take if a sewer backup affects their property. The following questions and answers may be helpful:

What causes a sewer backup?

Sanitary sewer overflows can be caused by a number of factors. They usually involve sewer pipe blockages in either main sewer lines or service laterals (lines between buildings and the main line). Causes may include pipe breaks or cracks due to tree roots, system deterioration, insufficient system capacity due to residential or commercial growth, or construction mishaps. In home and office plumbing systems, the main cause is accumulation of grease, tree roots, hair, or solid materials, such as disposable diapers or sanitary napkins that are too large for wastewater pipes to handle. Such materials may cause major backups in Municipal lines as well as in residents' lateral lines. A frequent cause of water stoppages within the Municipality's system, however, is vandalism. Leaves, sticks, rocks, bricks and trash have been found stuffed down manholes. We hope you will report observations of any such activity.

Will my Homeowners Insurance cover any damage to my home or property?

In the majority of cases, a special rider will need to be added to your homeowner's or

renter's insurance policy to cover damages related to sewage backups or water damage. This optional coverage is usually not very expensive (less than \$100), but you must request that it be added to your policy. Check with your insurance agent about this policy provision.

As with the majority of Municipalities in the country, the Municipality cannot assume financial responsibility for damages resulting from sewage backups, since most stoppages are related to conditions that are beyond the Municipality's control. That is why it is important that property owners confirm that they are adequately insured—particularly if areas of their home lie below ground level.

Call your insurance agent today to have this coverage added to your policy.

How could a sewer backup affect me?

If the backup occurs in a Municipal maintained line, the wastewater will normally overflow out of the lowest possible opening, which is usually a manhole. However, in some homes—especially those with basements, or where the lowest level is even with the sewer lines—the overflowing wastewater may exit through the home's lower drains and toilets.

What should I do if sewage backs up into my home?

First, take action to protect people and valuable property:

- Keeping in mind that ceramic plumbing fixtures such as toilets are fragile, quickly close all drain openings with

- stoppers or plugs. Tub, sink, and floor drains may need additional weight to keep them sealed. A string mop can be used to help plug toilet openings.
- Don't run any water down your drains until the blockage has been cleared.
- A quick check with nearby neighbors will help determine if the backup appears to be in your neighbor's wastewater line, and/or widespread in your neighborhood. In this case, call the Department of Public Works immediately. Numbers are listed at the end of this flyer.
- Call a plumber if the problem is in your lateral service line.

If I call the Municipality, what will they do about a sewer backup onto my property?

- You will be asked questions about the backup timing, location, the property at risk, etc.
- Municipal personnel will check for blockages in the main line. If found, the blockage will be immediately cleared.
- If the main line is not blocked, you will be advised to call a plumbing or sewer contractor to check your lateral line. Maintenance and repair of the lateral line is the owner's responsibility. (See *diagram on front page*.)
- To minimize damage and negative health effects, you should arrange for cleanup of the property as soon as possible. There are qualified businesses that specialize in this type of cleanup. If the sewer backup onto your property resulted from blockage in the main sewer line, Municipal personnel will explain