City of St. Charles, Missouri
Residential Sanitary Sewer Lateral Program
Policy and Procedures

1. This sewer lateral insurance program applies to single-family homes, duplexes, condos or a residential development containing not more than six (6) dwelling units and is not available to residential buildings with more than 6 units or commercial or industrial property, as determined by the use of the land. The program will commence on January 1, 2003 or when funding becomes available.

2. Under this program all condo units that have individual laterals are included in the program regardless of the number of adjacent dwelling units.

3. All City bills (i.e., water/sewer, property clean up, etc), St. Charles County Real Estate taxes (which includes the $20 sewer lateral fee), and Personal Property tax must be paid prior to submitting an application to participate in the program.

4. A sewer lateral is defined as the portion of the residential property's sanitary sewer piping that runs between the exterior building wall to the sewer main. It does not include a sewer line located within exterior walls or under any part of any building. A lateral sewer service line may be located in a front, side, or rear yard. Residential properties on septic systems shall be exempt from the Sewer Lateral Program. No part of a septic system or lateral connected to a septic system shall be eligible for participation in this program. Residential property on a septic system billed and paid the Sewer Lateral Program fee shall be reimbursed total fees paid to program upon notification to Public Works Department and inspection by Public Works Department.

5. If an owner is experiencing a problem with the lateral sewer service line, the owner must first contact a licensed master plumber/drainlayer to have the line cabled. As a common home maintenance expense, the cost of this cabling is not reimbursable by the City. If cabling does not result in clearing the line, the owner should contact the Department of Public Works to secure an application and instructions for participating in the insurance program. The owner should return (1) the completed application; (2) a copy of the paid cabling bill (which must fall within 30 days of application) and inspection report signed by a licensed master plumber stating the nature and location of the problem; and (3) a copy of the most recent paid real estate tax and personal property tax receipts to the Department of Public Works. In case of an emergency, the City Administrator or his designee may waive this and other requirements.

6. Upon unsuccessful cabling of the line and receipt of a completed application the City would oversee and pay for a camera investigation of the sewer lateral. If the lateral is determined to be "structurally sound", the homeowner would be required to reimburse the City for all costs associated with the camera investigation. Home owners have the right of appeal to the Public Works Department if approval is denied.

7. If it is determined from the camera inspection that the sanitary sewer lateral is defective and the application is approved, the property owner will be responsible for coordinating all repairs.

8. The City will provide the owner with specifications and a list of City of St. Charles licensed plumbers/drainlayers. The owner must obtain at least three (3) bids, which are acceptable to the City for the sewer lateral replacement/repair. The City will only accept bids, which have been obtained from companies licensed with the City of St. Charles. The City will only accept bids, which are, in its opinion, responsive to the specifications. The City reserves the right to deny any and all bids received from the owner. The City, may, at any time, obtain bids for any part of the corrective action for a defective sewer lateral from the list of plumbers/drainlayers licensed with the City of St. Charles for the purpose of comparison and to determine current market conditions or for any other City purpose.

9. Once bids are received, the owner must submit the bids to the Public Works Department for review and approval. After written approval of the City's acceptance of the lowest responsive bid and the contractor has obtained all necessary permits, the homeowner may schedule the work.

10. The insurance program covers excavation, repair or replacement of the sewer lateral, backfilling, and seeding and strawing of the disturbed portion of the yard. It is the responsibility of the property owner to water and maintain the ground cover to assure growth. Additional landscaping or landscape restoration work shall be done at the homeowner's expense.

11. The insurance program will cover the cost to replace sidewalk, driveway and street pavement removed to accomplish the repair. In the event obstacles such as yard sheds, fences, garages, etc. are in the path of the sewer lateral or lie over the damaged portion of the lateral, the City reserves the right to reroute the sewer lateral to avoid the necessity of removing the structure. The City will make the final decision regarding the solution.

12. Upon completion of the corrective work, the homeowner shall supply the Department of Public Works in writing that the work is completed and acceptable with an itemized bill and lien waiver from the contractor. The City will reimburse the homeowner 80% of the repair cost, reimbursement not to exceed $7,500, less the cost of the camera investigation. The overall payment for the corrective work shall not exceed the amount of the lowest approved bid, unless the homeowner receives prior written approval from the City.

13. Applications for low income home owners as defined by the State of Missouri are available upon request for those home owners that may not have the financial resources to pay the contractor the full amount directly. Once approved the City will pay the contractor directly the 80% reimbursement due the home owner. The home owner is responsible for the remaining 20% due the contractor.

14. The City has no obligation or responsibility for the performance of the contractor and no responsibility for any damages caused to the owner's property because of the sewer lateral defects. The contractor is responsible for obtaining all necessary permits.

15. The City will make the final decisions regarding all aspects of this program, including whether or not to repair or replace a sewer lateral, eligibility of expenses, hazardous conditions, etc.

16. The homeowner is responsible for contacting their home insurance company to determine if any or the entire sewer lateral repair is covered by the home insurance policy. The homeowner is required to notify the City of any payment received from the insurance company to pay any part of the sewer lateral repair. All such payments will be deducted from the City's expense of the approved repair.

17. A residential property will not receive the benefit from the sanitary sewer lateral insurance program more than one time in a twelve (12) month period.

18. The City may periodically amend these guidelines in the best interest of the City and its homeowners, except as may be restricted by state law or City ordinance.

19. The current cost with the city's contractor for a camera investigation only is $110.00. If the camera investigation cannot be completed because of a blockage or any other obstruction, the contractor is authorized to cable the line at an additional charge of $75.00 in order to complete the investigation. The cabling of the line is to complete the camera investigation, not to remove roots, debris etc. and or to clean the line. The charge to locate any problem areas on the sewer lateral is $5.00. The maximum total charge for a camera investigation is $190.00.

RESIDENTIAL SANITARY SEWER LATERAL REPAIR PROGRAM APPLICATION

Property Owner:_____ Date:_____

Address:_____

Address of Property with defective sanitary sewer lateral:_____

Daytime Phone:_____ Evening Phone:_____

Description of sewer lateral repair problem:_____

_____

	YES	NO
Does the lateral backup occur only during rainfall?	____	____
Has the line been cabled in the last 30 days?	____	____
Where is the location of the lateral i.e. rear, front, side yard?	_____	
Is there a cleanout outside the home?	____	____

INSTRUCTIONS:

1. Complete this form.
2. Attach copy of most recent bill for cabling the sewer lateral.
3. Attach copy of most recent paid real estate tax receipt
4. Attach copy of most recent paid personal property tax receipt.
5. Mail completed form and attachments to: City of St. Charles
   Sanitary Sewer Lateral Repair Program
   200 N. 2nd Street
   St. Charles, MO 63301
   Fax 636-940-4601

Following receipt of the application, the Department of Public Works will evaluate the information. The City may then have the lateral televised to determine the extent and exact location of the defect. If televising is necessary, the City=s diagnostic contractor will then notify you by phone to set up a date and time for an inspection. Following the review of the inspection report, the City will notify you in writing as of the results of the camera investigation and whether the lateral is defective and thus reimbursable under the Program. ***NOTE: By signing this application, the property owner hereby agrees to pay for all cost associated with the camera investigation if it is determined that the line is not defective.*** However, if it is determined that the line is defective, the City of St. Charles will pay a portion of the camera inspection. The total cost of the camera investigation is applied to the $7,500 maximum reimbursement for the repair. The City will advise you of the necessary repairs for your coordination of the work as appropriate.

Signature_____ Date_____