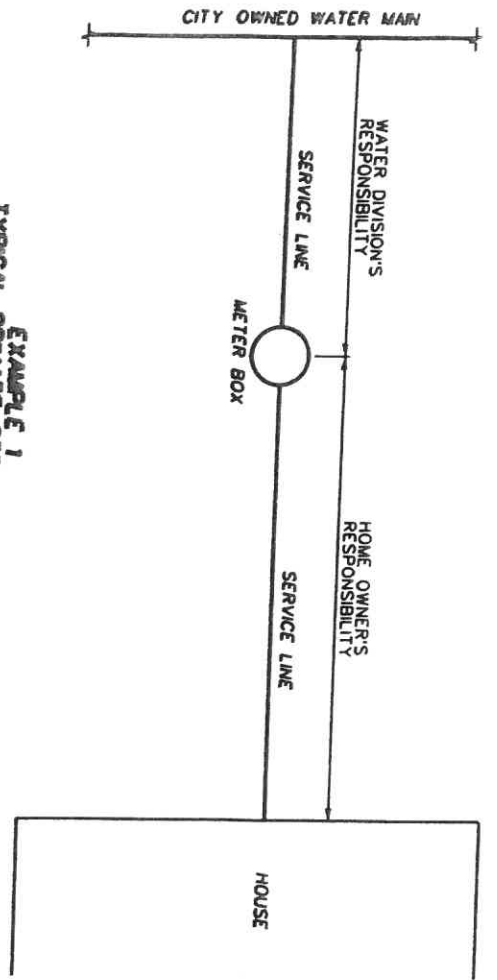


**City of St. Charles, Missouri**  
**Residential Water Service Program**  
**Policy and Procedures**

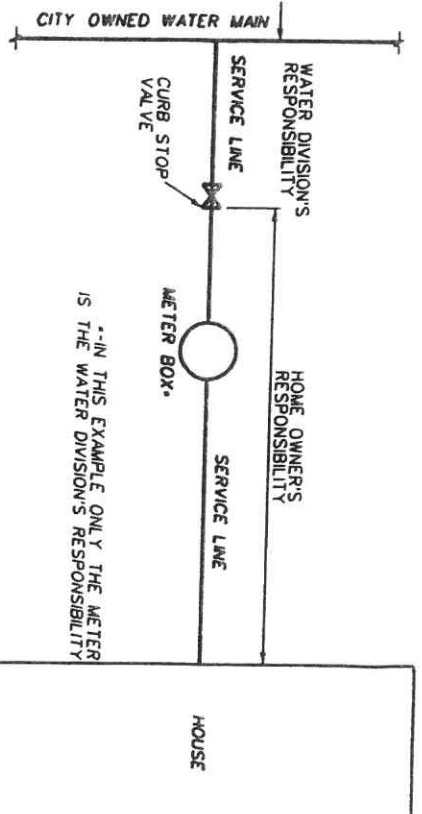
1. This water service insurance program applies to single-family homes, duplexes, condos or a residential development containing not more than four (4) dwelling units and is not available to residential buildings with more than 4 units or commercial or industrial property, as determined by the use of the land. The program will commence on January 1, 2014 or when funding becomes available.
2. Under this program all condo units that have individual services 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 \$12 water service fee), and Personal Property tax must be paid prior to submitting an application to participate in the program.
4. A water service is defined as the portion of the residential property's water piping that runs between the exterior building wall to the water meter or first shut off valve from the water mainline. It does not include a water line located within exterior walls or under any part of any building. A water service line may be located in a front, side, or rear yard. Residential properties on well systems shall be exempt from the Water Service Program. No part of a water system or service connected to a well system shall be eligible for participation in this program. Residential property on a well system billed and paid the Water Service 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 water service line, the owner must first contact the Water Dept. to have the meter checked. If checking the meter does not fix the problem, 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 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. The procedures outlined are to provide owners with assistance in determining if a leak is present.
6. If the service is determined to be "structurally sound", the homeowner would be required to reimburse the City for all costs associated with the site investigation. Home owners have the right of appeal to the Public Works Department if approval is denied.
7. If it is determined from the site inspection that the water service 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. The owner must obtain at least three (3) bids, which are acceptable to the City for the water service 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 water service from the list of plumbers licensed with the City of St. Charles

for the purpose of comparison and to determine current market conditions or for any other City purpose.

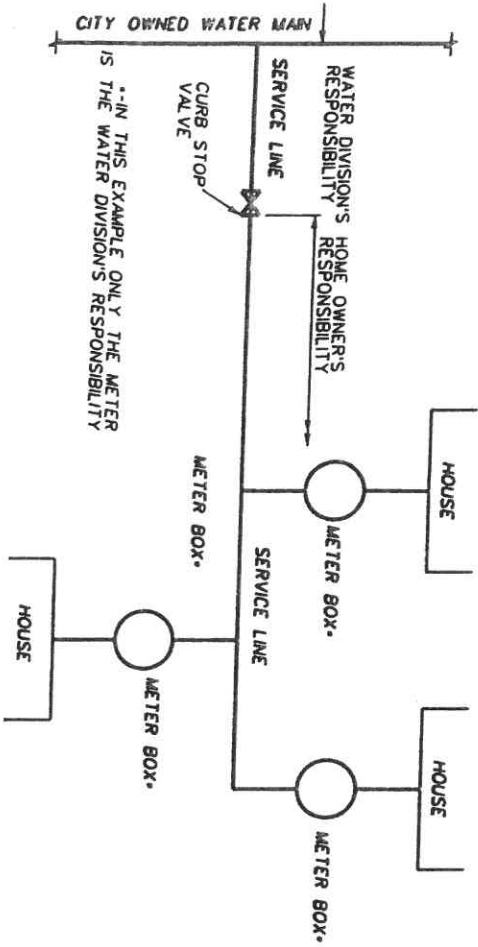
9. Once bids are received, the owner must submit the bids to the Public Works Department for review and approval. After approval of the City's acceptance of the lowest responsive bid and the contractor has obtained all necessary permits, the homeowner may schedule the work.
10. The insurance program covers excavation, repair or replacement of the water service, 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 water service or lie over the damaged portion of the service, the City reserves the right to reroute the water service 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 100% of the repair cost, reimbursement not to exceed \$3,000. 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 100% reimbursement due the home owner. The home owner is responsible for any remaining monies due the contractor over the \$3,000. maximum.
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 water service 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 water service, eligibility of expenses, hazardous conditions, etc.
16. The homeowner is responsible for contacting their home insurance company to determine if any or the entire water service 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 water service 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 water service 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 City will not relieve water consumption charges.



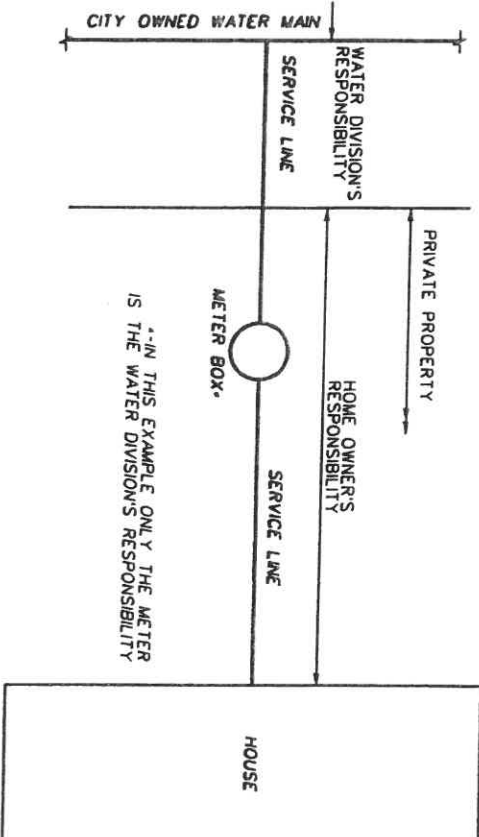
**EXAMPLE 1**  
TYPICAL PRIVATE SERVICE LINE  
(NO CURB STOP)



**EXAMPLE 2**  
SERVICE LINE WITH CURB STOP  
SUPPLYING ONE HOUSE



**EXAMPLE 3**  
SERVICE LINE WITH CURB STOP  
SUPPLYING MULTIPLE HOMES



**EXAMPLE 4**  
SERVICE LINE NO CURB STOP,  
NO RIGHT OF WAY, NO EASEMENT

