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A Focus on Franklin

City Recommends Sewer Backup Insurance

A sewer backup creates a stressful and emotional situation for homeowners or renters. Although the City of Franklin makes every effort to prevent such incidents, they may still 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.

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 building 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. More often than not, however, the cause of a backup in a service lateral is from items that the line is not meant to handle, such as toys, underwear, towels, diapers, paper products (other than toilet paper), keys, and other items. Another common cause of water stoppages involves vandalism – leaves, sticks, rocks, bricks, trash and even toolboxes have been found stuffed down manholes. What you flush down your toilet may not affect you, but it might cause problems for your neighbors!

What Should I Do If Sewage Backs Up Into My House?

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 Public Works Department immediately (746-5001). We are available 24 hours a day, 7 days a week to assist you.

- Call a plumber if the problem is in your lateral service line.

What Will The City Do About A Sewer Backup On My Property?

- You will be asked questions about the backup timing, location, the property at risk etc.
- City personnel will check for blockages in the main line. If found, the blockage will be cleared as quickly as possible. This is a free service to you and may save you costly, unnecessary plumbing and repair bills.
- 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



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are the owner's responsibility.

To minimize damage and negative health effects, you should arrange for cleanup of the property as soon as possible.

Will 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 (estimated cost of \$25-\$50 per year), but you must usually request that it be added to your policy. If you are concerned about the possibility of a sewer backup and want to insure that you are covered, the City urges you to check with your home insurer regarding the availability of sewer backup insurance.

As with the majority of municipalities in the country, the City of Franklin

will not assume financial responsibility for damages resulting from sewer backups since most stoppages are related to conditions that are beyond the City's control. That is why it is important that property owners confirm that they are adequately insured – particu-



larly if areas of their home lie below ground level.

Should I Install Backwater Prevention Valve?

A backwater valve can prevent or greatly reduce the possibility of a sewer backup. A backwater valve is a

fixture installed into a sewer line, and sometimes in a drain line, in the basement of your building to prevent sewer backflows. A properly installed and maintained backwater valve works on a one-way system: sewage can go out, but cannot come back in. Property owners are responsible for the installation and maintenance of backwater valves. The cost to install one is dependent upon the type of plumbing in your home and the difficulty of installation. A qualified plumber can assist you in determining your needs.

Remember the following steps: (1) Contact your insurance company and see if you are insured against sewer backups, (2) If you are not insured, consider purchasing additional coverage because the city is usually not responsible for damages caused by a blocked sewer line and (3) Call the city at 746-5001 immediately if you suspect there is a sewer backup.

From the Mayor: *Denny Centers*

All of us have been personally affected by this economic downturn. This is most likely the worst many of us have ever experienced in our lifetime. People are losing their jobs, their homes, and in many cases, their life savings or retirements. Both large and small businesses are closing their doors, or at least cutting their production, which has a trickle-down effect on all of us in some way or another.

The City operates in much the same way as a typical household budget. When revenues are up, so are the services and extras such as road improvements, park additions, festivals, new economic development projects and the general aesthetics of the City. However, the opposite is true as well: when revenues are down, we must cut expenditures in order to maintain a balanced budget.

This year, the City Staff and Council have been very careful not to spend money that we do not have, or may not have, during the next couple of years. Over the last couple of years, we have made some significant cuts and modifications to our City expenses in an effort to maintain a positive fund balance without raising taxes. Although this may be needed at some point, it appears at this time that we will come out of 2009 with a balanced budget, if we can maintain our current expense control program.

None of us know just how long it will be until the economy turns around. However, I can tell you that the City Staff and Council will continue to work hard to provide the excellent services that we are presently enjoying while maintaining a balanced budget.

I commend the City Staff, Council and Employees for their hard work and forward-thinking on budget control.