

FAQs

Q: Why do I have to sign a release? What does it say?

A: The release protects the City of Greensboro from repeated claims arising from the same incident. When you sign it, you acknowledge receipt of payment to compensate you for damages to your property, you release the City from any future claims arising from this incident, and you agree to install a backwater valve on your sewer service line. The release specifically notes terms of the release transfer to future property owners.

Q: What is a backwater valve, and why do I have to install it?

A: A backwater valve allows sewage to flow out from your house to the sewer main line and, if properly maintained, prevents sewage from the sewer main line from flowing back into your home. Since 1930, the state plumbing code has required backwater devices on sewer connection, but many properties do not have them. By installing and maintaining a backwater valve, you protect your property from future backups.

Q: Why does the City compensate for damages only on the first occurrence at an address?

A: If the City has previously compensated the owner of a property for damages under SSBP, that owner signed a release agreeing to install a backwater valve to prevent future backups. The City cannot be responsible for owners who did not follow-through on their agreement to install and maintain a backwater valve.

Q: What if I'm just renting this house?

A: You may file a claim with the City for damages to your personal property. If you have a personal property/renter's policy, you should check with your insurance company to see if you have a rider or endorsement that covers sewer backups. The property owner is responsible for filing a claim for damages to the house.

Q: Why does the City not pay for a blockage in my service line?

A: The purpose of SSBP is to assist homeowners who did not know their home requires a backwater valve. The valve does not protect a home from backwater that results from blockages in the service line, only from blockages that occur in the main line. Flooding resulting from a service line blockage is usually less severe than flooding resulting from a main line blockage, which takes place due to line damage beyond your control. The service line, however, is part of your home plumbing and only services your home. You have control over fats, oils, grease, wipes, sanitary products and other items that go down your drains. These things create blockages in a service line and cause sewer backups. **Remember No Wipes in Pipes! Only flush the four Ps: Pee, Poop, Puke & (toilet) Paper.**



If you have questions about your situation, call
Mondays - Fridays 8 am to 5 pm, 336-373-CITY (2489).

www.greensboro-nc.gov/Backups



Have you experienced a sewer backup in your home?

City of Greensboro can help!

Residential sewer backups generally mean that a house may not be in compliance with NC State Plumbing Code. The code requires installation of backwater valves to prevent sewage from backing up into houses.

Under the City of Greensboro's **Sanitary Sewer Backup Policy (SSBP)**, you may be eligible to receive compensation from the City for damages caused by a sewer backup in your home if a backwater valve is required and you do not have one.

First, If you have already had service by a plumber or a courtesy cleanout by City of Greensboro's Water Resources staff, **contact your homeowners insurance company** to see if you have a rider or endorsement that covers sewer backups. You will need to provide the City's claims adjuster a copy or digital scan of your policy declaration page to confirm the deductible.

Next, call the City's Contact Center 336-373-CITY (2489) to notify the City of a blockage.

Reimbursement for damages caused by a sewer backup may be considered **ONLY** if you meet **ALL** of these criteria:

1. The backup was caused by a blockage in the sewer main line and not in the connection to your home's service line.
2. This is the first sewer backup at this address.
3. You sign a release waiving any further claims in exchange for payment.
4. You sign a waiver in which you release all claims against the City and its staff, and you agree to install and maintain a backwater valve in your service line to prevent future problems.
5. If it is determined you are eligible for compensation and your property is insured for the damages to your home, the City may pay any deductible that applies, up to \$1,000.
6. If your property is not insured, the City may reimburse you up to \$15,000 for damage to your home upon being presented with itemized invoices from the person or company performing the restoration.
7. The City may also reimburse you for the actual cash value (ACV) of the personal property damaged or destroyed by this backup, up to a maximum of \$5,000. ACV is the current replacement value minus depreciation (age and condition of lost item).
8. The City reserves the right to review and adjust all invoices and claims submitted and reimburses only those costs found to be reasonable and necessary.

DISCLAIMER: The Sanitary Sewer Backup Policy is not an admission of liability by the City of Greensboro, which retains and asserts all available defenses regarding a sewer backup in your home.

What to do if you experience a problem

1. **Clean up your property and if needed, hire a contractor to assist.**
2. **Call the City of Greensboro's Contact Center at 336-373-CITY (2489).** Provide your name, address and date of the backup. Your request will be forwarded to Water Resources staff and the City's claims adjuster.
3. **Submit to the City's claims adjuster a list of personal property damaged or destroyed by this sewer backup.** The list should include the purchase price (or your best estimate), age of each item, and photographs that show the damaged items. Submit itemized invoices from contractors or businesses that cleaned up and repaired your home. ***Confirm that your name and address is on every document you submit.***
4. **The City's claims adjuster will open a file on your case, review your claim and make a settlement recommendation to Water Resources staff and City Attorney's Office.**
5. **Arrange to have a backwater valve installed on your service line.** This device is required by state plumbing code and is designed to protect your property from future backups. The City will not compensate you for damages if you do not agree to install and maintain a backwater valve. It is recommended you inspect and clean the valve at least once a year.
6. **Upon settlement of your claim, a check will be prepared.** The City's claims adjuster will contact you to sign a release waiving any further claims. You will receive the check after you sign the release. You are responsible for paying any contractor or company who has cleaned or remediated your home.

Getting your property cleaned

You decide how to clean and repair your home and which items are not salvageable. The City will not offer any advice or expertise in making these decisions, though the City's claims adjuster may not pay the actual cash value of property not directly damaged by the backup.

You may hire whoever you want to clean up and repair your home. Businesses that clean up and repair wastewater damage can be found by searching: water damage restoration. Many are on call 24 hours a day, seven days a week.

NOTE: The contractor that you hire is not employed by the City. You will hire the contractor of your choice. You will be responsible for all dealings with the contractor and for ensuring that the work is done to your satisfaction. The City makes no representations or endorsements of the quality of any contractor's work.



Anatomy of a Sewer Backup

