



Elkhart Public Works & Utilities  
1201 S. Nappanee St.  
Elkhart, IN 46516  
574.293.2572

## **City of Elkhart Residential Sewer Insurance Program**

This program is in place to aid residential property owners with the cost to repair their sewer lateral. This program does not apply to commercial, industrial, or a residential property owned by a commercial entity as listed on the recorded warranty deed. A homeowner may file a sewer insurance claim after a professional sewer cleaner has been hired to clear the lateral of the blockage but determines the lateral can not be cleared. It is considered a homeowner's responsibility and routine maintenance to hire a professional sewer cleaner to clean the sewer line from their home to the street annually. However, this does not disqualify a homeowner from the program. The utilization of this program is subject to the following conditions:

Documentation from a professional sewer cleaning or repair contractor of two sewer lateral problems within a 12-month period, or one receipt documenting the blockage in the lateral could not be cleared. Costs incurred from professional sewer cleanings prior to filing a sewer insurance claim are not reimbursable by the City.

- ❖ Payment of a deductible in the amount of \$400 is required. A payment plan option is available only if the property is owner occupied. The property owner is responsible for the \$400 payment.
- ❖ A copy of the recorded warranty deed must be submitted with the application.
- ❖ The property owner must be the person who signs the application applying for sewer insurance.
- ❖ Outstanding debt of more than 30 days must be paid before this program can be utilized using the following criteria:
  1. All debt in the property owners name has to be paid.
  2. All outstanding sewer charges need to be paid.
  3. Water charges will be collected from the tenants, past and present.
- ❖ Typically, if there is no outside sewer cleanout, one will be installed as part of the program.
- ❖ All work completed through the program will be guaranteed for one (1) year.
- ❖ Sewer Insurance does not cover plumbing or sewer lines inside the home.
- ❖ If the cost of repair/restoration is less than \$400 the applicant will receive a partial refund.

**Warranty deeds may be obtained at:  
Elkhart County Recorder's Office  
117 N. 2<sup>nd</sup> St., Goshen, IN 46526  
(574) 535-6756**