Information for a Homeowner When a Sewer Backup Occurs

It is never pleasant to deal with a sewer backup. While sewer backups occur for a number of reasons, they are typically caused by a blockage in the plumbing system in the home or, in some cases, a blockage or defect in the public sewer system. The Ypsilanti Community Utilities Authority (YCUA) maintains and repairs the public sewer system in good working condition in order to reduce the chance of a backup caused by the public sewer system.

The information contained in this document is intended to protect you and your family from the hazards of raw sewage in your basement and assist you in the proper sanitation of your home and how to file a claim with YCUA in the event of a sewer backup in your home. First and foremost, a quick response will go a long way toward limiting the health effects and property damage caused by a sewer backup.

How Do Sewer Backups Occur?

Water in a basement may occur because of:

- Storm water seeping in walls, floors, or windows. Normally, this is due to inadequate drainage or grading around a home, or malfunctioning sump pumps, gutters, or footer drains.

- Sewer backups through the basement drain. Backups from a sewer drain may result from a variety of conditions, including heavy rain events. When excess water overloads the sewer because of blockages caused by grease, debris, or tree roots or collapses, a sewer backup may occur. If the home’s sewer system is in poor condition, a backup may occur when a toilet is flushed or a load of laundry is washed.

When is a Municipality or Wastewater Authority like YCUA Liable for a Sewer Backup?

- By state statute, a Michigan municipality, including a wastewater authority like YCUA, is responsible for damage from a sewer backup if the backup was caused by a defect in the public sewer system that YCUA knew about and failed to correct in a reasonable amount of time. A “defect” in the public sewer system is defined in the law.

- The law also provides a procedure for a property owner to follow when making a claim for compensation for sewer backup damages. If you experience an overflow or backup of a sewage disposal system or storm water system, and intend to make a claim, you must file a written claim with YCUA within 45 days after the overflow or backup is discovered. A claim form will be provided to you by the YCUA staff that will come to your home when you report a backup incident to YCUA.
**What to Do if You Have a Sewer Backup?**

- To report the incident, contact YCUA, 24 hours a day, at 734-484-4600, and select the “Service Center” option on the phone menu.

- YCUA will send staff to your home, who will determine if the backup is caused by a blockage in the public sewer system or in your private line (sewer lateral). If the public sewer main is found to be clear and that the blockage is in your sewer lateral that connects the public sewer to your home, it is your responsibility to eliminate the blockage by calling a licensed plumber or drain service to correct the problem. YCUA may not recommend a plumber. Selecting a plumber or drain service is your responsibility. Check the Yellow Pages or Business White Pages or the Internet. You may want to get more than one estimate from reputable plumbers and check their references.

- If it is determined that the backup is due to a blockage in the public sewer, YCUA will promptly complete the work to eliminate any blockage and complete any repair that is necessary.

- If you suspect the backup was caused by a defect in the public sewer system, **within 45 days, complete and file the sewer backup claim form** that YCUA’s staff will provide to you. If you do not receive a claim form or if you misplace the form, contact YCUA at 734-484-4600 or go to YCUA’s website at: [www.ycua.org](http://www.ycua.org) to acquire a claim form.

- Contact your insurance company to report a claim. It is important that you do so as soon as possible.

- Some homeowner’s policies include sewer backup coverage, which may include insurance coverage for the cost of clean-up, restoration, and replacement of damaged contents and temporary housing, if needed. Your insurance company will tell you if you have sewer backup or similar coverage and how to submit a claim.

- Take steps to protect your property and the occupants of your home. YCUA does not provide services to pump out your basement, clean up the sewage or arrange for repairs to your property.

**How Do I Clean Up After a Sewer Backup or Flood?**

- A sewer backup can lead to disease, destruction of your personal property and valuables, damage to your home, and the risk of electrocution.

- Sewage and floodwaters contain bacteria, fecal material, viruses, and other hazardous microorganisms that may cause disease. These “germs” can be transmitted by touching contaminated items or by tracking them into uncontaminated areas on your shoes. Children and pets are especially vulnerable. Odors from sewage backups are unpleasant but not harmful. The proper and speedy clean-up of sewer or flood water will minimize these potential hazards and related inconvenience to your family and pets.

- In the event of a sewer backup, YCUA suggests that you immediately contact your homeowner or renter’s insurance company and a qualified clean-up contractor. YCUA does not recommend that you clean up on your own. However, should you decide to clean up on your own, there are many sources of information on how to effectively and safely clean up after a sewer back up on the internet. You may also contact the Washtenaw County Health Department for information.
Notice of Claim

In order to make a claim for damages or physical injury arising from a sewage disposal system event, all claimants must provide the following information:

Name: ___________________________ Date: _________________
Address: ___________________________ Telephone: _________________
                        ___________________________
Address of Affected Property: ___________________________
(If different from above) ___________________________

Please Briefly Describe the Claim: ___________________________

__________________________
Date of Discovery of Property Damages:

Claimant Signature: ___________________________ Date: _________________

Please Return To: ___________________________  An individual that has been injured or
Administrative Manager  has suffered property damage as a
Ypsilanti Community Utilities Authority  result of a sewage disposal event
2777 State Road  must provide written notice of the
Ypsilanti, MI  48198-9112  event within 45 days after the date the
damage or injury was, or in exercise of reasonable diligence should have
been discovered. Failure to provide proper notice will bar your claim.

Ypsilanti, MI  48198-9112

FOR OFFICE USE ONLY

Date received: ___________________________  ___________________________
Forwarded to: ___________________________ Date: _________________
Forwarded to: ___________________________ Date: _________________