

The Village has received multiple calls regarding a mailing that some residents have received offering insurance protection for their water service lines. Some residents may also have been contacted for insurance protection on their house sanitary sewer service. We have been informing residents that this is simply insurance protection and they should research the company and the level of protection offered should they be considering such insurance. It is also important to note where responsibilities lie in relation to each water service line and sanitary sewer service line.

In Hoffman Estates, the water service line is defined as the connection at the Village water mains and the pipe (normally copper) running all the way into the house with a shut-off valve located outside the house. The Village is responsible for the maintenance of the water mains and the pipes leading up to and including the water service shut-off. In addition the Village is responsible for the maintenance of the water meter inside the house. The top of the shut-off (often called as B-Box) is a round metal disc usually located within the Right-of-way (parkway or sidewalk) and allows access to the shut-off valve which is 5-6' underground. The homeowner's responsibility begins on the homeowner's side of the shut-off valve and continues through the front yard of the property into the residence.

Leaks on the homeowner's side of the water service lines, while possible, are unlikely. The Village averages less than three (3) leaks per year that are located on the homeowner's side of the water service. With approximately 15,000 services the odds are somewhere around 5,000 to 1.

If a homeowner does experience a leak on their side of the water service line the cost to repair the line can be quite expensive. While costs can vary greatly dependant on circumstances a typical water line repair can cost around \$3,000 - \$4,000 or more if repair involves excavation at the house foundation. It is recommended that homeowners receive quotes from multiple vendors before deciding on a contractor. Homeowners should always contact the Village first to verify the location of the leak and a determination of responsibility prior to calling a contractor.

Sanitary Sewer Service Connection Service line is defined as the connection at the Village sewer mains and the pipe running all the way into the house. The service pipe could be PVC, Vitrified Clay Pipe (VCP) or Orangeburg Pipe depending on the age of the house. The Village is responsible for the maintenance of the sewer main normally located within the Right-of-way. Homeowners are responsible for the maintenance of sanitary sewer service line from the house leading up to and including the connection at the sewer mains. There have been regular recurring failures of sewer service pipe, predominantly in older sections of the community. Orangeburg and vitrified clay pipe are most often cited as the primary cause for these failures. Sanitary sewer service line failure happens normally as sewer backup at the house. Homeowners should always contact the Village first to verify the problem is not caused by blockage at the sewer mains prior to calling a contractor for repair. Village receives an average of 90 calls every year and approximately 70 of such calls require homeowner to call a contractor for repair. With approximately 15,000 services the odds are somewhere around 170 to 1, however the odds are lot higher if the house is located in older neighborhood.

Very often homeowners are unaware that they are responsible for repair of sewer service line which sometimes extends through the Village right-of-way and across the road when the sewer mainline is on the opposite side of the street. Repair of sewer service line usually costs several thousand dollars. (Village helps to defray property owner expenses by doing site restoration of turf, concrete and asphalt located within the right-of-way after the repair is completed by the homeowner's contractor). A sewer line protection program offers property owners the opportunity to avoid paying high lump sum costs to repair collapses and other types of failures.

It is up to each individual homeowner to decide whether they would like to purchase such service line insurance protection for their water or sewer service lines. The information above has been provided by the Village to assist the homeowner in assessing the risks so they may make an informed decision. Should you have any additional questions or would like more information please contact the public works department.