

# Detroit Free Press

## Huntington Woods urges homeowners to buy sewer-line warranties

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*Roger Young of Royal Oak was charged \$7,500 to repair his home's sewer line. Officials in nearby Huntington Woods encourage the city's residents to buy a sewer-line warranty that would cover up to \$4,000 to replace a broken line; home insurance usually doesn't cover repairs. A warranty is \$5.50 a month or \$59 a year. / Photos by JESSICA J. TREVINO/Detroit Free Press*

It's unusual for a municipality to endorse a commercial product or service.

But because it's one that has the potential to save homeowners thousands of dollars, "We felt this was something that was really worthwhile," Huntington Woods City Manager Alex Allie said.

This month, Allie's community became the first in metro Detroit -- and the second in the state, following Saline by a few months -- to start promoting a sewer-line warranty offered

by the nonprofit National League of Cities and a Pennsylvania insurance firm.

Letters were sent by the city to every homeowner and signed: “Respectfully, City of Huntington Woods.”

Roger and Mary Young said they sure could have used such a warranty program. Last week the couple spent \$7,500 to replace 10 feet of sewer pipe buried 9 feet underground at their Royal Oak home.

“It’s just one of those things that happens after a house gets to a certain age,” Roger Young, 65, said as he watched the crew replace 60-year-old, root-filled clay piping with seamless PVC tubing.

Homeowners are often stunned to learn they are responsible for sewer lines that run from their houses to the public sewer mains, Allie said.

“We’re an older city, and those sewer lines, which for the most part are clay crock, aren’t going to last forever,” he said. About a dozen of the city’s 2,600 homes need sewer-line repairs that can cost thousands of dollars, he said.

Such policies now are sold in 22 states, a National League of Cities spokeswoman in Washington, D.C., said.

For \$5.50 a month or \$59 a year, homeowners can receive up to \$4,000 to replace a broken sewer line between their house and the city’s sewer main. The premiums are low compared to the potential cost of repair, said Brad Carmichael, vice president of Service Line Warranties of America in Canonsburg, Pa.

Standard homeowners insurance policies rarely cover the problem, Carmichael said. His company doesn’t reimburse for a backed-up sewer that damages a basement, “but if there’s a clog, we’re going to come out and clean that out” using local contractors, he said.

It’s too soon to know the response rate in Huntington Woods, but about 6% of Saline residents have signed up for the sewer protection since spring, City Manager Todd Campbell said.

As contractors in Royal Oak finished the Youngs’ sewer job, Roger Young shook his head and said, “I won’t need any insurance, not after this.”