

Case Study:

Minneapolis, Minnesota



Homeowner Learns She's Responsible for Water Service Line Repair

Itzel Perez Dominguez considered the purchase of a home – her first – carefully. She knew she'd be responsible for the mortgage, homeowners insurance and taxes, and she reviewed her options thoroughly before committing to buying a home in Minneapolis. Buying a home for her family was the culmination of a dream.

Itzel had been diligent and done everything right – or so she thought. What Itzel didn't know was that she was now responsible for water and sewer service lines. In Minneapolis, many of those water service lines are lead, and city code requires that the entire water line be replaced, not patched, if there is a problem. In addition, the median year built for homes in the Minneapolis area is 1948, and 70 years later, many service lines are reaching the end of their usable lifespans.

But all of Itzel's careful consideration and research didn't tell her that, so when water began bubbling up from beneath the street, her troubles were only beginning.

AN UNEXPECTED EXPENSE

"It was rainy, so I didn't notice [the water]," she said. "My neighbor noticed it and called the city."

The city sent someone to investigate the source of the leak, and, despite being across the street and in front of her neighbor's home, it turned out to be Itzel's water service line. Not only was the line leaking so badly that it was bubbling up through the street, but it was a lead line. Itzel would have to pay for the replacement of the entire line and cutting into the street to access it and the subsequent remediation. It would cost nearly \$7,000.

Itzel didn't have an extra \$7,000 for unexpected emergency repairs, so the city would pay for the repair upfront and pass the cost along to Itzel through her taxes over the following five years. Not only was this a new and unexpected expense, but she also was helping her ill mother financially.

"I don't know how I would have paid for [the repair]," she said. "I would have had to figure something out."



Even Itzel's real estate agent professed not to know that homeowners were responsible for their service lines.

RAISING AWARENESS

Itzel looked for help, but it was nowhere to be found – even her real estate agent professed not to know that homeowners were responsible for their service lines. Determined that no one else should fall prey to an emergency repair without being prepared, Itzel began a quest to raise awareness, looking into the possibility of changing the city code so homeowners would not bear the onus of repair. She reached out to local news outlets to get the message out.

The local CBS affiliate shared her story, and Itzel thought that would be the extent of it.

A HELPING HAND

Then the National League of Cities (NLC) Service Line Warranty Program, administered by Utility Service Partners (USP), a HomeServe company, contacted her and offered to cover the cost of the repair through HomeServe Cares, the company's charitable arm that works to help people just like Itzel: qualifying homeowners blindsided by emergency repairs.

"I couldn't believe it," Itzel said.

The warranty program has partnered with more than 600 cities and utilities across the country to provide educational programming about homeowner responsibilities. The program provides protection plans for water, sewer and interior plumbing. With a nationwide network of pre-vetted contractors and an award-winning, 400-seat call center, the Service Line Warranty Program is ready 24/7/365 to respond to emergency repairs.

After her experience, Itzel is determined to spread the word about homeowners' responsibilities but is grateful for the warranty program's assistance in her time of need.

"Thank you!" she said.

Why Offer the NLC Service Line Warranty Program?

KEY BENEFITS

- Experience from a leading company that has more than 3.7 million customers with 5.9 million service plans through over 600 partner utilities/municipalities
- Commitment to educating homeowners and reducing call volume to the municipality
- Superior, reliable and guaranteed service 24/7/365
- Award-winning in-house call centers in Chattanooga, Tennessee, and Canonsburg, Pennsylvania, with over 400 seats
- Incomparable local contractor management results consistently achieving 98% post-service satisfaction
- Programs are proven to increase resident satisfaction
- No cost to cities to participate
- Provides cities with an ongoing revenue stream

To learn more about how you can partner with USP to bring peace of mind to your residents, visit www.utilitysp.net.