

**CITY OF DAVENPORT, IOWA**  
**NO-FAULT SEWER BACKUP REIMBURSEMENT PROGRAM**

**Frequently Asked Questions**

The Davenport City Council approved a new No-Fault Sewer Backup Reimbursement Program on July 10<sup>th</sup> that provides financial assistance to Davenport residents who have experienced a sewer backup. This program is designed to help residents with the financial burden of sewer backups, without regard to legal liability, according to the conditions of the policy.

The following are key elements of the No-Fault Sewer Backup Reimbursement Program:

- The property owner will submit a claim the same way as in the past. The claim will be reviewed to determine if it should be processed as a no-fault claim according to the conditions of the policy or as a tort claim.
- With confirmation of a sewer backup, the City will reimburse the property owner for clean-up costs, building damages, and mechanical equipment essential to the habitation of a residence. The reimbursement limit is \$9,000 per building, per year for all costs and damages. Included in the \$9,000 limit is reimbursement of personal property and/or possessions, up to \$1,500, per building, per year.
- The property owner will be required to install a sewer backflow prevention device. The cost of the installation is eligible for reimbursement under the \$9,000 limit described in the bullet above.
- The property owner will be required to sign a full and complete release of any and all claims against the City arising from the sewer backup incident in order to receive payment.

Below is a list of frequently asked questions regarding this program. If you have any questions, please contact the Risk Division at (563) 888-3115.

**Q: How much is the reimbursement limit?**

A: The reimbursement limit is \$9,000 per building, per year for all costs and damages.

**Q: I have homeowners insurance. Do I have to process claim through them?**

A: Yes. The City of Davenport is the second payer with this program. If you have homeowners insurance that will cover the sewer backup, it must be used to its full extent before eligibility for the No-Fault Sewer Backup Reimbursement Program begins.

**Q: I have homeowners insurance. Is my deductible reimbursable through this program?**

A: Yes. Deductibles are eligible for reimbursement according to the conditions of the policy.

**Q: Do I have to install a sewer backflow preventer to be eligible for reimbursement?**

A: Yes. Eligibility for reimbursement requires that the homeowner agree to install a sewer backflow preventer. The sewer backflow prevention device will need to be a type approved by the Davenport City Public Works Department and installed per plumbing code. Failure to install a backflow preventer will disqualify the homeowner from receiving reimbursement in the future should another sewer backup occur.

**Q: I qualify for the low-income elderly exemption program. Will I be charged the \$2.00 surcharge per quarter?**

A: No. As normal, you will not receive a sewer bill. You are eligible for participating in this program should you have a sewer backup.

**Q: Can I opt out of paying the \$2.00 surcharge on my quarterly sewer bill?**

A: No. All residences in Davenport are charged the surcharge amount.

**Q: I had a sewer backup prior to April 1, 2013. Can I receive reimbursement under this program?**

A: No. The No-Fault Sewer Backup Reimbursement Program only covers sewer backup events that occurred on April 1, 2013 or after.

**Q: What type of documentation do I need to provide for reimbursement?**

A: Receipts are necessary to receive reimbursement. If you do not currently have receipts, you will need to contact the necessary companies to obtain receipts. Only official receipts from the company are accepted. Hand written receipts will not qualify.

**Q: How long do I have to report a sewer backup event?**

A: You have 30 days from a sewer backup event to submit a claim with the City of Davenport in order to be eligible for this program. If you do not submit a claim within that time frame, you will not be eligible for reimbursement.

**Q: How long to I have to complete the No Fault Sewer Backup Reimbursement Program paperwork in the NFSBP Packet?**

A: Property owners will have 12 months from the date of the event to file reimbursement paperwork. At the end of those 12 months, the City will close the claim if the claimant has failed to seek reimbursement.

**Q: How do I properly demonstrate that I had a sewer backup?**

A: You should contact the City of Davenport Public Works Department immediately if you have a sewer backup. Photos (both interior and exterior) are extremely helpful in confirming a sewer backup. Companies that provide clean up services are also knowledgeable in confirming sewer backups and the type of cleanup they provide will reflect the type of water in your basement.

**Q: The water that entered my basement did not come up through the toilet or other connections to the sanitary sewer line. Did I have a sewer backup?**

A: It is likely you did not experience a sewer backup, but rather that the water entered your basement another way. It could have been through the foundation, walls, or windows. If the water did not originate from the sanitary sewer line, it is not a sewer backup and is not eligible for this program. However, when in doubt, please contact the City of Davenport.

**Q: If I report a sewer backup this year and I receive reimbursement and I have another one next year am I able to submit a claim for reimbursement again?**

A: Yes, as long as you installed an approved sewer backflow preventer, which is eligible for reimbursement under the conditions of this program. The annual limit is \$7,500 per building, per year.

**Q: I lost a lot of personal property. Will it all be reimbursed?**

A: Probably not all of it. The No-Fault Sewer Backup Reimbursement Program will only reimburse up to \$1,500 of personal property and effects.

**Q: What types of costs are eligible for reimbursement?**

A: The City will reimburse the property owner for clean-up costs, building damages, and mechanical equipment essential to the habitation of a residence. Reimbursement is provided for personal property, up to \$1,500, per building, per year and is included in the reimbursement limit of \$9,000 per building, per year.

**Q: I own a commercial property in Davenport. Is it covered under this program?**

A: No. The No-Fault Sewer Backup Reimbursement Program is only a residential program. Commercial properties do not pay the \$2.00 and are not eligible for reimbursement under this program.

**Q: I am a Renter. Do I qualify for reimbursement for loss of personal items?**

A: Yes. Your claim will be combined with any claim filed by your landlord for the same property, not to exceed the \$9,000 threshold, including \$1,500 for personal property.

**Q: I am a landlord. Can I file a claim when my property has sewer back-up?**

A: Yes. The reimbursable amount is the combination of your claim and the claim of your tenant, if one is filed, not to exceed the \$9,000 threshold, including \$1,500 for personal property.