

Steps to Help Avoid Flooding in Your Home:

- Avoid Illicit Connections.
- Sump pumps – have a backup plan: water assisted or battery backup.
- Install a check valve to help prevent the main sewer from backing up in your home.
- Have your lateral line inspected by a plumber for potential blockages.
- Properly seal all cracks in basement walls and foundation.
- Regularly clean your roof's gutters and downspouts and drain as far from home as possible.



Are You Insured?

A standard homeowners insurance policy generally covers only certain types of water damage. Water/sewer backup coverage is not a default when it comes to homeowners' insurance. Most homeowners' policies can be endorsed to include this type of coverage.

Flood insurance is usually a separate policy from your homeowner's insurance. Delta Township is one of more than 20,000 U.S. communities that participates in the National Flood Insurance Program (NFIP) managed by FEMA. Anyone in the township can purchase flood insurance. For more information about NFIP visit www.floodsmart.gov.

Understanding your insurance policy is very important. Read your policy carefully and, if you have questions, contact your insurance agent.



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**RESIDENTIAL
FLOODING:
Helping Homeowners
Understand the Cause &
How to Seek Assistance**

Potential Causes for Water in Your Home



Storm Sewer Backup

The storm sewer is a sewer system that carries off storm water after heavy rains. During heavy rains, the storm sewer system can

become overwhelmed with excess water. When this happens, and your home is connected to the storm sewer, water can back up in the system and into your home.

Surface Runoff

Heavy rain and snow melt can create surface runoff. Surface runoff can result in water entering a home through exterior openings, like window wells, vents, or exterior stairwells. It can also get into your foundation as it encroaches on your home.



Sanitary Sewer Backup

Sanitary sewer backups may result from a variety of conditions. Backups can be caused by blockages

in sewer laterals. These blockages can be caused by improperly discarded items (ie. Sanitary products, grease, paper towel, etc.), obstructions from tree roots, or a collapsed pipe. Illegally connected flood control systems to the sanitary sewer lateral overloads the sewer with more water than it was designed for. When this occurs, wastewater may enter your home by way of the lowest fixture, which is usually a floor drain, shower drain, sink, washbasin, or toilet. Never connect sump pumps, footing drains, downspouts, or other flood control systems to your sanitary sewer. It's illegal and the debris and silt will clog your line.



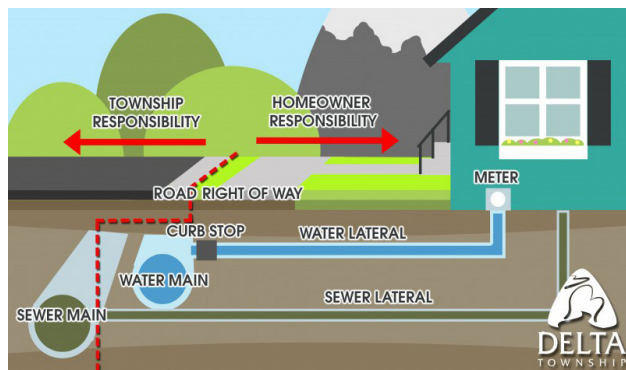
Groundwater Seepage

Groundwater seepage occurs when there is an excessive amount of water in the ground adjacent to a foundation wall and basement floor. This usually occurs during heavy rain events or when snow melt occurs. This can result in water entering through floor drains and the sump crock. The pressure of the groundwater can build to a point that it may begin to "seep" through any cracks or imperfections in your home and result in possible damage.



Are You Experiencing Sewer Backup?

Call the Delta Township Utilities Department so that a Township employee can investigate the backup. If it is determined the cause of the backup is due to a problem with the public sanitary sewer main, the township's collection crew will identify the problem and alleviate the issue as soon as possible.



However, if the problem is not in the public sanitary sewer main, but in the sewer lateral (line that runs from the home up to and including the connection to the sewer main), then it is the customer's responsibility to alleviate the issue.

Contact Us:

24/7 Phone: 517-323-8570
www.deltami.gov/flood

Claim Requirements

Public Act 222 of 2001 clarifies the conditions under which municipalities may be liable for a sewer backup.



A claimant may seek compensation for damages by showing all the following existed at the time of the event:

1. The Township is the appropriate governmental agency.
2. The public sewer had a defect.
3. The Township knew about the defect or, in the exercise of reasonable diligence, should have known about the defect.
4. The Township failed to take reasonable steps in a reasonable amount of time to repair, correct or remedy the defect.
5. The defect was a substantial proximate cause of the event and the property damage or physical injury.

Customers that have experienced a sewer backup in the Townships public sanitary sewer main and believe they have met all five of these criteria and intend to file a claim for damages, must file the claim with the Delta Township Accounting Department within 45 days after the sewer backup was discovered. Failure to provide the required claim will prevent recovery of damages; however, filing a claim does not guarantee a recovery of damages.