



June 30, 2020

**TO:** Public Works and Environmental Concerns Committee

**FROM:** Carl Goldsmith, Director of Public Works *g*

**SUBJECT:** Request for Deviation – Overhead Sewer Grant Program

The Village of Lombard created the Overhead Sewer Grant program with the intent to assist homeowners reduce the potential for basement backups due to low sanitary service lines in relation to the Village's mainline sewer. The program is created, and exists, through a Village Policy (4.C.). The program is jointly administered by the Public Works Department and the Community Development Department. The program is funded through the Water and Sewer Capital Fund at a level of \$50,000 annually.

Like all grant programs created by a Village Board Policy, the Overhead Sewer Grant Program has established eligibility requirements and procedures that assist staff in administering the grant programs. A copy of the program guidelines is attached for your consideration and review. A summary of the criteria can be found below:

- The program requires that property owners must be able to demonstrate evidence of sewer backups.
- Applicants complete the application and submit a minimum of two proposals from licensed contractors as part of the application process.
- Applicants must obtain all necessary permits for the work.
- After passage of final inspections, the Village will reimburse the applicants for 75% of the approved project expenses with reimbursement amounts set as follows:
  - Installation of a check valve – maximum reimbursement of \$1,000
  - Installation of combination gate/check valve – maximum reimbursement of \$2,000
  - Installation of an overhead sewer – maximum reimbursement of \$5,000
- Applicants must disconnect all illegal connections to the combined or sanitary sewer if receiving grant funding through the Overhead Seer Grant Program.
- The Village Board Policy does not contain any provision to allow an applicant to exceed the maximum reimbursement.

The Village has been in discussions with the property owner at 809 S. Hammerschmidt regarding the installation of an overhead sewer. The property owner has requested funding in excess of the cap of \$5,000 pursuant to the Village Board Policy. The resident applied for the overhead sewer grant program on June 25, 2020. In addition to the application, the resident provided documentation of the flood event, invoices for the cleanup and a letter from an insurance carrier relative to a submitted claim.

As part of the application, the resident has requested additional funding beyond the cap of \$5,000 established by the Village Board Policy. The request is based upon the following facts:

- The two overhead sewer estimates she received far exceed \$6,700 for which \$5,000 would roughly be 75% compensation.
- She states that while interviewing the plumbing companies, she was told that plumbing costs have significantly increased due to a manpower shortage.
- She also notes that the Village of Lombard's Overhead Sewer Grant Program has not been updated since November of 2010, which leaves the cap for reasonable reimbursement outdated.

In order to determine whether Lombard's Overhead Sewer Grant Program is on par with other municipalities, we conducted a survey of other programs. A summary of the collected data can be found in the table below.

Municipality/ Agency	Percentage of Project Cost	Overhead Sewer Maximum Reimbursement	Check/Gate Valve Maximum Reimbursement	Clean & Check Valve Maximum Reimbursement
Addison	25%	\$2,000		
Aurora	50%	\$5,000		
Batavia	50%	\$3,000		
Bensenville	75%	\$7,500		\$750
Bloomington	50%	\$5,000	\$5,000	\$5,000
Broadview	50%	\$2,500		
Downers Grove Sanitary District	50%	\$3,000		
DuPage County	50%	\$5,000		
Elmhurst	50%	\$5,000		
Elmwood Park	50%	\$1,500	\$1,500	
Geneva	50%	\$3,000		
Glen Ellyn	50%	\$5,000		
Lisle	50%	\$2,500		
Lombard	75%	\$5,000	\$2,000	\$1,000
Morton Grove	50%	\$5,000		
Naperville	75%	NO LIMIT		
North Aurora	50%	\$4,000		
Northbrook	50%	\$5,000		
Oak Park	50%	\$3,500	\$3,500	\$3,500
Roselle	50%	\$5,000	\$2,500	\$2,500
Schaumburg	50%	\$5,000		
Schiller Park	50%	\$3,000	\$1,500	
Westchester	50%	\$2,000		\$1,000
Wheaton	50%	\$3,000		
Wheaton Sanitary District	50%	\$4,000		
Winfield	50%	\$4,000		
<b>AVERAGE</b>	<b>51.92%</b>	<b>\$3,940</b>	<b>\$2,666.67</b>	<b>\$2,291.67</b>

As evidenced from the survey data, the only community/agency that offers more funding per application is the City of Naperville, where no maximum reimbursement exists. The data shows that the average reimbursement for an Overhead Sewer is \$3,940; the average maximum reimbursement for a

check/gate valve is \$2,666.67 and the average maximum reimbursement for a clean and check is \$2,291.67.

The Village has received 24 applications for funding through the Overhead Sewer Grant in calendar year 2020. The average estimate for the program is \$7,855.32, with the highest approved application being \$16,200 and the lowest being \$3,100. There is no evidence that the Village has ever granted a variance to increase the amount eligible for reimbursement under the Overhead Sewer Grant Program.

While the Village Board Policy does not contain a formal variance process, this matter is being presented to the Committee for their review and recommendation for any deviations to the Village Board Policy. Given the information presented by the applicant as well as the market data from other municipalities/agencies, staff does not support granting the requested deviation in the funding level established by Village Board Policy 4.C. Overhead Sewer Grant Program.

This mater will be discussed at the July 14, 2020 Public Works and Environmental Concerns Committee. Should you have any questions or concerns prior to the meeting, please feel free to contact me.



## Goldsmith, Carl

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**From:** Murphy, Christine <christine\_murphy\_tp@bmc.com>  
**Sent:** Thursday, June 25, 2020 2:21 PM  
**To:** Goldsmith, Carl  
**Cc:** Ware, William; Ware, William; Niehaus, Scott  
**Subject:** RE: Overhead Sewer Grant  
**Attachments:** 2019 loss.pdf; State Farm.pdf; Estimate\_1585\_from\_Keeleys\_Plumbing\_Company (2).pdf; Murphy 809 Hammerschmidt Lombard 200610.pdf; SCAN\_20200610(1).pdf; application.pdf; Overhead Sewer Grant Program Policy 12-10.pdf; Bathroom 1.jpeg; Bathroom 1\_Before Demo.jpeg; Bathroom 1\_During Flood.jpeg; Bathroom 2.jpeg; Bathroom 2\_Before Demo.jpeg; Bathroom 2\_During Flood.jpeg; Bathroom 3\_Before Demo.jpeg; Bathroom Hallway\_During Flood.jpeg; Extra room\_Office.jpeg; Extra room\_Office\_Before Demo.jpeg; Extra room\_Office\_During Flood.jpeg; Family Room 1.jpeg; Family Room 2.jpeg; Family Room 3.jpeg; Family Room\_before Demo.jpeg; Family Room\_Hallway.jpeg; Family Room\_Laundry Entry\_During Flood.jpeg; Hallway\_Closet.jpeg; Hallway\_Closet\_Before Demo.jpeg; Hallway\_Closet\_During Flood.jpeg; Laundry Room.jpeg; Stairs Down.jpeg; Storage Room.jpeg

### Please be cautious

This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Hi Carl,

I hope this message finds you well. I've secured two estimates for an Overhead Sewer Conversion for my property at 809 Hammerschmidt Ave. I've decided to go ahead with Keeley's Plumbing, and I'm seeking a variance to secure 75% of the funding for the project from the Village of Lombard as opposed to the \$5,000 cap. Below please find reasoning and a list of attachments.

-The occurrence of sewer backup during heavy rains is frequent and damaging. I experienced a loss in **May of 2019** when there was an overflow of sewer water through the basement bathroom. It damaged the basement bathroom, adjoining closet, hallway and extra room. Since it was primarily absorbed by the carpet, I was able to resolve with cleaning through a restoration company for which I paid out-of-pocket expenses. On **May 15, 2020**, I suffered the complete loss of my basement due to severe sewer flooding from the basement bathroom and laundry tub. I filed a claim with State Farm and hired AdvantaClean to demo and disinfect the entire finished basement. While they were here disinfecting, the basement flooded a second time on **May 17, 2020** sending us back to square one. I cannot continue this cycle every time we endure heavy rains, nor can I assume that State Farm will continue to pay damages over and over again. Sewer water belongs in the sewer and should not be pushed into my house.

-All streets in my neighborhood turn to lakes and rivers during heavy rain. Drainage is inadequate. The street is completely closed just south of Hammerschmidt school, Harrison, east of Hammerschmidt, is a lake and is impassable, and all of Hammerschmidt Ave is a river leading to these lakes.

-The two overhead sewer estimates (attached) far exceed \$6,700 for which \$5,000 would roughly be 75% compensation. While interviewing the plumbing companies, I understand that plumbing costs have significantly increased due to a manpower shortage.

-It appears that the Village of Lombard's Overhead Sewer Grant Program has not been updated since November of 2010, which leaves the cap for reasonable reimbursement outdated. (as referenced in the Village of Lombard's Grant Program Policy Memo)

### Attachments:

- Receipt from 2019 loss
- Most updated State Farm letter from 2020 loss



- Overhead Sewer Conversion estimate from Keeley's Plumbing
- Overhead Sewer Conversion estimate from Russ's Plumbing
- Grant Application
- Village of Lombard's Grant Program Policy
- Pictures from 2020 loss

Please feel free to contact me for further information or details. I appreciate your consideration and assistance and look forward to your reply.

Best,

Christine Murphy  
(630)220-2809

**From:** Goldsmith, Carl <GoldsmithC@villageoflombard.org>  
**Sent:** Tuesday, May 19, 2020 12:57 PM  
**To:** Murphy, Christine <christine\_murphy\_tp@bmc.com>  
**Cc:** Ware, William <WareW@villageoflombard.org>; Ware, William <bware@inlandbank.com>; Niehaus, Scott <NiehausS@villageoflombard.org>  
**Subject:** [EXTERNAL] RE: Overhead Sewer Grant

Ms. Murphy

The information can be sent directly to me using this email address.



**Carl Goldsmith**  
Director of Public Works  
Village of Lombard  
255 E Wilson Ave. Lombard, IL 60148

Phone: (630) 620-5740  
Email: [goldsmithc@villageoflombard.org](mailto:goldsmithc@villageoflombard.org)  
Web: [www.villageoflombard.org](http://www.villageoflombard.org)

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**From:** Murphy, Christine <[christine\\_murphy\\_tp@bmc.com](mailto:christine_murphy_tp@bmc.com)>  
**Sent:** Tuesday, May 19, 2020 12:56 PM  
**To:** Goldsmith, Carl <[GoldsmithC@villageoflombard.org](mailto:GoldsmithC@villageoflombard.org)>  
**Cc:** Ware, William <[WareW@villageoflombard.org](mailto:WareW@villageoflombard.org)>; Ware, William <[bware@inlandbank.com](mailto:bware@inlandbank.com)>; Niehaus, Scott <[NiehausS@villageoflombard.org](mailto:NiehausS@villageoflombard.org)>  
**Subject:** RE: Overhead Sewer Grant

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Carl,

Thank you for the quick reply. I will begin the process you've outlined below as soon as I receive the additional plumbing quote(s). Is there a particular email address or recipient to which I should submit the variance request?

Thank you,





Christine Murphy

**From:** Goldsmith, Carl <[GoldsmithC@villageoflombard.org](mailto:GoldsmithC@villageoflombard.org)>  
**Sent:** Tuesday, May 19, 2020 10:30 AM  
**To:** Murphy, Christine <[christine\\_murphy\\_tp@bmc.com](mailto:christine_murphy_tp@bmc.com)>  
**Cc:** Ware, William <[WareW@villageoflombard.org](mailto:WareW@villageoflombard.org)>; Ware, William <[bware@inlandbank.com](mailto:bware@inlandbank.com)>; Niehaus, Scott <[NiehausS@villageoflombard.org](mailto:NiehausS@villageoflombard.org)>  
**Subject:** [EXTERNAL] RE: Overhead Sewer Grant

Ms. Murphy

I am sorry to hear about the flooding to your home during the recent rain events.

In regard to your inquiry to obtain funding through the Overhead Sewer Grant Program that exceeds the amount provided for in the policy, you would need to obtain an affirmative recommendation for a variance to the Village Board of Trustees Policy from the Public Works and Environmental Concerns Committee. The recommendation of the Committee would then be sent to the Village Board of Trustees for consideration. Due to COVID19, the Village has temporarily suspended in person Committee meetings; however, staff can seek concurrence from the Committee via a phone poll and then place the item on the next available Village Board of Trustees meeting.

In order to start the process, you can submit a letter to the Village requesting a variation to the policy. Please include any photos and documentation that support the request for additional funding. The Village staff will perform a review of the material and make a recommendation to the Committee. Please be specific as to the unique aspects that justify the additional cost share.

I have copied Trustee Bill Ware on this email. Trustee Ware serves as the Chairman of the Public Works and Environmental Concerns Committee. Should you have any questions, please feel free to contact me.

	<b>Carl Goldsmith</b>
	Director of Public Works Village of Lombard 255 E Wilson Ave. Lombard, IL 60148
	Phone: (630) 620-5740 Email: <a href="mailto:goldsmithc@villageoflombard.org">goldsmithc@villageoflombard.org</a> Web: <a href="http://www.villageoflombard.org">www.villageoflombard.org</a>
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**From:** Murphy, Christine <[christine\\_murphy\\_tp@bmc.com](mailto:christine_murphy_tp@bmc.com)>  
**Sent:** Tuesday, May 19, 2020 10:11 AM  
**To:** Goldsmith, Carl <[GoldsmithC@villageoflombard.org](mailto:GoldsmithC@villageoflombard.org)>  
**Subject:** Overhead Sewer Grant

**Please be cautious**

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Hi Carl,

I hope this message finds you well. I live at 809 Hammerschmidt Ave and suffered a tremendous loss from sewer backup into my finished basement. I essentially had a waterfall rushing out of the bathroom in the overnight hours Thursday/Friday 5/15 and again on Sunday afternoon. I should also note that I had to remediate another sewer-backup loss last summer. I obviously can't continue to cross my fingers when there are heavy rains. Furthermore, I can't



continue to file claims with my insurance company. I've read a little about your Overhead Sewer Grant program and have received one quote so far. The quote came in at \$14,445. While I appreciate the village's offer to reimburse up to 75%, I also see that there is a \$5,000 cap. Unfortunately, that still leaves most of the financial burden on me. I'll know the full picture after I secure other estimates, but I'm asking to be reimbursed the full 75% based on the most reasonable offer. How can this be done?

Please advise at your earliest possible convenience. Thank you.

Best,

Christine Murphy

**Christine Murphy**

Event Coordinator

**Direct** +1 331.777.8734

**Mobile** +1 224.254.7460

1901 Butterfield Road, Suite 420

Downers Grove, IL 60515

USA



Run and Reinvent



***The Village's administrative offices are closed to walk in traffic due to COVID19, but we are here to help you over the phone, email and online. Visit our website, [www.villageoflombard.org/covid19](http://www.villageoflombard.org/covid19) for more information.***

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# Overhead Sewer Reimbursement Program

## Application

Name: Christine Murphy Address: 809 Hammerschmidt Ave  
Phone Number: 630-220-2809 (Where you can be reached between 8:00am - 4:30pm)

How many sewage backups have occurred in the past 12 months? 3

How many sewage backups have occurred since you moved into this home? 3

Approximate dates of backups: 5/28/19, 5/19/20, 5/17/20

What caused the backups (if known)? Flooding in the streets

Plumbing Contractor's Name: Keelley's phone # 630-479-9438

Are your downspouts connected to the Village's sanitary sewer system?  Yes  No

Are your downspouts connected to the Village's storm sewer system?  Yes  No

Does your home have an outside catch basin?  Yes  No

Does your home have exterior foundation perimeter drain tile?  Yes  No Keelley's Plumbing to confirm

Please check all the plumbing fixtures that are present in the basement of your home.  
 Floor Drain       Shower or Tub       Lavatory  
 Laundry Sink or Wash Basin       Ejector Pump       Toilet  
 Sump Pump: Does it discharge to Front, Rear, Sideyard? Or is it connected to the Storm Sewer or sanitary sewer in street? (Circle one)

The cost estimate for the proposed work is: \$ 14,445  
The homeowner is responsible to pay the first 25% of the actual total costs. The Village will then reimburse up to a maximum of \$5,000.

The above information is true and correct to the best of my knowledge Christine Murphy  
Signature of Applicant

The reimbursement must be approved by a Public Works official and any necessary permits must be acquired prior to starting work.

Approved for a total project cost of: \$ \_\_\_\_\_

\_\_\_\_\_  
Utilities Superintendent      Date

\_\_\_\_\_  
Director of Public Work      Date

# OVERHEAD SEWER REIMBURSEMENT

## LETTER OF AGREEMENT

I understand and agree that the Village of Lombard established the overhead sewer program to assist residents in protecting their home from flooding due to sewer backups during a heavy rain event. The program provides for 75% reimbursement of eligible costs dependent upon the approved system.

Prior to the installation of any plumbing work, the specific plans including the Proposal shall be submitted to the Village for review and approval. No work shall commence until Village approval is obtained and a permit is issued. The Village shall be notified to inspect the plumbing and electric work as required under any permit.

Reimbursement of eligible items at approved amounts will be made after work is completed, inspected and approved by the Village. A completed —Request for Disbursement form must be completed and submitted with other documentation, such as the detailed invoice and a copy of the cancelled check (both sides) or credit card receipt which evidences that the project was paid for, in full, by the homeowner.

**Liability** – The Village shall have no liability for any defective work or other damage, injury and/or loss on account of any act or omission of the Contractor in the performance of the work. The Homeowner shall make any claim for such matters directly against the Contractor or Contractor's insurance carrier. Homeowner hereby agrees to indemnify and hold Village harmless against any and all claims and further covenants not to sue the Village for any and all claims, as no system is absolutely fail safe. Homeowner responsible for all maintenance of system including but not limited to replacement parts, pumps, circuit breakers, valves, pipes, etc.

**Disclaimer** – The Program is designed to substantially reduce the risk of basement backups. However, there is always some risk of basement backup as a result of unexpected sewer collapse, obstruction, power failure, extreme environmental conditions or other unforeseen factors. Proper operation of foundation drains is necessary to prevent seepage of ground water through walls below grade. Existing foundation drains shall not be tested for proper operation in the Program—the Homeowner has the responsibility for all testing, inspections and any corrective work that may become necessary. (The homeowner is reminded that footing drains, storm water tiles and all perimeter drains must be disconnected from the sanitary system. Storm water/ground water discharges shall be disposed of properly)

In addition, reliable continuous functioning of Homeowner's sump/ejector pump(s) and/or check valves is necessary for overhead sewers, and foundation drains to function properly. The Homeowner shall have the responsibility to check the operation of the pumps/valves regularly. The Homeowner shall have the responsibility for all testing, inspections and any corrective work that may become necessary for regular and periodic maintenance. It is further recommended that the Homeowner install a battery backup system to provide protection in the event of power failure.

**Breach** – If the Homeowner fails to comply with all requirements of this Agreement or to complete installation as provided in this Agreement, the Village shall have no obligation to reimburse the Homeowner.

I understand and agree with all of the above statements and agree to comply accordingly.

Christine Murphy  
Homeowner – Printed Name

Christine Murphy  
Signature

6/25/20  
Date

809 Hammerschmidt Ave  
Property Address

, LOMBARD, IL 60148



Bathroom 1



Bathroom 1 before demo



Bathroom 1 during flood



Bathroom 2



Bathroom 2 before demo



Bathroom 2 during flood





Bathroom 3 before demo



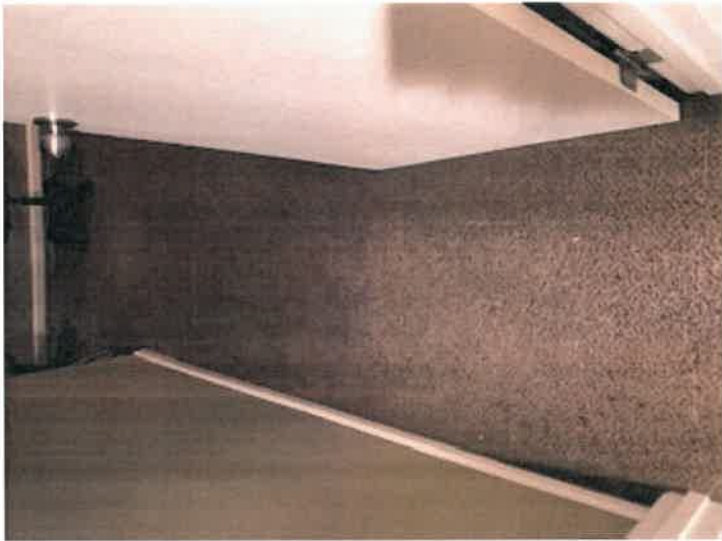
Bathroom hallway during flood



Extra room office



Extra room Office before demo



Extra room Office during flood



Family room 1



Family room 2



Family Room 3



Family room before demo



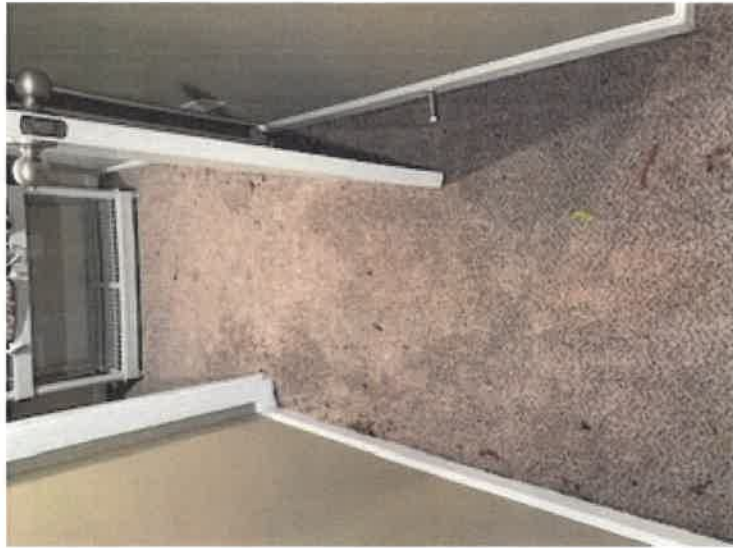
Family room hallway



Family room laundry during flood



Hallway closet



Hallway closet before demo



Hallway closet during flood



Laundry room



Stairs down



Storage room

**Keeley's Plumbing Company**  
 270 Eisenhower Ln. North Unit 10  
 Lombard, IL 60148 US  
 keeleysplumbing@gmail.com  
 www.keeleysplumbing.com



## Estimate

### ADDRESS

Kris Murphey  
 809 Hammerschmidt Ave.  
 Lombard, IL

**ESTIMATE # 1585**

**DATE 05/17/2020**

ACTIVITY	QTY	RATE	AMOUNT
Permit Fees: Not yet included			
<b>Sales</b>		11,675.00	11,675.00
Underground Plumbing:			
Break and remove concrete in all affected areas. Remove existing sewer gate valve and replace with solid piping to include sewer cleanout tee and riser. Remove all underground connection to main sewer to include basement bathroom and laundry/kitchen.			
Install 30"x18" sewage pit, lid. 1/2 HP Liberty pump. Install all new underground waste and vent piping to include floor drain, laundry, toilet, bathroom sink, and tub/shower.			
Haul away spoil. Backfill after inspection. Patch concrete.			
<b>Sales</b>		2,490.00	2,490.00
Rough Plumbing:			
Install new 2" sewage pump discharge line to existing gravity sewer piping to include combination check/ball valve. Install new floor drain and pump venting. Re-route kitchen sink drain to existing gravity sewer piping.			
<b>Sales</b>		280.00	280.00
Finish Plumbing:			
Install customer supplied toilet.			

Thank you for your prompt payment. A late fee of 10% will be automatically added after billing due date.

ACTIVITY	QTY	RATE	AMOUNT
Re-connect customer supplied bathroom sink faucet and drainage.			
<b>Sales</b> Sewer check valve:	0	2,980.00	0.00
Break concrete and remove existing sewer gate valve.			
Install Rectorseal clean and check valve and riser with cleanout. Patch concrete. Haul away spoil.			
<b>TOTAL</b>			<b>\$14,445.00</b>

Accepted By

Accepted Date





# RUSS'S PLUMBING & SEWER

June 10, 2020

Christine Murphy  
809 Hammerschmidt  
Lombard, Illinois  
630.220.2809  
[christineMmurphy@comcast.net](mailto:christineMmurphy@comcast.net)

# Estimate

## JOB: 809 Hammerschmidt Ave., Lombard, Illinois

### OVERHEAD SEWER CONVERSION

- Camera & Locate Sewer
- Break & Patch floor as necessary
- Remove existing check valve
- Install Ejector Pit & Pump
- Pipe discharge to the outside and connect to the sewer
- Cut & Repipe 4" cast iron stack to the outside and connect to the sewer
- Cut & Repipe kitchen drain to the outside and connect to the sewer
- Excavate to the sewer outside and connect three lines
- Install Three Outside Cleanouts
- Cap old/existing line
- Connect to existing 2" vent in the basement
- Remove drywall if necessary
- Remove One square of sidewalk

**\$14,800.00**

**\*\* IF THE DRAIN TILE IS CONNECTED TO THE SANITARY SEWER \*\***

It will be necessary to disconnect the drain tile and install/connect to the sump pit. Install Battery Back-up system on the pump Add \$4,485.00 *\*This will be determined when we Camera & Locate the Sewer Line*

*Landscaping by Others - Not Included in the Estimate*  
*Carpentry Restoration by Others - Not Included in the Estimate*  
*Electrical by Others - Not Included in the Estimate*  
*Haul Spoil from Site*

**Permits & Fees are Not Included in the Estimate**

**If the estimate is accepted: Please sign and return a copy to our office  
Retain a copy for your records as well as a copy to accompany your permit application**

All material is guaranteed to be as specified. All work to be completed in a workmanlike manner according to standard practices. Any alteration or deviation from specifications involving extra costs will be executed only upon written orders, and will become an extra charge over and about the estimate. All agreements contingent upon strikes, accidents, or delays beyond our control. Owner to carry fire, tornado and other necessary insurance. We will not be held responsible for underground utilities when saw cutting or digging is part of the proposal; saw cutting to be no more than 6" thick. Our workers are fully covered by Workman's Compensation Insurance. We may withdraw this proposal if not accepted within 30 days. Payment to be made upon completion of work. *The proposal does not include village, financial institution, or processing fees. Any and all additional fees will be added to the final payment.*

**We accept Cash, Check, Visa, MasterCard, or Discover. A Processing Fee will be added to all credit card charges.**

**Acceptance of Proposal: The above prices, specifications and conditions are satisfactory and are hereby accepted.**

**You are authorized to do the work as specified. Payment will be made as outlined above.**

Owner Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Printed name: \_\_\_\_\_

**Intent To Complete Project As Outlined Above - Russ's Plumbing & Sewer, Inc.**

\_\_\_\_\_  
Russ Kentgen - President

*Notary / Corp Seal here*

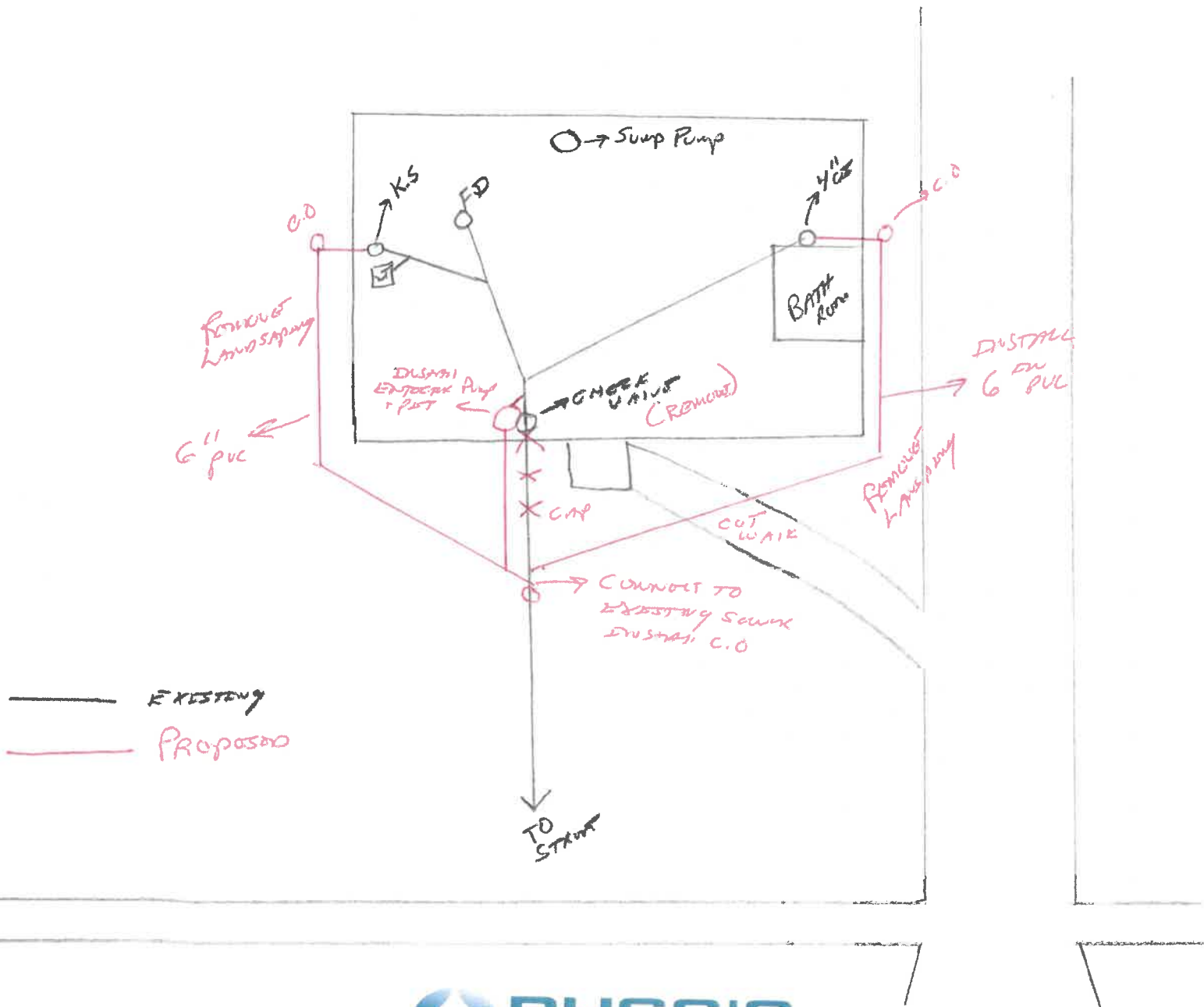
318 Interstate Road Addison, IL 60101-4516 Phn: 630-543-5250 Website: russplumbing.com

Follow Us and Our Projects on Facebook

**EMAIL ADDRESS: Email: [info@russplumbing.com](mailto:info@russplumbing.com) License # 055-014062**



Project Address: 809 HAMMOUSCH





June 06, 2020

Christine M Murphy  
809 Hammerschmidt Ave  
Lombard IL 60148-3413

**State Farm Claims**  
PO Box 106169  
Atlanta GA 30348-6169

RE: Claim Number: 13-06W5-33Q  
Policy Number: 13E8G1886  
Date of Loss: May 15, 2020

Dear Christine M Murphy:

We are writing regarding the claim referenced above.

The resolution of your claim is pending ongoing handling which may include one or more of the following:

- Receipt of requested documents or information
- Review of documents and information provided
- Your decision on settlement
- Contact with associated parties
- Completion of repairs
- Your compliance with policy provisions
- Winter weather inspection delay

We appreciate your patience and cooperation. If you have questions or need assistance, please contact us at (844) 458-4300 Ext. 9726572219.

Part 919 of the Rules of the Illinois Department of Insurance requires that our Company advise you that if you wish to take this matter up with the Illinois Department of Insurance, it maintains a Consumer Services Section in Chicago at 122 S. Michigan Ave., 19<sup>th</sup> Floor, Chicago, IL 60603 and in Springfield at 320 West Washington Street, Springfield, IL 62767.

13-06W5-33Q

Page 2

June 06, 2020

Sincerely,

Sean D McCoggle

External Claim Resource - Eberl

(844) 458-4300 Ext. 9726572219

State Farm Fire and Casualty Company

Take advantage of our self-service options

Go to [statefarm.com](https://statefarm.com)® or the mobile app to [manage your claim](#) - easily review claim status, update direct deposit account information for claim payments and many other insurance and banking services.



## NOTICE OF SPECIAL HANDLING

We are pleased that you have selected Service Team of Professionals to be of assistance. We assure you we will do everything possible to make sure you are happy with our performance. This document is intended to give notice of those certain items of special nature or of high value that require special handling. This notice also limits our liability related to these types of items.

PLEASE BE ADVISED THAT THE SERVICE TEAM OF PROFESSIONALS WILL NOT HANDLE OR CLEAN, NOR BE RESPONSIBLE FOR HANDLING OR CLEANING, THE FOLLOWING SPECIALTY ITEMS:

- |                                   |   |
|-----------------------------------|---|
| 1. Alcoholic beverages            | 8. Delicate fabric, furniture, drapes, etc. |
| 2. Firearms                       | 9. Perishable foods                         |
| 3. Cameras of any type            | 10. Clothing of high value                  |
| 4. Electronic equipment           | 11. Valuable collections of any sort        |
| 5. Fine jewelry                   | 12. Money, coins, securities, etc.          |
| 6. Medical supplies and equipment | 13. Valuable art, cases, etc.               |
| 7. Antiques                       | 14. Antique martial arts items              |

At your direction, we will be pleased to pack the above types of items for removal and storage to a facility specified by you. However, you or your designated representative must witness, oversee, and accept responsibility for all work done in performing these tasks.

### Acceptance and Release from Liability:

I agree to the above conditions, and I name \_\_\_\_\_ as my designated representative who will witness and oversee the work. I will accept responsibility as indicated above. I release the Service Team of Professionals from any and all liability for loss, breakage, or damage that may result during the packing, handling, and storage of the above listed items.

Signature of Customer: *Wendy Murphy* Date: 5/28/19



## CUSTOMER RESPONSIBILITY FORM

### INSTRUCTIONS RELATED TO THE RESTORATION OF YOUR PROPERTY

- **Dehumidifiers:** Dehumidifiers reduce the humidity, which in turn increases the rate of drying. Please do not turn off or move dehumidifiers without first calling our office.  
If moving units is necessary, they must first be shut off and unplugged.
- **Air Movers:** Air movers are designed to increase the rate of evaporation, which in turn increases the rate of drying. Please do not turn off or move air movers without first calling our office. If moving units is necessary, they first must be shut off and unplugged.
- **General:** Please do not open the windows or doors unless instructed by our technician, as this may retard the drying process. Please minimize entering the affected rooms. Do not allow children to play in or around the drying equipment. The dwelling should have a temperature setting between 68-72 degrees F (20-22 degrees CO for maximum drying and to prevent or inhibit bacteria or fungus growth
- **Safety and Health:** If dehumidifiers or air movers must be moved, they must be shut off and unplugged, as it may be hazardous to move these units while they are operating. Exposed tackles strip is a danger even when covered. Please be careful when walking near a tackles strip. The floors may be slippery when wet. Please take extreme care if walking on or from wet floor materials.
- **Access:** Equipment may be monitored, added, or removed during the hours of 8:00 a.m. to 6:00 p.m. It is the customer's responsibility to provide a means of ready access for STOP personnel during these hours.
- **Equipment Responsibility:** The customer is responsible for loss or theft of the drying equipment while it is on the customer's property.

#### **Acknowledgment and acceptance of terms:**

I understand and will adhere to the stipulations above, and I accept responsibility for the equipment.

Signature of Customer: *[Handwritten Signature]*

Date: 5/26/19

Location: \_\_\_\_\_





Certificate of Satisfaction  
And  
Direction of Payment

Name: [Handwritten Name]

Phone: 608-220-2809

Address/City/Zip: 219 N. [Handwritten Address]  
[Handwritten City, IL 60418]

Owner and insured of the above property located at (above address) hereby certify that the damages to this premises caused by \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_ have been repaired and restored by SERVICE TEAM OF PROFESSIONALS (STOP RESTORATION), and that such restoration and repairs have been SATISFACTORILY completed in a workman like manner; that said premises is in a good condition as existed prior to the loss; and that to the best of my knowledge there are no problems or complaints regarding such repairs. **I authorize my insurance company to pay STOP RESTORATION directly for said work.**

I further understand that, in the event a problem or complaint should develop in the future regarding such repairs, I will notify STOP RESTORATION immediately, so that they may inspect and correct the problem or complaints as necessary and appropriate, considering the period of time since repairs were made and applicable warranties.

[Handwritten Signature]  
Home Owner

Date

[Handwritten Signature] 5/30/09  
STOP Restoration Date

STOP Restoration  
8922 S Odell Ave  
Bridgeview, IL 60455  
(708) 321-1000





## VILLAGE OF LOMBARD

### VILLAGE BOARD POLICY MEMORANDUM

**Subject:** Overhead Sewer Grant Program

**Section:** 4.C.  
**Dept.:** PW/CD  
**Date:** March 5, 1998  
**Revised:** October 1, 1998  
November 5, 1998  
July 17, 2003  
April 19, 2007  
June 5, 2008  
**Updated:** November 18, 2010  
August 15, 2013

#### I. Purpose

Some homes are subject to basement backups because of the "low" sanitary service lines in relation to the Village's mainline sewer. During storms when excessive inflow and infiltration enters the sewer, the mainline sewer may surcharge due to a higher hydraulic grade line causing backups into homes. Overhead sewers (with pumped discharges) reduce this problem. However, retrofitting plumbing systems is expensive which discourages many homeowners from taking corrective action. This grant program is designed to encourage more homeowners to take action resulting in less problems and increased property values. There are several types of backflow control systems that will protect property and are a low-cost alternative to a very expensive storm water separation project.

#### II. Procedures/Guidelines

A. Interested single family or multifamily property owners who can show evidence of sewer backups submit a grant application to the Public Works Department for evaluation and approval.

B. Approved applicants obtain Village of Lombard plumbing permit; and electrical permit (if applicable) and pay applicable fees.

C. Applicant installs overhead sewer system; combination gate valves, external flood or other suitable systems using their own contractor.

D. Upon completion of the work and approval of a final inspection by the Village, the applicant will pay the total cost of the pre-approved system. The Village shall reimburse property owners up to 75% based upon the following schedule, which is based upon the level of protection afforded by the improvement:

- Installation of check valve (interior or exterior) – maximum of \$1,000

- Installation of interior combination gate/check valve – maximum of \$2,000
- Installation of an overhead sewer, modified overhead and exterior pumping flood control systems – maximum of \$5,000

E. The funds available for this program shall be identified in the annual Capital Improvement Program. This policy shall be subject to availability of funds.

F. As part of the Overhead Sewer Grant Program requirements, property owners **MUST** disconnect all illegal connections to the sanitary/combined sewer system as defined in Section 50.026 of the Lombard Village Code. Property owners may apply for a Clear Water Disconnect Grant per Village Board Policy 4.E.

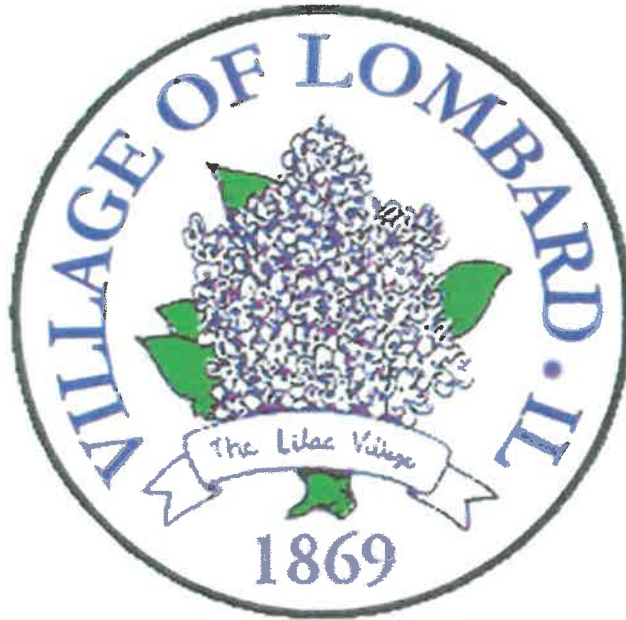
G. Only one grant award will be made per address.

H. Applicant shall comply with all program requirements as set forth in the Overhead Sewer Grant Program application.

**iii. Legislation/Documentation**

- A. Minutes of Public Works Committee meeting of January 13, 1998
- B. Minutes of Board of Trustees Committee of the Whole meeting of February 12, 1998
- C. Minutes of Board of Trustees meeting of March 5, 1998
- D. Minutes of Public Works Committee of September 8, 1998
- E. Minutes of Board of Trustees meeting of October 1, 1998
- F. Minutes of Public Works Committee of October 13, 1998
- G. Minutes of Board of Trustees meeting of November 5, 1998
- H. Minutes of Public Works Committee of July 8, 2003
- I. Minutes of Board of Trustees meeting July 17, 2003
- J. Minutes of Public Works Committee meeting of April 10, 2007
- K. Minutes of Board of Trustees meeting of April 19, 2007
- L. Minutes of Public Works Committee of May 13, 2008
- M. Minutes of Board of Trustees meeting of June 5, 2008
- N. Minutes of Board of Trustees meeting November 18, 2010
- O. Minutes of Public Works Committee of July 9, 2013

# Village of Lombard



## **OVERHEAD SEWER GRANT PROGRAM**

(VILLAGE COST SHARING – 75% of ELIGIBLE PREAPPROVED COSTS)

### IN ORDER TO QUALIFY FOR THE VILLAGE OF LOMBARD OVERHEAD SEWER COST SHARING PROGRAM:

The perimeter drain tile and any other source of storm water must be disconnected from the Village sanitary or combined sewer. Installation of a sump pit and sump pump is required. The sump pump is to discharge the storm water onto the ground, to the front or rear of the property. Or, the sump pump discharge may be connected to the storm sewer in the street via underground pipe, SDR 26 PVC minimum 6" diameter in Village right-of-way. If additional storm water is being conveyed (such as rear yard drain or downspouts) then use a 6" diameter pipe SDR 26 throughout.

(Note: This requirement is not applicable if a proper sump pit for perimeter drain tile already exists.)

# OVERHEAD SEWER PROGRAM

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## OVERHEAD SEWER PROGRAM

### **What is it?**

The Overhead Sewer Program was established to provide financial assistance to homeowners who desire to protect their home from flooding during a heavy rain event. Eligible homeowners may qualify for a 75% cost sharing, to install a preapproved system which can protect their basements from sewer back-up.

### **How does the Overhead Sewer work?**

Typically, homes which have experienced sewer back-ups and flooded basements during a heavy rain event have a gravity type sewer (Exhibit A). The existing sewer underneath the basement floor drains to the sewer in the street by gravity. When the Village sanitary sewers become overloaded the gravity type sewer is subject to back-up.

Changing the basement plumbing to an Overhead Sewer (see Exhibit B on page 6) can protect the basement from back-ups. Basically the plumbing in the basement gets re-plumbed and directed to an ejector pit. The ejector pit lifts the sewage up and overhead, then down to about mid-height of the basement wall, where it exits the foundation wall to the outside of the building. Once outside, there is a steep slope section of pipe where it continues to the lateral line and then to the Village sewer. If the Village sewer backs-up, the homeowner is better protected, as the water will most likely only back-up into the steep slope area of the pipe, and not into the house.

### **Is there anything else I should know?**

Yes, in order to qualify for this program, the proposed Overhead Sewer remedy by your plumber must accomplish several things.

First, the perimeter drain tile and any other source of storm water must be disconnected from the sanitary sewer. Installation of a sump pit and pump is required. The sump pump is to discharge the storm water onto the ground, to the front or rear of the property. Or, the sump discharge may be connected to the storm sewer in the street via underground pipe, SDR 26 PVC minimum 6" diameter in the Village right-of-way. If additional storm water is being conveyed (such as a rear yard drain or downspouts) then use a 6" dia. pipe SDR 26 throughout. (Note: This requirement is not applicable if a proper sump pit for perimeter drain tile already exists.)

Secondly, an overhead sewer needs to be installed per Exhibit B. The plumber needs to provide two sets of drawings which communicate all of the work being performed. A detailed and itemized invoice for all work being performed is required to be submitted to the Village for review, for Village Cost Sharing.

### **Are other backflow systems eligible for the Overhead Sewer Grant?**

Yes, although the overhead sewer provides the highest level of protection from backflow, the Village does approve other types of systems at varying levels of reimbursement.

The Modified Overhead Sewer connects all of the lower level fixtures to an ejector pit however, instead of raising the raising the outgoing sewer pipe as it goes through the foundation, the ejector

pit pumps up and down into the gravity pipe. (See Exhibit C) This work provides a high level of protection without penetrating the foundation wall or disturbing the landscaping. Like the overhead sewer, the plumbing fixtures on the above grade levels can be used during a storm. The lower level fixtures cannot be used during a power outage.

A dual check valve/gate valve is also eligible for reimbursement. (Exhibit D) This is a lower cost alternative but requires regular maintenance to insure the flap on the check valve closes tightly to prevent backflow. The gate valve provides redundant protection however you need to be home to operate it and does require periodic maintenance to insure operation when needed. The house plumbing cannot be used during a storm when the valve is closed to prevent basement flooding.

An external flood control system is installed outside the home. All of the sewerage flows through the system through check valves which close to prevent backflow. When the Village sewers are full, the sewerage is pumped into the sewer lateral under pressure. This system provides a high level of protection but requires electric to be installed outside the home and is a large structure that should be periodically cleaned.

An exterior check valve installed in a clean out on the outgoing sewer lateral (commonly known as a Clean & Check) is also eligible for reimbursement. Two additional clean outs are required for access to rod the sewer service on either side of the check valve since a plumber cannot rod through it. This is a lower cost alternative but requires regular maintenance to insure the flap on the check valve closes tightly to prevent backflow. Unlike the interior combination check/gate valve, there is no manual valve to close should the check valve fail. The house plumbing cannot be used during a storm when the valve is closed to prevent basement flooding.

Install at least one "clean-out", outside of the house, with the exception of the exterior check valve which requires two "clean-outs". Furthermore, there are certain costs which are eligible for Village Cost Sharing and others that are not.

**Eligible costs are as follows:**

- Cost of location, excavation and exposure of the house lateral sewer line including the support of existing structures for re-connection of a new overhead sewer to the existing lateral.
- Cost of a new sump pit, ejector pump and associated electrical and plumbing work needed to lift sanitary drainage from basement plumbing fixtures to an overhead sewer.
- Cost of trenching and concrete floor repairs.
- Cost of grass seeding to restore disrupted grass lawns.
- Additional dedicated electrical circuit for new ejector pump
- Applicable permit fees.
- Installation of storm water sumps or associated piping pits or materials (*Applicants may be eligible for the Clear Water Disconnect Grant to fund a portion of the required disconnections.*)

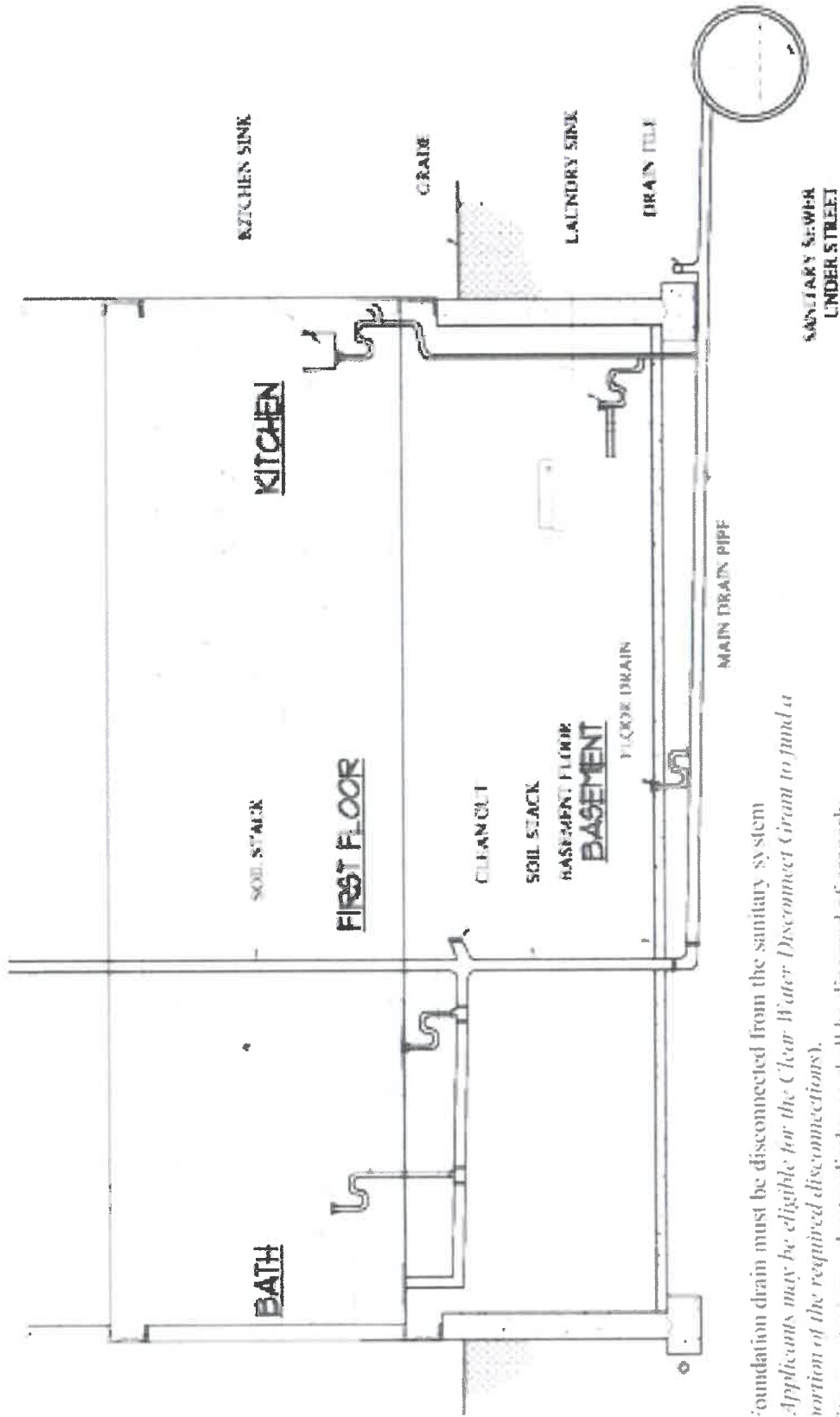
***\* Use of Check Valve (Cautions)***

*Check valves installed in sewer lines sometimes become clogged with debris and fail to close completely. When this happens, the valve will not stop the sewage completely. For this reason, a valve should not be depended upon completely, and the valve should always remain accessible for service and repair. Remember that when a check valve is installed in a house sewer, the house plumbing cannot be used during a storm when the valve is closed to prevent basement flooding.*

**Non-Eligible Costs:**

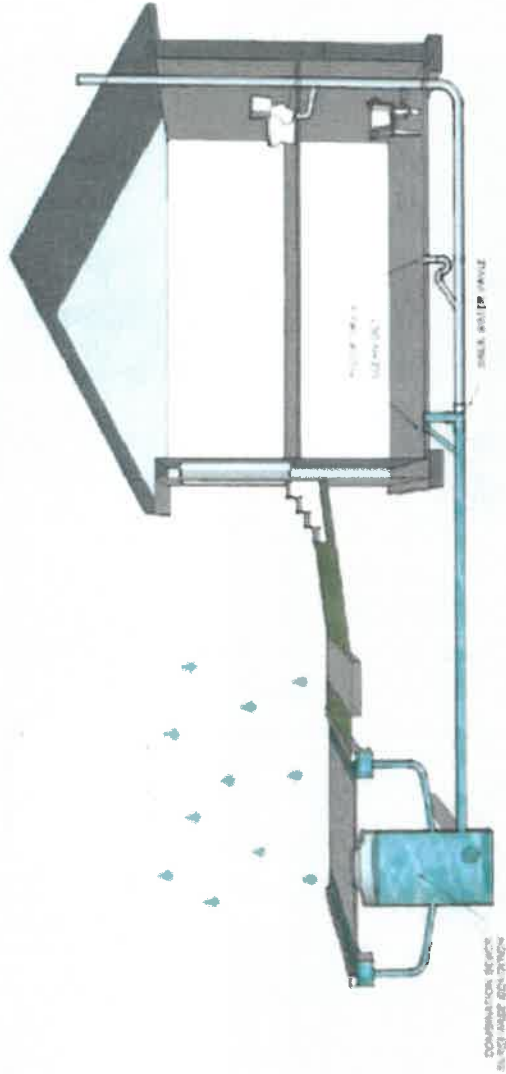
- Removal and Replacement of interior walls and finishes.
- Use of materials not meeting the requirements of the Village's guide specifications or Village Codes.
- Ancillary homeowner improvements not necessary to provide sanitary sewer back-up protection of the basement.
- Planting or replacement of new landscaping (bushes, trees, sod, fences, walls, driveways, etc.)
- New electrical panels and/or upgrading the house electrical supply in addition to the dedicated electrical circuit for the ejector pump.

**EXHIBIT A: EXAMPLE OF A TYPICAL GRAVITY DRAINAGE SYSTEM (BEFORE)**

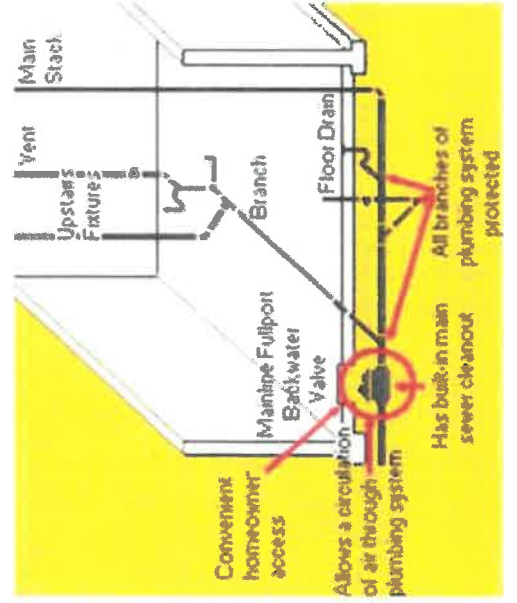


- Foundation drain must be disconnected from the sanitary system  
*(Applicants may be eligible for the Clear Water Disconnect Grant to fund a portion of the required disconnections).*
- Stormwater/groundwater discharge shall be disposed of properly
- In some homes, the basement wash tub, floor drains and kitchen plumbing may discharge into an exterior catch basin located behind or alongside the building.
- Some homes may also have a foundation drain with a gravity connection to a sump pump in the basement.

# EXHIBIT B: EXAMPLE OF AN INSTALLATION OF A CHECK VALVE



COMBINATION SEWER AREA WHOLE HOUSE BACK WATER VALVE NO DOWNSPOUT CONNECTIONS

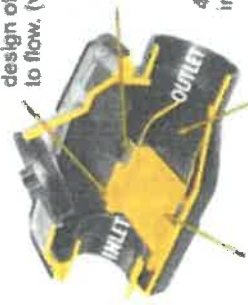


"Fullport" normally-open design offers no restriction to flow. (virtually self-cleaning)

Floats

4" diameter DWV inlet and outlet.

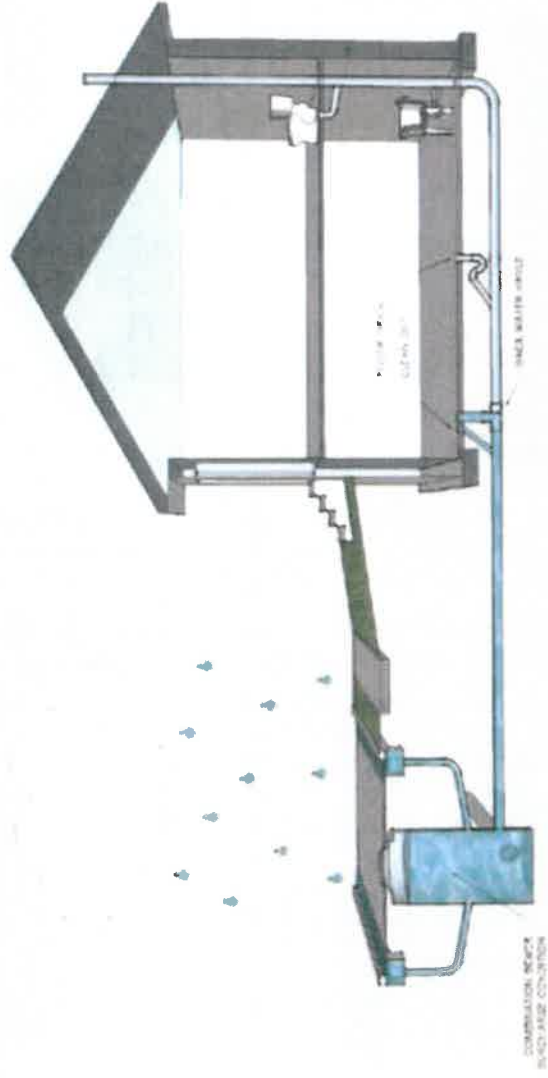
Flow channels on gate body divert sewage from inlet to outlet preventing sewage buildup.



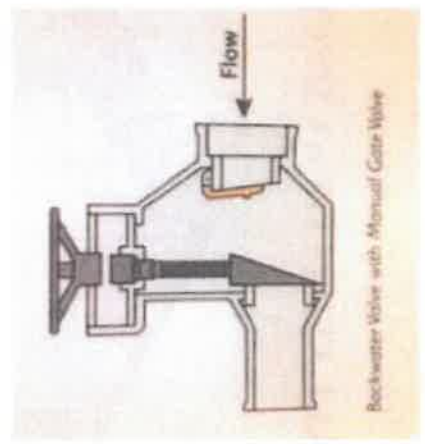
Gate automatically rises upon reversal flow isolating entire plumbing system from backflow.

Cutaway view of our Model # 4963 main line full port back water valve

**EXHIBIT C: EXAMPLE OF AN INSTALLATION OF A COMBINATION CHECK/GATE VALVE**



**COMBINATION SEWER AREA  
WHOLE HOUSE BACK WATER VALVE NO DOWNSPOUT CONNECTIONS**



# EXHIBIT D: EXAMPLE OF AN INSTALLATION OF AN OVERHEAD SEWER

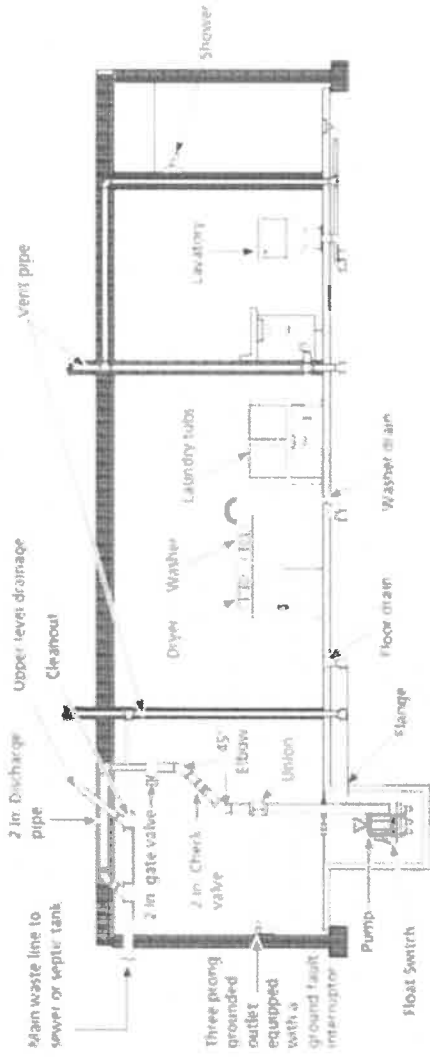
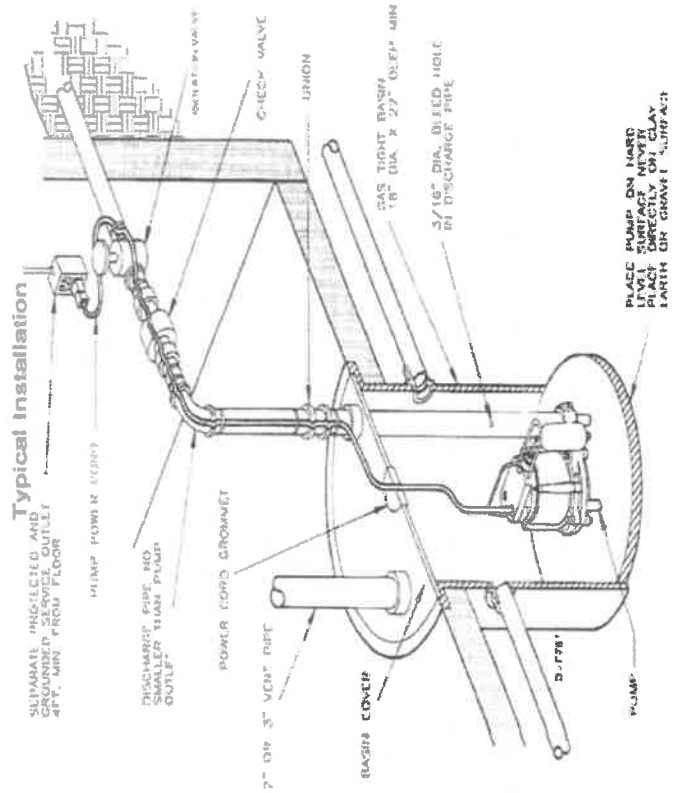


Figure 4 - Typical Installation



## GENERAL PLUMBING NOTES

1. In order to qualify for the Overhead Sewer Program Cost Sharing: The perimeter drain tile and other sources of storm water must be disconnected from the sanitary sewer. (*Applicants may be eligible for the Clear Water Disconnect Grant to fund a portion of the required disconnections*). Installation of a sump pit is required to discharge the storm water on the ground (front or back) or make a direct connection to the storm sewer in the street.
2. Use SDR 26 ASTM 2241 for Sewer Pipe.
3. Where manufactured pipe joints cannot be utilized or where dissimilar materials are joined, "non-shear" type couplings shall be used for connections.
4. Connections of SDR 26 laterals to VCP / SDR 26 PVC sanitary sewer main or CP storm sewer shall be made with a stainless-steel band and gasketed saddle connection.
5. Disconnect abandoned basement floor drains sewer outside of building foundation / slab and cap with the use of brick and hydraulic cement.
6. All floor drains must be vented.
7. PVC pipe for drain waste and vent is permitted for use above ground and is permitted underground and under the slab inside the building.
8. The overhead sewer must penetrate the foundation wall before it starts its steep slope.
9. Provide a clean-out just outside of the building.
10. The Contractor shall restore all interior and exterior surfaces disturbed due to excavation in-kind.
11. The application shall include a detailed description of exterior extent of work.
12. The installation of exterior check valves must include the installation of a clean out on the private side of the valve, as well as a clean out at the property line. Such installations must meet all Village of Lombard specifications.



## APPLICATION INSTRUCTIONS

Submit an application for the Overhead Sewer Grant Program with two plumbing estimates which detail the scope of work to the Public Works Department. Also, complete the following forms:

- STEP 1:**
- **Overhead Sewer Permit Application** (page 8)
  - **General Information Form** (page 9)
  - **Letter of Agreement** (page 10)
- Submit the drawings, proposal & forms to the Public Works Department at 1051 S. Hammerschmidt Avenue. (The Cost Sharing by the Village is 75% up to a maximum of \$5000 dependent upon the backflow system proposed, based on available and budgeted funds). A representative from the Village may need to do an on-site inspection of your home.
- 

- STEP 2:**
- After being deemed eligible, hire a plumber. Have the plumber prepare drawings and provide a written proposal which details the scope of work. The application and drawings will be reviewed by the Building Department and will either be approved as noted or returned for revisions. When the application and drawings receive approval, the permit will be issued and the plumber can start the work.

- STEP 3:**
- The plumber needs to contact the Community Development Department to schedule normal inspections during the course of work and at completion for a final inspection.

- After the work has been inspected and approved, the homeowner needs to pay the full amount to the plumber and then needs to submit the following to the Public Works Department to get reimbursed:
- STEP 4:**
- Completed Request for Disbursement Form.
  - A copy of a paid & itemized invoice from the plumber who did the work.
  - Copies of the cancelled check(s) (both sides) or credit card receipts identifying that the homeowner paid for the work.

- STEP 5:**
- “WAIT” – The homeowner will receive the Village’s reimbursement check in the mail approximately three (3) weeks after all of the required paperwork is submitted to the Public Works Department.
-

## GENERAL INFORMATION

Name: \_\_\_\_\_

Address: \_\_\_\_\_ Phone: (Home) \_\_\_\_\_

(Work) \_\_\_\_\_

Date you moved into this home: Month \_\_\_\_\_ Year \_\_\_\_\_

Plumbing Contractor's Name: \_\_\_\_\_ phone # \_\_\_\_\_

Are your downspouts connected to the Village's sanitary sewer system?  Yes  No

Are your downspouts connected to the Village's storm sewer system?  Yes  No

Does your home have an outside catch basin?  Yes  No

Does your home have exterior foundation perimeter drain tile?  Yes  No

Please check all the plumbing fixtures that are present in the basement of your home.

\_\_\_\_\_ Floor Drain \_\_\_\_\_ Shower or Tub \_\_\_\_\_ Lavatory

\_\_\_\_\_ Laundry Sink or Wash Basin \_\_\_\_\_ Ejector Pump \_\_\_\_\_ Toilet

\_\_\_\_\_ Sump Pump: Does it discharge to Front, Rear, Sideyard? Or is it connected to the Storm Sewer or sanitary sewer in street? (Circle one)

How many basement back-up events have you experienced? \_\_\_\_\_  
(Documentation of flooding may be required to qualify for participation in the program)

Since 1990: \_\_\_\_\_ Since you have occupied your home: \_\_\_\_\_

### Application Materials Required

Each of the following documents **must** be attached to this application in order for the application to proceed and for a permit to be issued:

1. Copy of two (2) detailed proposals plumbing contractors.
2. Copy of the signed Letter of Agreement.
3. Completed permit application form (with all applicable fees paid).

# OVERHEAD SEWER PROGRAM

## LETTER OF AGREEMENT

I understand and agree that the Village of Lombard established the overhead sewer program to assist residents in protecting their home from flooding due to sewer backups during a heavy rain event. The program provides for 75% reimbursement of eligible costs dependent upon the approved system.

Prior to the installation of any plumbing work, the specific plans including the Proposal shall be submitted to the Village for review and approval. No work shall commence until Village approval is obtained and a permit is issued. The Village shall be notified to inspect the plumbing and electric work as required under any permit.

Reimbursement of eligible items at approved amounts will be made after work is completed, inspected and approved by the Village. A completed —Request for Disbursement form must be completed and submitted with other documentation, such as the detailed invoice and a copy of the cancelled check (both sides) or credit card receipt which evidences that the project was paid for, in full, by the homeowner.

Liability – The Village shall have no liability for any defective work or other damage, injury and/or loss on account of any act or omission of the Contractor in the performance of the work. The Homeowner shall make any claim for such matters directly against the Contractor or Contractor's insurance carrier. Homeowner hereby agrees to indemnify and hold Village harmless against any and all claims and further covenants not to sue the Village for any and all claims, as no system is absolutely fail safe. Homeowner responsible for all maintenance of system including but not limited to replacement parts, pumps, circuit breakers, valves, pipes, etc.

Disclaimer – The Program is designed to substantially reduce the risk of basement backups. However, there is always some risk of basement backup as a result of unexpected sewer collapse, obstruction, power failure, extreme environmental conditions or other unforeseen factors. Proper operation of foundation drains is necessary to prevent seepage of ground water through walls below grade. Existing foundation drains shall not be tested for proper operation in the Program—the Homeowner has the responsibility for all testing, inspections and any corrective work that may become necessary. (The homeowner is reminded that footing drains, storm water tiles and all perimeter drains must be disconnected from the sanitary system. Storm water/ground water discharges shall be disposed of properly )

In addition, reliable continuous functioning of Homeowner's sump/ejector pump(s) and/or check valves is necessary for overhead sewers, and foundation drains to function properly. The Homeowner shall have the responsibility to check the operation of the pumps/valves regularly. The Homeowner shall have the responsibility for all testing, inspections and any corrective work that may become necessary for regular and periodic maintenance. It is further recommended that the Homeowner install a battery backup system to provide protection in the event of power failure. Costs of a battery backup system for the clear water sump pump shall be eligible for funding as part of the program

Breach – If the Homeowner fails to comply with all requirements of this Agreement or to complete installation as provided in this Agreement, the Village shall have no obligation to reimburse the Homeowner.

I understand and agree with all of the above statements and agree to comply accordingly.

---

*Homeowner Printed Name*

---

*Signature*

---

*Date*

---

*Property Address*

LOMBARD, IL 60148

**OVERHEAD SEWER PROGRAM**  
**REQUEST FOR REIMBURSEMENT FORM**

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Phone: (home) \_\_\_\_\_ (work) \_\_\_\_\_

Date plumbing work was completed: \_\_\_\_\_

Plumbing permit number issued: \_\_\_\_\_

Plumbing contractor who performed work: \_\_\_\_\_

Total cost of eligible expenses: \$ \_\_\_\_\_

Total amount of reimbursement requested: \$ \_\_\_\_\_ (75% of eligible expenses not to exceed \$5,000)

**Owner Certification**

I, \_\_\_\_\_ am the homeowner of the premises indicated above and I certify that all of the information contained on this Request for Reimbursement Form is true and accurate to the best of my knowledge.

\_\_\_\_\_  
*Signature*

\_\_\_\_\_  
*Date*

**Plumbing Contractor Certification**

I, \_\_\_\_\_ of \_\_\_\_\_ certify that all work completed under this program has been performed in accordance with the Overhead Sewer Program and all applicable Village Codes.

\_\_\_\_\_  
*Signature*

\_\_\_\_\_  
*Date*

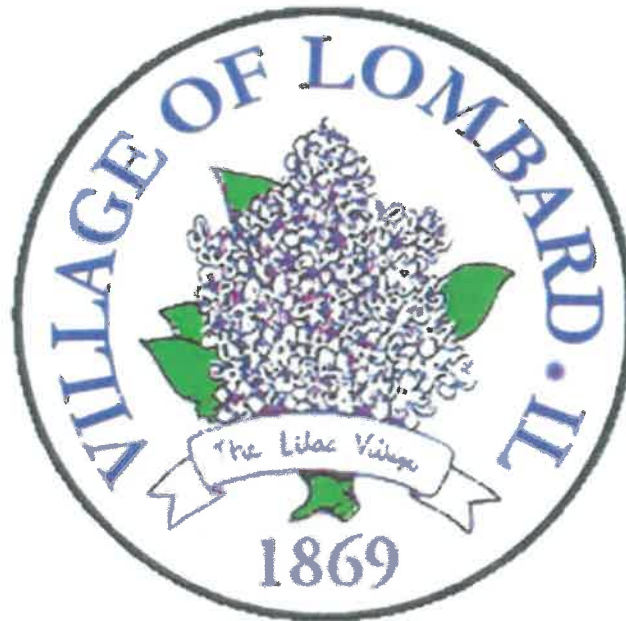
**Village Certification**

As an authorized agent of the Village of Lombard who administers the Overhead Sewer Program, I certify that I have reviewed all the necessary paperwork associated with above mentioned Overhead Sewer Program Application & Permit, and found them in compliance with the provisions of the Program. Therefore, I recommend the reimbursement amount be paid.

\_\_\_\_\_  
*Signature*

\_\_\_\_\_  
*Date*

# Village of Lombard



## **OVERHEAD SEWER GRANT PROGRAM** (VILLAGE COST SHARING – 75% of ELIGIBLE PREAPPROVED COSTS)

### IN ORDER TO QUALIFY FOR THE VILLAGE OF LOMBARD OVERHEAD SEWER COST SHARING PROGRAM:

The perimeter drain tile and any other source of storm water must be disconnected from the Village sanitary or combined sewer. Installation of a sump pit and sump pump is required. The sump pump is to discharge the storm water onto the ground, to the front or rear of the property. Or, the sump pump discharge may be connected to the storm sewer in the street via underground pipe. SDR 26 PVC minimum 6" diameter in Village right-of-way. If additional storm water is being conveyed (such as rear yard drain or downspouts) then use a 6" diameter pipe SDR 26 throughout.

(Note: This requirement is not applicable if a proper sump pit (or perimeter drain tile already exists.)

# OVERHEAD SEWER PROGRAM

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# OVERHEAD SEWER PROGRAM

## What is it?

The Overhead Sewer Program was established to provide financial assistance to homeowners who desire to protect their home from flooding during a heavy rain event. Eligible homeowners may qualify for a 75% cost sharing, to install a preapproved system which can protect their basements from sewer back-up.

## How does the Overhead Sewer work?

Typically, homes which have experienced sewer back-ups and flooded basements during a heavy rain event have a gravity type sewer (Exhibit A). The existing sewer underneath the basement floor drains to the sewer in the street by gravity. When the Village sanitary sewers become overloaded the gravity type sewer is subject to back-up.

Changing the basement plumbing to an Overhead Sewer (see Exhibit B on page 6) can protect the basement from back-ups. Basically the plumbing in the basement gets re-plumbed and directed to an ejector pit. The ejector pit lifts the sewage up and overhead, then down to about mid-height of the basement wall, where it exits the foundation wall to the outside of the building. Once outside, there is a steep slope section of pipe where it continues to the lateral line and then to the Village sewer. If the Village sewer backs-up, the homeowner is better protected, as the water will most likely only back-up into the steep slope area of the pipe, and not into the house.

## Is there anything else I should know?

Yes, in order to qualify for this program, the proposed Overhead Sewer remedy by your plumber must accomplish several things.

First, the perimeter draintile and any other source of storm water must be disconnected from the sanitary sewer. Installation of a sump pit and pump is required. The sump pump is to discharge the storm water onto the ground, to the front or rear of the property. Or, the sump discharge may be connected to the storm sewer in the street via underground pipe, SDR 26 PVC minimum 6" diameter in the Village right-of-way. If additional storm water is being conveyed (such as a rear yard drain or downspouts) then use a 6" dia. pipe SDR 26 throughout. (Note: This requirement is not applicable if a proper sump pit for perimeter draintile already exists.)

Secondly, an overhead sewer needs to be installed per Exhibit B. The plumber needs to provide two sets of drawings which communicate all of the work being performed. A detailed and itemized invoice for all work being performed is required to be submitted to the Village for review, for Village Cost Sharing.

## Are other backflow systems eligible for the Overhead Sewer Grant?

Yes, although the overhead sewer provides the highest level of protection from backflow, the Village does approve other types of systems at varying levels of reimbursement.

The Modified Overhead Sewer connects all of the lower level fixtures to an ejector pit however, instead of raising the outgoing sewer pipe as it goes through the foundation, the ejector

pit pumps up and down into the gravity pipe. (See Exhibit C) This work provides a high level of protection without penetrating the foundation wall or disturbing the landscaping. Like the overhead sewer, the plumbing fixtures on the above grade levels can be used during a storm. The lower level fixtures cannot be used during a power outage.

A dual check valve/gate valve is also eligible for reimbursement. (Exhibit D) This is a lower cost alternative but requires regular maintenance to insure the flap on the check valve closes tightly to prevent backflow. The gate valve provides redundant protection however you need to be home to operate it and does require periodic maintenance to insure operation when needed. The house plumbing cannot be used during a storm when the valve is closed to prevent basement flooding.

An external flood control system is installed outside the home. All of the sewerage flows through the system through check valves which close to prevent backflow. When the Village sewers are full, the sewerage is pumped into the sewer lateral under pressure. This system provides a high level of protection but requires electric to be installed outside the home and is a large structure that should be periodically cleaned.

An exterior check valve installed in a clean out on the outgoing sewer lateral (commonly known as a Clean & Check) is also eligible for reimbursement. Two additional clean outs are required for access to rod the sewer service on either side of the check valve since a plumber cannot rod through it. This is a lower cost alternative but requires regular maintenance to insure the flap on the check valve closes tightly to prevent backflow. Unlike the interior combination check/gate valve, there is no manual valve to close should the check valve fail. The house plumbing cannot be used during a storm when the valve is closed to prevent basement flooding.

Install at least one "clean-out", outside of the house, with the exception of the exterior check valve which requires two "clean-outs". Furthermore, there are certain costs which are eligible for Village Cost Sharing and others that are not.

**Eligible costs are as follows:**

- Cost of location, excavation and exposure of the house lateral sewer line including the support of existing structures for re-connection of a new overhead sewer to the existing lateral.
- Cost of a new sump pit, ejector pump and associated electrical and plumbing work needed to lift sanitary drainage from basement plumbing fixtures to an overhead sewer.
- Cost of trenching and concrete floor repairs.
- Cost of grass seeding to restore disrupted grass/lawns.
- Additional dedicated electrical circuit for new ejector pump
- Applicable permit fees.
- Installation of storm water sumps or associated piping pits or materials (*Applicants may be eligible for the Clear Water Disconnect Grant to fund a portion of the required disconnections*).

***\* Use of Check Valve (Cautions)***

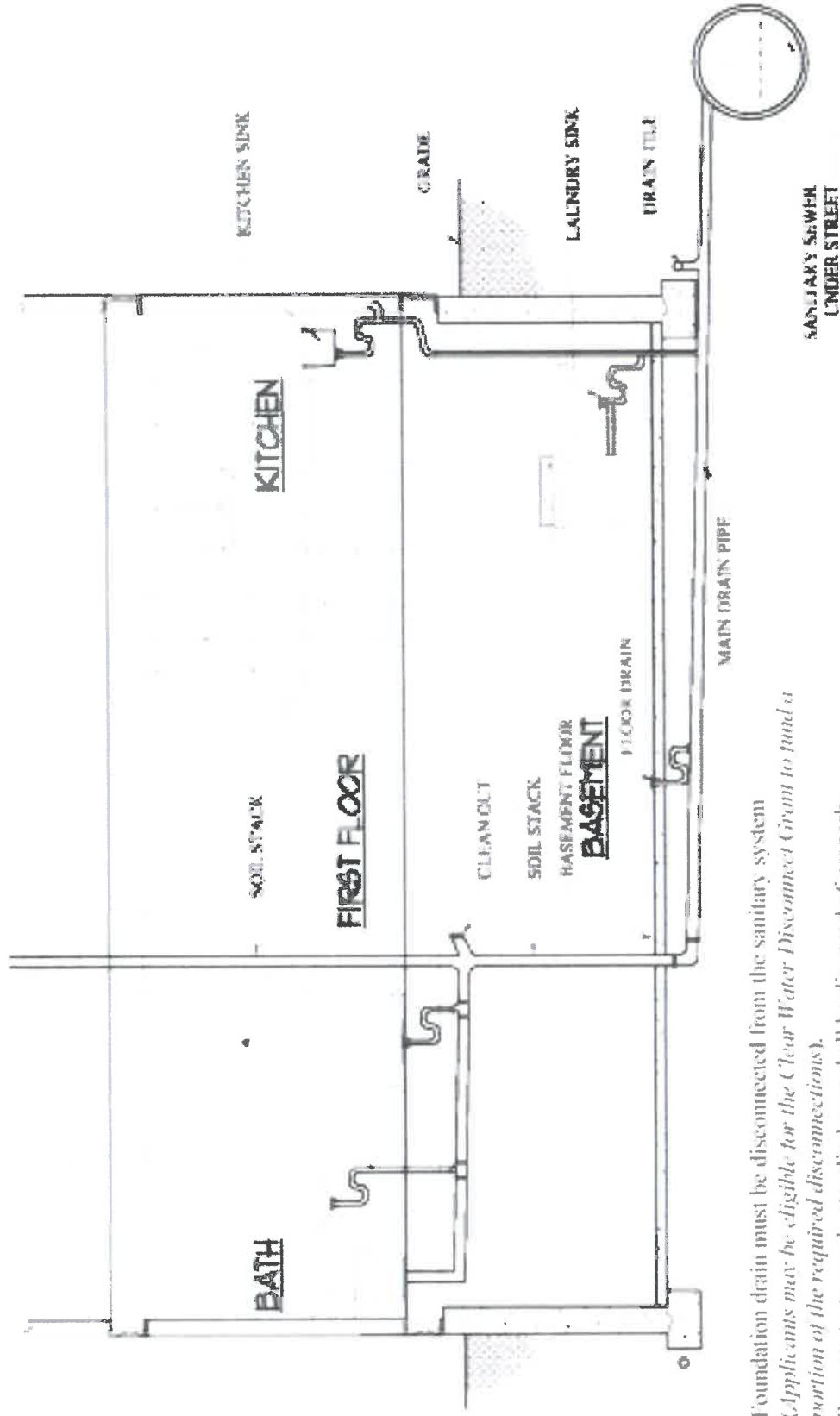
*Check valves installed in sewer lines sometimes become clogged with debris and fail to close completely. When this happens, the valve will not stop the sewage completely. For this reason, a valve should not be depended upon completely, and the valve should always remain accessible for service and repair. Remember that when a check valve is installed in a house sewer, the house plumbing cannot be used during a storm when the valve is closed to prevent basement flooding.*



**Non-Eligible Costs:**

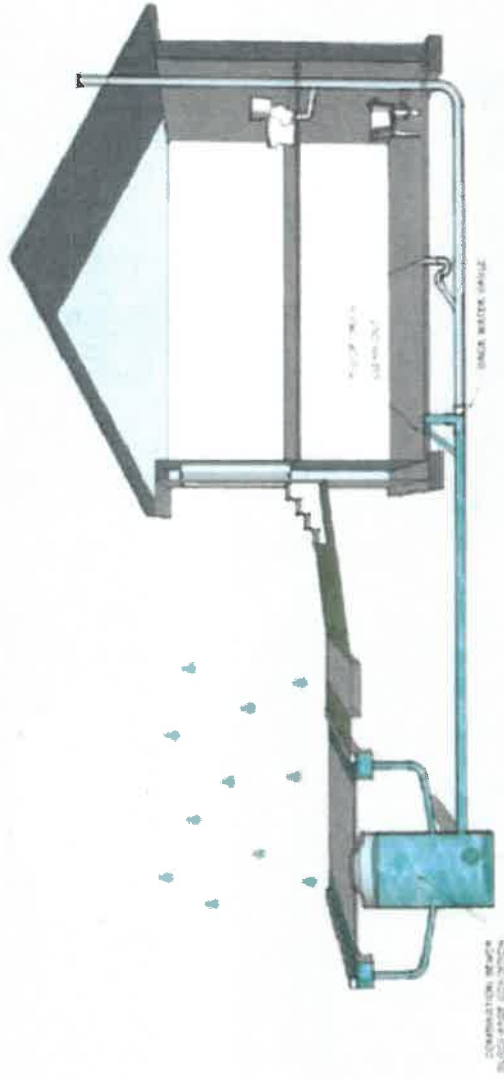
- Removal and Replacement of interior walls and finishes.
- Use of materials not meeting the requirements of the Village's guide specifications or Village Codes.
- Ancillary homeowner improvements not necessary to provide sanitary sewer back-up protection of the basement.
- Planting or replacement of new landscaping (bushes, trees, sod, fences, walls, driveways, etc.)
- New electrical panels and/or upgrading the house electrical supply in addition to the dedicated electrical circuit for the ejector pump.

**EXHIBIT A: EXAMPLE OF A TYPICAL GRAVITY DRAINAGE SYSTEM (BEFORE)**

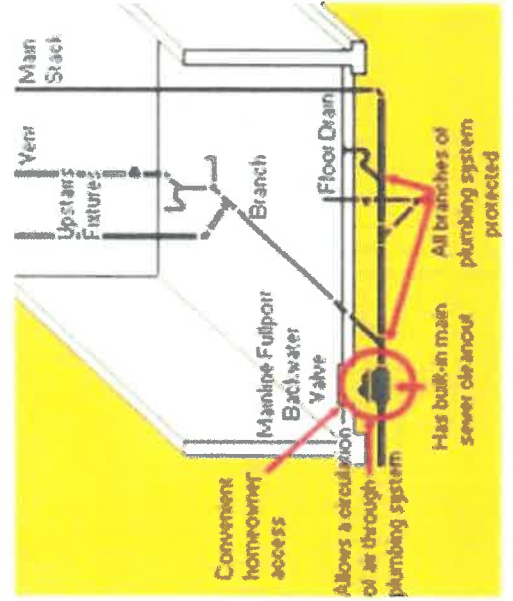


- Foundation drain must be disconnected from the sanitary system (Applicants may be eligible for the Clear Water Disconnect Grant to fund a portion of the required disconnections).
- Stormwater/groundwater discharge shall be disposed of properly
- In some homes, the basement wash tub, floor drains and kitchen plumbing may discharge into an exterior catch basin located behind or alongside the building.
- Some homes may also have a foundation drain with a gravity connection to a sump pump in the basement.

# EXHIBIT B: EXAMPLE OF AN INSTALLATION OF A CHECK VALVE



COMBINATION SEWER AREA WHOLE HOUSE BACK WATER VALVE NO DOWNSPOUT CONNECTIONS



"Fullport" normally-open design offers no restriction to flow. (virtually self-cleaning)



Floats

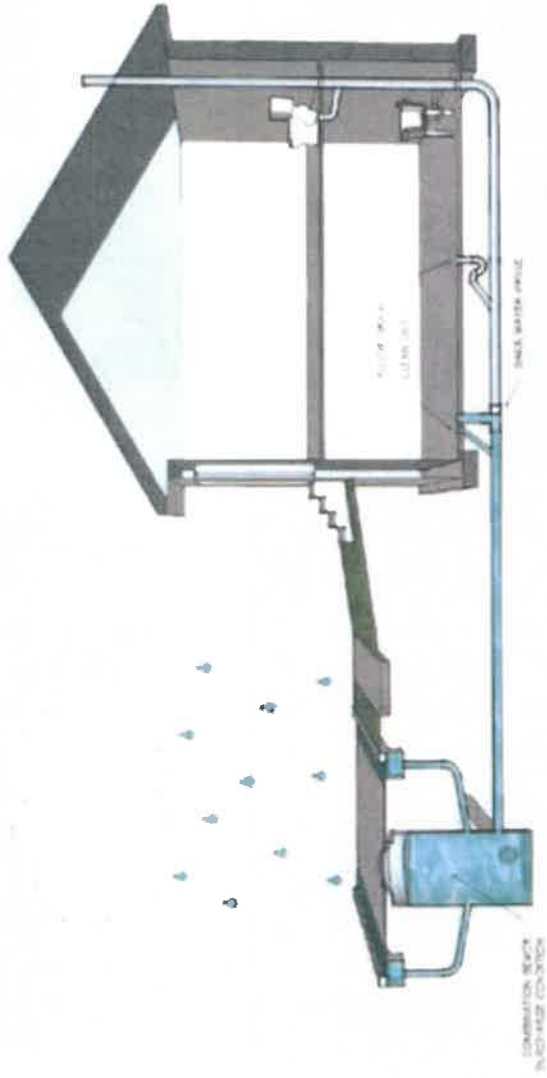
4" diameter DWV inlet and outlet.

Gate automatically rises upon reversal flow isolating entire plumbing system from backflow.

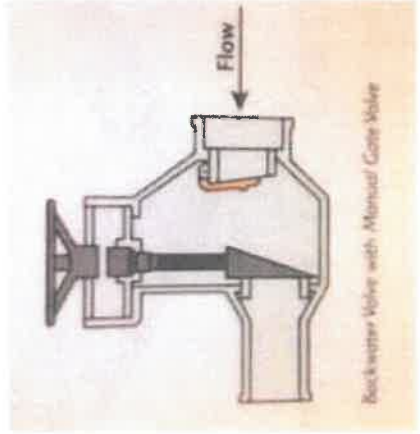
Flow channels on gate body divert sewage from inlet to outlet preventing sewage buildup.

Cutaway view of our Model # 4963 main line full port back water valve

**EXHIBIT C: EXAMPLE OF AN INSTALLATION OF A COMBINATION CHECK/GATE VALVE**



**COMBINATION SEWER AREA -  
WHOLE HOUSE BACK WATER VALVE NO DOWNSPOUT CONNECTIONS**



# EXHIBIT D: EXAMPLE OF AN INSTALLATION OF AN OVERHEAD SEWER

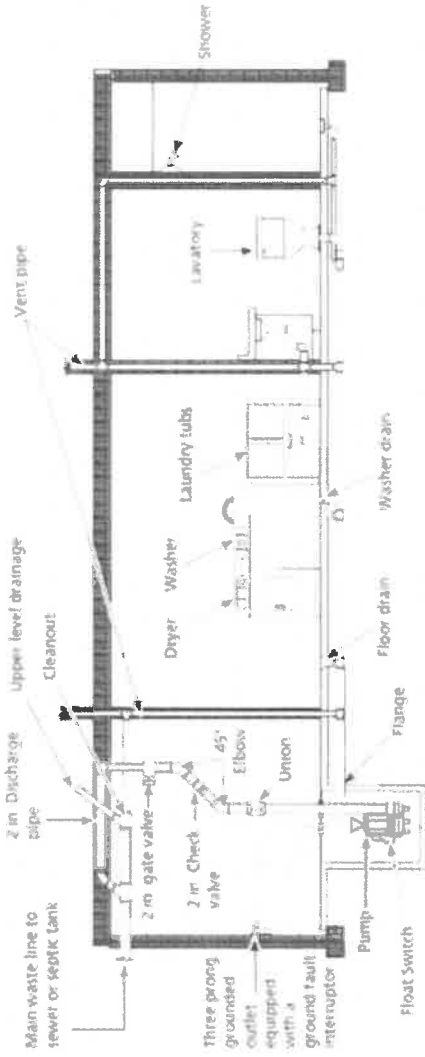
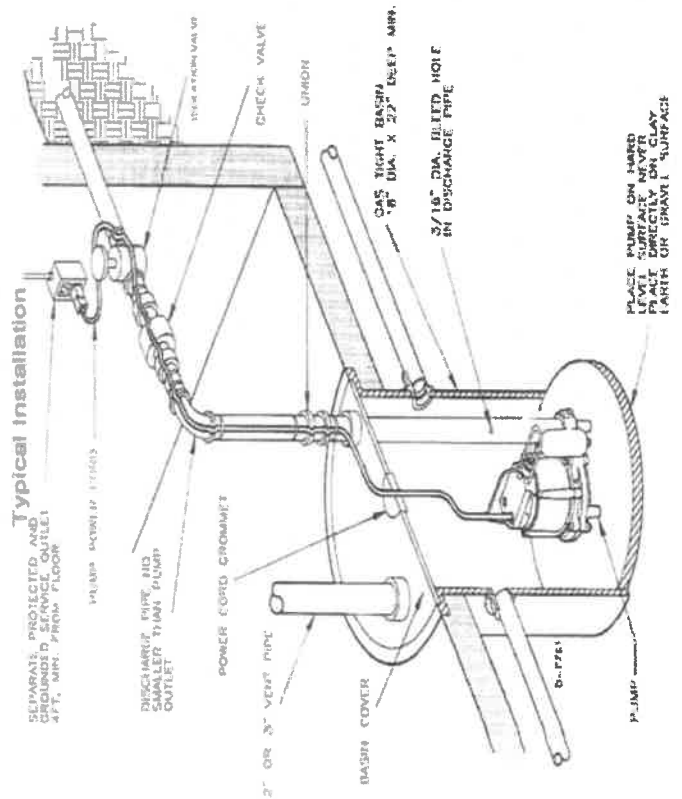


Figure 4 - Typical installation



## GENERAL PLUMBING NOTES

1. In order to qualify for the Overhead Sewer Program Cost Sharing: The perimeter drain tile and other sources of storm water must be disconnected from the sanitary sewer. (*Applicants may be eligible for the Clear Water Disconnect Grant to fund a portion of the required disconnections*). Installation of a sump pit is required to discharge the storm water on the ground (front or back) or make a direct connection to the storm sewer in the street.
2. Use SDR 26 ASTM 2241 for Sewer Pipe.
3. Where manufactured pipe joints cannot be utilized or where dissimilar materials are joined, "non-shear" type couplings shall be used for connections.
4. Connections of SDR 26 laterals to VCP / SDR 26 PVC sanitary sewer main or CP storm sewer shall be made with a stainless-steel band and gasketed saddle connection.
5. Disconnect abandoned basement floor drains/sewer outside of building foundation / slab and cap with the use of brick and hydraulic cement.
6. All floor drains must be vented.
7. PVC pipe for drain waste and vent is permitted for use above ground and is permitted underground and under the slab inside the building.
8. The overhead sewer must penetrate the foundation wall before it starts its steep slope.
9. Provide a clean-out just outside of the building.
10. The Contractor shall restore all interior and exterior surfaces disturbed due to excavation in-kind.
11. The application shall include a detailed description of exterior extent of work.
12. The installation of exterior check valves must include the installation of a clean out on the private side of the valve, as well as a clean out at the property line. Such installations must meet all Village of Lombard specifications.

## APPLICATION INSTRUCTIONS

Submit an application for the Overhead Sewer Grant Program with two plumbing estimates which detail the scope of work to the Public Works Department. Also, complete the following forms:

- STEP 1:**
- **Overhead Sewer Permit Application** (page 8)
  - **General Information Form** (page 9)
  - **Letter of Agreement** (page 10)

Submit the drawings, proposal & forms to the Public Works Department at 1051 S. Hammerschmidt Avenue. (The Cost Sharing by the Village is 75% up to a maximum of \$5000 dependent upon the backflow system proposed, based on available and budgeted funds). A representative from the Village may need to do an on-site inspection of your home.

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- STEP 2:**
- After being deemed eligible, hire a plumber. Have the plumber prepare drawings and provide a written proposal which details the scope of work. The application and drawings will be reviewed by the Building Department and will either be approved as noted or returned for revisions. When the application and drawings receive approval, the permit will be issued and the plumber can start the work.

- STEP 3:**
- The plumber needs to contact the Community Development Department to schedule normal inspections during the course of work and at completion for a final inspection.

After the work has been inspected and approved, the homeowner needs to pay the full amount to the plumber and then needs to submit the following to the Public Works Department to get reimbursed:

- STEP 4:**
- Completed Request for Disbursement Form.
  - A copy of a paid & itemized invoice from the plumber who did the work.
  - Copies of the cancelled check(s) (both sides) or credit card receipts identifying that the homeowner paid for the work.

- STEP 5:**
- “WAIT” - The homeowner will receive the Village’s reimbursement check in the mail approximately three (3) weeks after all of the required paperwork is submitted to the Public Works Department.
-

## GENERAL INFORMATION

Name: \_\_\_\_\_

Address: \_\_\_\_\_ Phone: (Home) \_\_\_\_\_

(Work) \_\_\_\_\_

Date you moved into this home: Month \_\_\_\_\_ Year \_\_\_\_\_

Plumbing Contractor's Name: \_\_\_\_\_ phone # \_\_\_\_\_

Are your downspouts connected to the Village's sanitary sewer system?  Yes  No

Are your downspouts connected to the Village's storm sewer system?  Yes  No

Does your home have an outside catch basin?  Yes  No

Does your home have exterior foundation perimeter drain tile?  Yes  No

Please check all the plumbing fixtures that are present in the basement of your home.

\_\_\_\_\_ **Floor Drain**                      \_\_\_\_\_ **Shower or Tub**                      \_\_\_\_\_ **Lavatory**

\_\_\_\_\_ **Laundry Sink or Wash Basin**                      \_\_\_\_\_ **Ejector Pump**                      \_\_\_\_\_ **Toilet**

\_\_\_\_\_ **Sump Pump:** *Does it discharge to Front, Rear, Sideyard? Or is it connected to the Storm Sewer or sanitary sewer in street? (Circle one)*

How many basement back-up events have you experienced? \_\_\_\_\_

*(Documentation of flooding may be required to qualify for participation in the program)*

Since 1990: \_\_\_\_\_ Since you have occupied your home: \_\_\_\_\_

### Application Materials Required

Each of the following documents **must** be attached to this application in order for the application to proceed and for a permit to be issued:

1. Copy of two (2) detailed proposals plumbing contractors.
2. Copy of the signed Letter of Agreement.
3. Completed permit application form (with all applicable fees paid).



# OVERHEAD SEWER PROGRAM

## LETTER OF AGREEMENT

I understand and agree that the Village of Lombard established the overhead sewer program to assist residents in protecting their home from flooding due to sewer backups during a heavy rain event. The program provides for 75% reimbursement of eligible costs dependent upon the approved system.

Prior to the installation of any plumbing work, the specific plans including the Proposal shall be submitted to the Village for review and approval. No work shall commence until Village approval is obtained and a permit is issued. The Village shall be notified to inspect the plumbing and electric work as required under any permit.

Reimbursement of eligible items at approved amounts will be made after work is completed, inspected and approved by the Village. A completed —Request for Disbursement form must be completed and submitted with other documentation, such as the detailed invoice and a copy of the cancelled check (both sides) or credit card receipt which evidences that the project was paid for, in full, by the homeowner.

**Liability** – The Village shall have no liability for any defective work or other damage, injury and/or loss on account of any act or omission of the Contractor in the performance of the work. The Homeowner shall make any claim for such matters directly against the Contractor or Contractor's insurance carrier. Homeowner hereby agrees to indemnify and hold Village harmless against any and all claims and further covenants not to sue the Village for any and all claims, as no system is absolutely fail safe. Homeowner responsible for all maintenance of system including but not limited to replacement parts, pumps, circuit breakers, valves, pipes, etc.

**Disclaimer** – The Program is designed to substantially reduce the risk of basement backups. However, there is always some risk of basement backup as a result of unexpected sewer collapse, obstruction, power failure, extreme environmental conditions or other unforeseen factors. Proper operation of foundation drains is necessary to prevent seepage of ground water through walls below grade. Existing foundation drains shall not be tested for proper operation in the Program—the Homeowner has the responsibility for all testing, inspections and any corrective work that may become necessary. (The homeowner is reminded that footing drains, storm water tiles and all perimeter drains must be disconnected from the sanitary system. Storm water/ground water discharges shall be disposed of properly)

In addition, reliable continuous functioning of Homeowner's sump/ejector pump(s) and/or check valves is necessary for overhead sewers, and foundation drains to function properly. The Homeowner shall have the responsibility to check the operation of the pumps/valves regularly. The Homeowner shall have the responsibility for all testing, inspections and any corrective work that may become necessary for regular and periodic maintenance. It is further recommended that the Homeowner install a battery backup system to provide protection in the event of power failure. Costs of a battery backup system for the clear water sump pump shall be eligible for funding as part of the program.

**Breach** – If the Homeowner fails to comply with all requirements of this Agreement or to complete installation as provided in this Agreement, the Village shall have no obligation to reimburse the Homeowner.

I understand and agree with all of the above statements and agree to comply accordingly.

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*Homeowner – Printed Name*

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*Signature*

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*Date*

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*Property Address*

LOMBARD, IL 60148

# OVERHEAD SEWER PROGRAM

## REQUEST FOR REIMBURSEMENT FORM

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Phone: (home) \_\_\_\_\_ (work) \_\_\_\_\_

Date plumbing work was completed: \_\_\_\_\_

Plumbing permit number issued: \_\_\_\_\_

Plumbing contractor who performed work: \_\_\_\_\_

Total cost of eligible expenses: \$ \_\_\_\_\_

Total amount of reimbursement requested: \$ \_\_\_\_\_ (75% of eligible expenses not to exceed \$5,000)

### Owner Certification

I, \_\_\_\_\_ am the homeowner of the premises indicated above and I certify that all of the information contained on this Request for Reimbursement Form is true and accurate to the best of my knowledge.

\_\_\_\_\_  
*Signature* *Date*

### Plumbing Contractor Certification

I, \_\_\_\_\_ of \_\_\_\_\_ certify that all work completed under this program has been performed in accordance with the Overhead Sewer Program and all applicable Village Codes.

\_\_\_\_\_  
*Signature* *Date*

### Village Certification

As an authorized agent of the Village of Lombard who administers the Overhead Sewer Program, I certify that I have reviewed all the necessary paperwork associated with above mentioned Overhead Sewer Program Application & Permit, and found them in compliance with the provisions of the Program. Therefore, I recommend the reimbursement amount be paid.

\_\_\_\_\_  
*Signature* *Date*