PARTNER PROGRAMS HELP MUNICIPAL CITIZENS IN MARYLAND

By Ashley Shiwarski, Senior Manager, National League of Cities (NLC) Service Line Warranty Program

Katy C. of Hyattsville, Maryland, had a nasty surprise waiting in her mailbox – a water bill for $1,000.

"It was usually $80 or $100," she said of the stunning notice.

Katy didn't understand how her bill could have spiked so high without corresponding water use, so she called her utility, who sent a technician out to locate the source of Katy's high bill. What the technician found out was more bad news for Katy – her water service line had sprung a serious leak, allowing nearly a thousand dollars of potable water drain into the ground. The technician explained the leak was between the water meter and Katy's home, and was her responsibility.

"The technician who came out said, 'I'm very sorry to tell you, that from the water meter on this side [toward the main] is the county's, and on this side [toward the home] is your responsibility,'" Katy said.

Katy was a first-time homeowner, having purchased her home only three years before, and she didn't know she was responsible for the water service line.
"I had no idea," she said. "I wouldn't have known if this hadn't happened."

Katy's first thought was to enlist the help of some of her handier friends and relatives, but learned that anyone working on her service line had to be a licensed and insured plumber to ensure the work was inspected and insured – but that meant the repair would cost several thousand dollars. Katy was responsible for repairing fifteen feet of her copper water line, but she didn't have the money on hand to do it. Katy didn't know where to turn.

A friend suggested she do some internet sleuthing and see if any organization would help her with the bill for the work. After some online digging, Katy learned about HomeServe Cares, a charitable program that provides emergency home repairs at no cost to qualifying homeowners. Katy filled out an application, and she was approved for a full water service line replacement.

The NLC Service Line Warranty Program, administered by Utility Service Partners, a HomeServe Company, offers water and sewer service line warranties to homeowners through partnerships with municipalities and utilities. Repairs are executed with a network of local contractors who are vetted, licensed and insured in the municipalities they work and live in. Network



contractors must pass background and drug tests and maintain high customer service and Better Business Bureau ratings. The program's award-winning call centers in Chattanooga, Tennessee, and Canonsburg, Pennsylvania, have 400 seats and are available 24 hours a day, seven days a week.

In Maryland, 13 municipalities are currently offering the program, with more than 125,000 homeowners enrolled in repair service plans. HomeServe is a Maryland Municipal League Strategic Partner. In the last three years, Maryland policyholders have saved more than $2.6 million in home repair costs. Utility Service Partners also provides educational information on infrastructure, water quality and service line repair responsibility at no cost to partners and does all its own billing and mailing. Partners also may qualify to receive royalty payments that can be applied to anything from general funds and infrastructure improvements to charitable programs and low-income billing relief.

Utility Service Partners' customer team responded quickly to Katy's application and treated her with care and professionalism, which she appreciated. When Katy was informed she qualified for the program and the entire cost of the repair would be covered, she was flabbergasted.

"I thought, 'you're kidding me, are you serious?'" she said. "It all just happened so fast. I was shocked, but happy I was going to have my water fixed. I'm very appreciative, very grateful for the help."

The program's local network plumber, Haynes Plumbing, was dispatched to Katy's home and explained the process to her,

keeping her informed each step of the way and working diligently to repair her water service line leak, even in poor weather.

"I felt so bad for them, out there in the rain and mud," Katy said. "It was a lot of mess."

Katy is determined that none of her family or friends be caught unaware of their responsibilities, the way she was.

"With the lack of knowledge and experience, I didn't know there are [warranty] plans you can buy for repairs," she said. "Now that I know that, I'm spreading the word to all my friends and family who are buying homes."

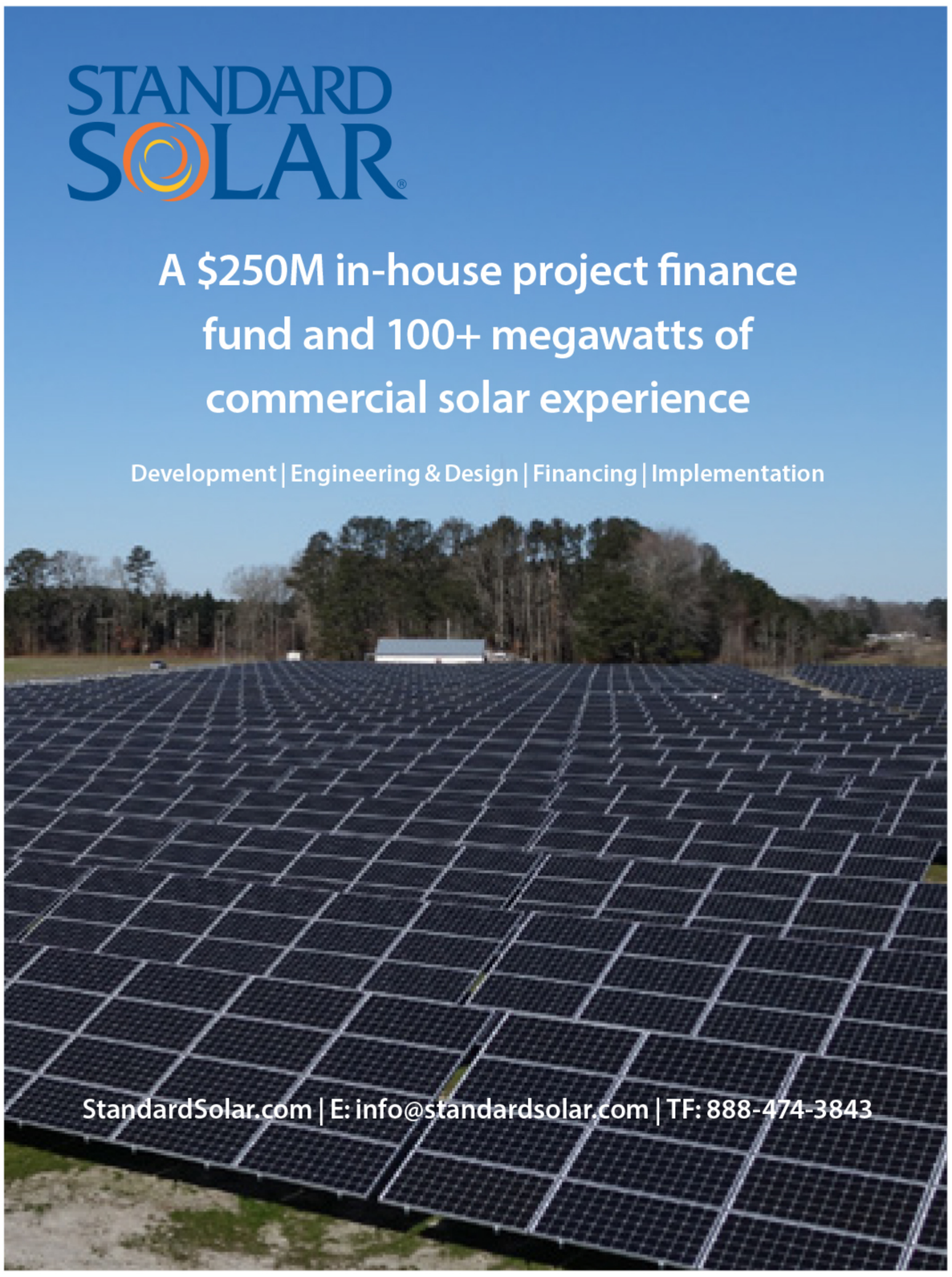
Katy's situation isn't unusual – 88 percent of respondents to HomeServe's Biannual State of the Home Survey Winter 2018 believe municipalities should educate homeowners about their water and sewer service line responsibilities. In addition, 13 percent believe service lines are the responsibility of either their municipality or utility, and 11 percent incorrectly believe their homeowners insurance would cover the repair cost. Another 18 percent don't know who is responsible for service lines.

Households with incomes of $50,000 or less are particularly vulnerable to financial shock caused by unexpected emergency repairs, and 57 percent of respondents had $500 or less set aside for repairs. The survey found that 18 percent had no savings set aside for repairs. More than half of those surveyed had a repair emergency, including HVAC, plumbing and electrical, within the past year, and more than one-third had difficulty finding a contractor within a reasonable amount of time.

The NLC Service Line Warranty Program, administered by Utility Service Partners, a HomeServe company, partners with municipalities and utilities to provide service line repair plans to homeowners. Customers with a repair plan are likely to have a leak fixed more quickly, thereby wasting less water. For more information on the program, please visit **www.utilitysp.net.**



For more information about MML's Strategic Partner program, contact Rylie Shewbridge at **rylies@mdmunicipal.org** or phone MML at (410) 295-9100.



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