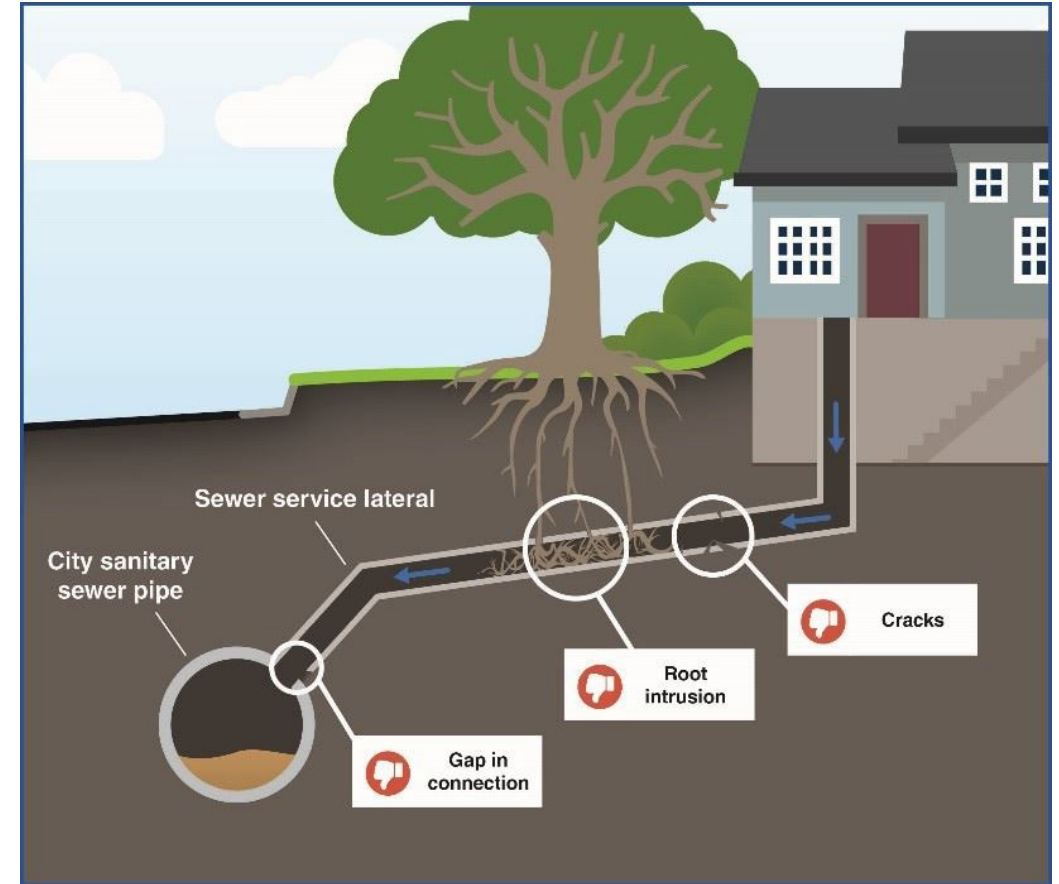


Committee of the Whole - August 10, 2026



Public Works Surface Waters & Sewers Private Sewer Lateral Insurance

Private Sewer Lateral Ownership & Common Problems



- Most sewer laterals are as old as the house; majority of homes in Minneapolis built prior to 1939
- Average repair cost currently **\$13,000**

Current Programs

Private Sewer Lateral Grant

- \$5,000; \$7,500; \$10,000 grants
- Funding provided by Met Council
- 2026: 350 applications, 36 grants provided

Private Sewer Lateral Assessment Program

- Financially supported by the sanitary sewer fund
- Assessed to property taxes at 5-, 10-, 15- or 20-year pay-back period
- 116 properties assisted in 2025, \$1.1 million in repairs



Private Sewer Lateral Insurance

1. RFP Issued in early 2026
2. 100% **Optional**
3. City endorsing a company allows homeowners to get a **better rate** and **coverage limit** than what is available on the open market
4. No City funds will be used
5. City will provide branding and customer contact information
6. Many cities in Minnesota and around the country have similar partnerships



Chosen Provider



1. Endorsed by the National League of Cities (NLC)
2. **\$5.49** per month first 12 months, **\$9.99** per month after introductory rate
3. **Unlimited** dollar coverage for the repair or replacement of residential sewer service lines. Additional benefits include \$1,000 per occurrence for out-of-pocket restoration costs; \$1,500 for hotel accommodations; \$500 pet boarding
4. **\$100,000** Community Partnership Fund (one-time)
5. **\$50,000** Annual Customer Hardship Fund

Next Steps



- 1. Refine and Approve contract with Oncourse**
- 2. Outreach to neighborhood associations**
- 3. Develop website**
- 4. Approve the marketing materials Oncourse will use**
- 5. Set up guidelines for the annual \$50,000 Hardship Fund**

Questions?



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