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Two Solutions To Consider For Sewage Backflow Problems

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ANDOVER, Mass. -- For many Bay State residents, the cost of flood clean-up and repair has been a sobering experience. Specifically, homeowner's or renter's insurance rarely covers the cost of unforeseen events such as sump pump failure or sewer backups. There are two basic ways to approach this problem, both having advantages and disadvantages: a backflow valve or adding a rider to your homeowner's insurance policy.

Historically, backflow valves have been installed to resolve the problem. Backflow valves, also known as check valves or flaps, allow water to flow in one direction but automatically close when the direction of the flow is reversed. Estimates vary on the cost to install a complete backflow valve system, yet it can typically run from several hundred to thousands of dollars depending on the complexity, location and number of valves needed. It is also important to note that valves require regular inspection and maintenance.

Through the Hazard Mitigation Grant Program, the Federal Emergency Management Agency (FEMA) offers grants to cities and towns for up to 75 percent of the total cost to install backflow valve systems in residences and businesses. This is an important consideration, as cities or townships are generally not responsible for sewer-related damages since most stoppages are beyond the city's control, and thereby the costs fall to the property owner.

Hazard Mitigation specialists also suggest a second option: to purchase a special rider on a homeowner's or renter's insurance policy to cover the expense of clean-up expenses – at a cost far less than that of a backflow valve system. However, a homeowner needs to weigh the cost of an annual insurance rider, including the potentially harmful introduction of sewage bacteria in the home, versus the one-time cost of installing a backflow valve.

Rebuilding with disaster prevention should always be the top priority, and Commonwealth residents are encouraged to make informed decisions. Homeowners are urged to speak with their local insurance agent for advice on the cost of adding a sewer-backup rider onto your home policy, or speak with a licensed plumber or contractor in order to receive information on installing a backflow valve. Yet the experts agree: Doing nothing is not the solution.

As a reminder: Residents and business owners who sustained losses in the designated counties may apply for assistance by registering online at www.DisasterAssistance.gov, by calling **800-621-FEMA (3362)** or 800-462-7585 (TTY) for people with speech or hearing disabilities. The

toll-free telephone numbers are open daily from 7 a.m. to 10 p.m. Multilingual assistance is available.

FEMA's mission is to support our citizens and first responders to ensure that as a nation we work together to build, sustain, and improve our capability to prepare for, protect against, respond to, recover from, and mitigate all hazards.

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