STL HOMEGUIDE

STL Sewer Backup & Lateral Checklist

Know your home. Know your city.

November 7, 2026 edition

Use these steps to organize the next call before authorizing major repair. Do not delay emergency help to complete this checklist.

1 Keep people safe

Keep children and pets away from sewage. Stay out of standing water near electrical connections, outlets or appliances. Seek emergency help for immediate danger. Limit unnecessary water use while an active backup is being assessed.

2 Report the backup

MSD’s 24-hour sewer-service number is 314-768-6260. Report sewage backing into a home, sewer overflows, blocked stormwater inlets or suspected sewer-pipe damage. A backup alone does not prove your private lateral has failed.

Call/reference number: _____ Date: _____

3 Confirm the property’s jurisdiction

Municipality or unincorporated area: _____

Use the property’s actual jurisdiction, not just its mailing city or ZIP code. Ask your municipality or county which sewer-lateral program, if any, applies.

4 Check the program before major repair

Ask the responsible program:

- ☐ What diagnosis, cabling, camera video or written report is required?
- ☐ What damage and pipe locations are eligible?
- ☐ Must the program inspect or authorize work before it starts?
- ☐ Would work I authorize privately be reimbursed? Do not assume so.
- ☐ What application, tax/ownership documents and current terms apply?

5 Match the professional to the work

Confirm qualifications for the jurisdiction and exact job: cleaning/cabling, camera diagnosis, plumbing, sewer repair or excavation. Ask who obtains permits and arranges inspections.

Provider and qualification checked: _____

Before you authorize the work

6 Get the scope in writing

- ☐ Cleaning or diagnosis versus repair/replacement
- ☐ Location of the work and proposed method
- ☐ Permits and inspections
- ☐ Pavement, yard and landscaping restoration
- ☐ Price, payment terms and warranty/exclusions

Keep reports, receipts, video, photos, estimates and program correspondence.

7 Check insurance separately

A municipal repair program and your insurance policy are different. Ask your insurer about backup damage and any applicable lateral coverage. Coverage depends on the cause and policy.

Local process reminders

Maryland Heights: The City claim form requests a cabling report from the past 60 days and a paid real-estate-tax bill. Public Works reviews the claim; the form describes City-arranged inspection and a release before City-contracted work. Read the current form and terms before filing.

St. Louis City: The program concerns eligible damage beneath the public right-of-way. It does not cover private-property breaks or clearing clogs/roots. The City describes a City-licensed plumber’s report and video for suspected eligible breaks.

Other municipalities/unincorporated County: Confirm the applicable program directly. Do not apply either example above to another property.

Sources and limits

Selected source details checked November 7, 2026. Rules and forms may change. This checklist is general decision support; the responsible authority, licensed professional and insurer make case-specific determinations.

MSD: Report an issue
https://msdprojectclear.org/customers/problems-tips/report-issue/

MSD: Private lateral guidance
https://msdprojectclear.org/customers/problems-tips/sewer-backups/lateral-line/

St. Louis City: Sewer Lateral Repair Program
https://www.stlouis-mo.gov/government/departments/street/street-division/sewer-lateral-repair-program.cfm

MSD: After a building backup
https://msdprojectclear.org/customers/problems-tips/sewer-backups/building-backup/

Maryland Heights: Current claim form
https://cms9files.revize.com/marylandheightsmo/Sewer%20Lateral%20Claim%20Form%20(Fillable).pdf

Full STL HomeGuide sewer guide
https://stl-homeguide.philipgawlak.chatgpt.site/sewer-lateral-guide