

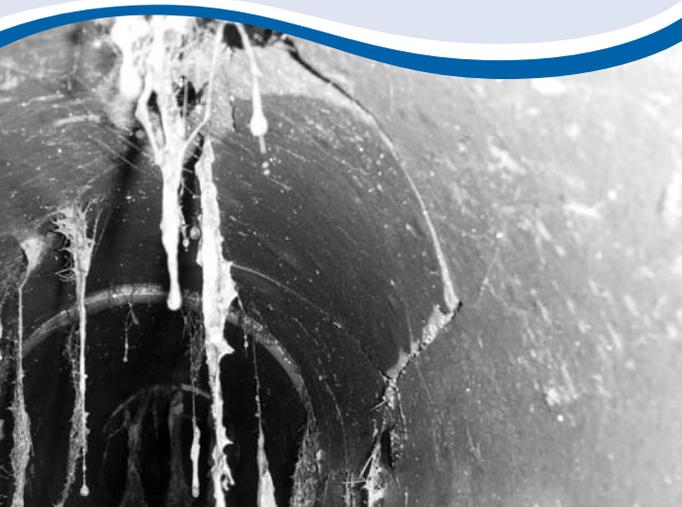


In August 2005, Louisville Metro and MSD signed an agreement with the Kentucky State Division of Water and the United States Environmental Protection Agency to address the problem of sewer overflows, as guided by the Federal Clean Water Act. This agreement is known as the Consent Decree.

The Consent Decree is an unfunded federal mandate and its projects are scheduled for completion by the end of 2024. The estimated cost to MSD and our customers is \$850 million.

To address these challenges, MSD has embarked on a comprehensive sewer improvement program called Project WIN, or Waterway Improvements Now. Project WIN's aim is to greatly reduce Louisville Metro's major sources of water pollution through public education and the rehabilitation of our 3,200 mile sewer system – a project that will affect nearly every neighborhood in our city.

Project WIN, once complete, will significantly improve water quality in Louisville Metro by reducing sewer overflows into our creeks and streams.



MSD
Metropolitan Sewer District
700 West Liberty Street
Louisville, KY 40203-1911



Sanitary Sewer Line Replacement Program 0% Financing



0% Financing

ABOUT THE PROGRAM

The pipes that take wastewater from your home to the main sewer line are called sewer service lines. These pipes were typically made of clay if your home was built before 1980. Clay service lines can crack and/or separate over time, causing leaks and allowing roots to enter. Even newer service lines can leak if they were improperly installed.

Repairs to these pipes can be costly, and you are responsible for maintaining your sewer service line out to your property line. That's why MSD is happy to introduce the **Sanitary Sewer Line Replacement Program**.

Under this program, you are loaned the cost (up to \$5,000) of replacing your sewer service line with PVC, a much more durable and efficient material. You then have up to three (3) years to repay the loan at zero percent (0%) interest, along with a \$270 fee for administrative costs.

PROGRAM GUIDELINES

- The program is available only to single-family residential properties.
- Partial sewer line replacements are not eligible. The program applies to total replacement only.
- To be eligible for a loan, customers cannot be delinquent on any MSD billing.
- The program can only be used once per property.
- All work will be inspected by MSD and the state plumbing inspector.
- A lien will be placed on the property to secure the MSD loan, therefore the owner of the property will need to sign all agreements.
- Once the loan has been repaid in full, MSD will release the lien on the property.

NOTE: The MSD Sanitary Sewer Line Replacement Program is **not** related to any private utility insurance program and no monthly premiums are paid. The MSD customer pays **only the interest-free cost** of the sanitary sewer line replacement in monthly payments over the approved loan period **after** the new sewer line is installed.

This program not only helps you cover the cost of replacing your older service lines, it also works to update and improve our city's entire sewer system.

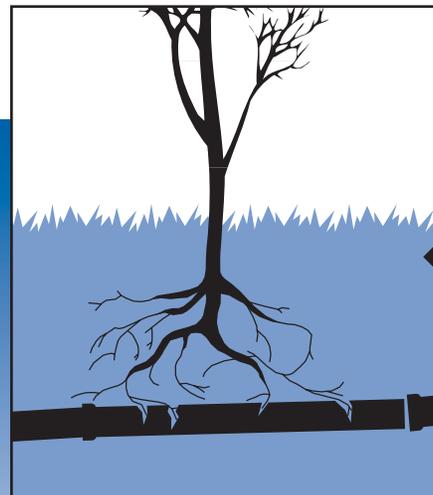
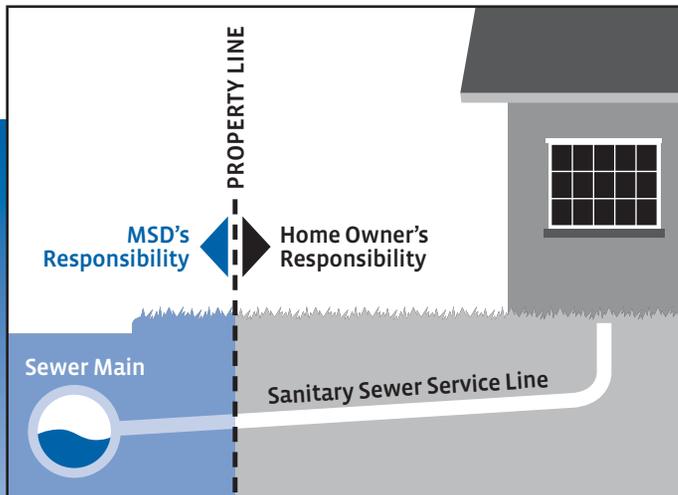
Call MSD Customer Relations at (502) 587-0603 to have a packet of information mailed to you.

PAYMENT TERMS

Payment terms vary depending on the replacement cost as follows:

Cost	Term
\$0 - \$1,200	1 Year
\$1,201 - \$2,400	2 Years
\$2,401 - \$5,000	3 Years

The replacement cost will not appear on your water bill. You will receive a monthly bill from MSD approximately 30 days after the plumbing contractor has been paid.



Clay pipes can crack and/or separate.

New PVC pipe is more efficient and durable.

