

NLC Service Line Warranty Program

by



Executive Summary for:

TOL
City of Toledo

July 2025



SOLUTION FOR THE CITY OF TOLEDO AND ITS HOMEOWNERS

The NLC Service Line Warranty Program by HomeServe is the only one of its kind endorsed by the National League of Cities. Over 900 municipalities offer the program to their residents.



The program will:

- ✓ Educate City of Toledo customers about their service line responsibility
- ✓ Offer optional, affordable water line, sewer line, and interior plumbing protection
- ✓ Complement behind-the-meter services and safeguard homeowners against unforeseen repair expenses.
- ✓ Bill customers directly, manage all aspects of service delivery, and cover all marketing and operational costs.

Our proposed plans for City of Toledo homeowners are:



Water Service Line - Covers repair or replacement of a blocked, leaking, or low-pressure line that provides fresh water to the home, from the exterior wall of the home to the City's responsibility, and includes restoration of ground surface features after excavation for service line repair. **Lead and galvanized service lines are replaced automatically if encountered during a repair event. Unlimited annual coverage, \$8,500 per call**



Sewer/Septic Line - Covers repair or replacement of a blocked or leaking line that takes wastewater from the home, from the external wall of the home to the City's responsibility, and includes restoration of ground surface features after excavation for service line repair. **Unlimited annual coverage, \$8,500 per call**



Interior Plumbing and Drainage - Covers repair or replacement, due to normal wear and tear, of partially or permanently blocked or leaking system pipes that carry fresh water and wastewater inside the home. **Unlimited annual coverage, \$3,000 per call**

HOMESERVE IN OHIO

55 municipal and utility partners

233K customers with 548K protection plans

\$42M customer savings - last 2 years

78K jobs - last 2 years

Ohio Partners

- City of Cleveland
- City of Columbus
- City of Akron
- City of Dayton
- City of Youngstown
- Rural Lorain County Water Authority
- City of Newark
- City of Huber Heights
- City of Trotwood
- City of Niles
- City of Alliance
- Scioto Water Inc.
- City of Steubenville
- City of Athens
- Adams County Regional Water District
- City of Pickerington
- City of Willowick
- City of Warrensville Heights
- Scioto Co. Regional Water District #1
- Jackson County Water Co. Inc.
- City of Bucyrus
- City of Franklin
- City of Wilmington
- City of Ironton
- City of Conneaut
- Northwest Regional Water District
- City of Harrison
- City of Shelby
- City of Napoleon
- City of Olmsted Falls
- City of Cortland
- City of Union
- City of Oberlin
- City of Deer Park
- City of Rittman
- City of Toronto
- Village of East Palestine
- Village of Blanchester
- Village of Whitehouse
- Village of Strasburg
- Village of Liberty Center
- Village of Sugar Grove
- Village of Lore City
- Enbridge (OH)
- CenterPoint Energy (OH)
- City of Elyria
- Buckeye REC
- Ross Co.
- Hecla Water Association
- Northern Ohio Rural Water
- Gallia County Rural Water Association
- Pike Water
- City of Canal Fulton
- Sunday Creek Valley Water District

Ohio customer testimonials

DID A GREAT JOB ON THE REPAIR IN MY BASEMENT AND USED A BETTER MATERIAL THEN THE ORIGINAL PIPING THAT WAS USED. Flozell P., Cleveland

ON TIME AND ANSWERED ALL MY QUESTIONS. Kathleen B., Willoughby

MUCH APPRECIATED THAT THE ARRIVAL WAS WITHIN THE GIVEN WINDOW OF TIME—NEAR THE START OF THE WINDOW OF TIME ACTUALLY. THANKS. Anthony P., Euclid

EASY REPAIR MADE, GREAT COMMUNICATION AND NO HASSLES. Jason H., Cleveland

RANDY WAS KIND, PROFESSIONAL, COMMUNICATED WELL & CLEANED UP. THANKS! Kathryn J., Youngstown

VERY NICE YOUNG MAN HE EXPLAINED THE PROBLEM TO ME AND HE ANSWERED MY QUESTIONS. VERY PROFESSIONAL. Sylvia P., Beachwood

VERY POLITE, RECOGNIZED AND SOLVED THE PROBLEM EFFICIENTLY. Melissa C., Geneva

PROBLEM RESOLUTION WAS GREAT AND INFORMATIVE. DEFINITELY WOULD RECOMMEND THEM. Tamara D., Marion

PROGRAM BENEFITS FOR UNDERSERVED COMMUNITIES

Over the last five years, HomeServe has invested over \$7 million into the communities of our partners, with the goal of improving the neighborhoods and cities where our customers live and work. Our protection plan solution also includes a revenue stream for the City, which can be directed into low-income and at-risk assistance programs.

Low- and Moderate-Income (LMI) Support

LMI homeowners benefit from affordable repair plans that represent a predictable component of their monthly budget, rather than confronting a major unexpected repair expense. Currently, 38% of HomeServe's customers are LMI households with annual incomes under \$60K. The City of Toledo can choose to allocate protection plan revenue to offset the cost of policies for homeowners who are most at risk.



78% of homeowners believe the utility provider should educate them about repairs and preventative measures. (Ipsos Public Affairs/HomeServe)



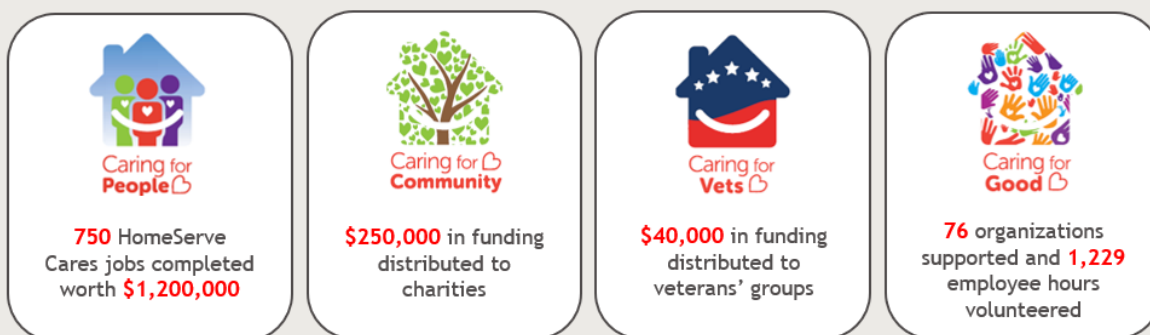
56% of Americans can't cover a \$1,000 emergency expense with savings. (Bankrate)



60% of homeowners with annual household incomes under \$50,000 a year reported **having \$500 or less or no money set aside** for a home repair emergency. (Harris Poll/HomeServe)

Community Assistance

If the City decides to accept program funds, they can be dedicated to community programs or low-income resident support. HomeServe partners also have access to the HomeServe Cares Foundation, which offers pro-bono repairs for low-income citizens, support for veterans, and funding for community programs.



The **HomeServe Cares Foundation** is a four-pillar corporate social responsibility program and includes pro-bono repair jobs for eligible citizens, funding for community-based projects, support for veterans, and employee charitable giving and volunteerism.

PARTNER USE OF REVENUE SHARE

Here are some examples of partners who have dedicated program revenue to community support.

Jackson Township Municipal Utilities Authority (MUA) – Jackson Township MUA does not receive any compensation as a result of this offering. 100% of the annual proceeds support local charities and the MUA's bill assistance program.



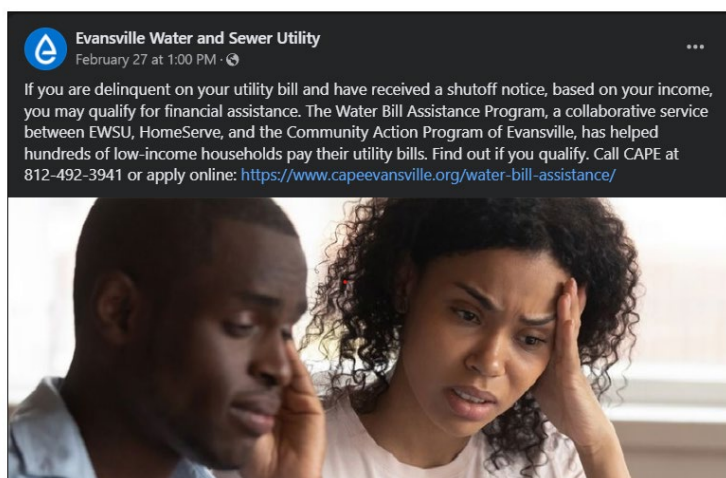
Evansville Water and Sewer Utility – Proceeds from the program are dedicated to the Water Bill Assistance Program, a collaborative service between Evansville Water and Sewer Utility, HomeServe, and the Community Action Program of Evansville.

Louisville Water – While program revenue is not directly dedicated to the Louisville Water Foundation, through our longstanding partnership, HomeServe makes an annual contribution to this worthy cause.

City of Tucson, AZ – The City applies all commission to building and improving public parks.

City of Columbia, SC – The City applies all commissions to the “Change up” program for water bill assistance.

WaterOne – WaterOne dedicates funds to the Utility Assistance Program to help disadvantaged citizens avoid utility disconnection.



Louisville Water Foundation

A Clear Vision and Mission

Louisville Water Foundation's mission is to improve the health and well-being of both the local communities we serve and around the globe through water assistance and education. The Foundation is working toward a world where safe water is available to everyone, no matter where they live.

Supported Projects and Activities:

- [Drops of Kindness™](#)
- Potable water solutions in water-poor communities
- Water stewardship education
- Surface or groundwater protection education
- Watershed cleanup
- Water assistance programs serving individuals and/or communities
- Water awareness and education campaigns



A PROGRAM DESIGNED TO AUGMENT YOUR OUTSTANDING SERVICE DELIVERY

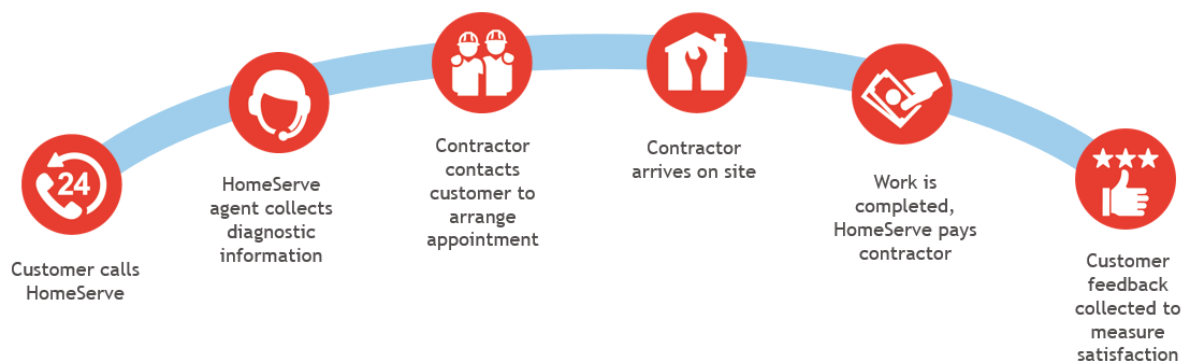
HomeServe's goal is to serve as an extension of the City's customer service capabilities, maintaining constant and consistent interaction with City of Toledo homeowners who have enrolled in a plan and filed a claim, ensuring timely resolution.

Contact center

Over 640 U.S.-based, in-house agents handle more than 3 million incoming calls per year. Our call center employs comprehensive agent training and advanced technologies to ensure that every customer receives excellent service on every call.

- Live repair management agent support 24/7/365
- Call-handling capabilities in 300 languages
- Intensive new-hire and ongoing training programs
- Comprehensive quality assurance including monthly review of 3 to 4 calls per agent
- Front-line agents achieve one-call resolution for the vast majority of customer issues, while the Customer Advocacy Team ensures timely resolution of rare escalations
- Employee bonuses are tied to customer satisfaction scores

Simple claims process



Contractor network

HomeServe currently manages over 2,700 independent contractor firms. As part of our recruitment efforts for the City of Toledo program, we will happily include your preferred trade allies who meet our requirements, including:

- BBB rating of A or higher, positive feedback of 90%
- Ability to provide 24/7 emergency service
- Valid licensing, bonding, and insurance
- Drug screening and background checks
- Willingness to sign a contractor agreement that stipulates performance standards, code of conduct, and more

LEAD LINE REMEDIATION

In addition to our automatic replacement of lead and galvanized water service lines for our Water Service Line plan customers with a repair event, HomeServe can offer support for water providers that receive federal funding for lead service line replacements. As a leading provider of these services, HomeServe is in a unique position to provide a turnkey solution, including:

- Scheduling appointments for line replacements with homeowners
- Local contractor evaluation and recruitment
- Job scheduling and contractor deployment
- Contractor billing and payment
- Comprehensive reporting



This could be a useful option for the City of Toledo, as implementing and administering such a complex and resource-intensive program may burden staff and detract from your core activities.

SUMMARY

HomeServe appreciates the opportunity to assist City of Toledo in achieving your objectives. Our goal is to present a valuable and optional protection solution for homeowners.

The program will:

- Fulfill the existing expectations your customers have
- Drive up utility satisfaction, both for customers who enroll and those who don't
- Protect your customers from being overcharged when faced with a home emergency
- Offer important financial protection—HomeServe has over 4.8 million customers across North America with over 9.5 million protection plans; we have completed 5.4 million jobs, saving our customers over \$2 billion
- Generate funds for LMI and key City initiatives
- Expand business opportunities for City of Toledo preferred trade allies while offering customers an outstanding service experience
- Require no City of Toledo monetary investment and minimal time investment—HomeServe handles and funds all aspects of program administration and marketing