



COLLIER TOWNSHIP

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Don't Get Buried by Sinkhole and Landslide Costs: Sponsor House Bill 589

Ask yourself this: what would you do if a sinkhole opened up underneath your property, and part of your kitchen was gone when you got home from work? Or, if your home is by a hillside and you left for vacation, came back after a few days of hard rain, and you found that half your house was buried by a landslide, what would you do then? It sounds dramatic, maybe even impossible, but this is a reality many homeowners end up facing by varying degrees, especially in Southwestern Pennsylvania. Both sinkholes and landslides are sudden, unexpected, expensive, and time-consuming to resolve.

If this happened to you, would you call your homeowners insurance? If so, you're probably out of luck. For many private insurance programs, loss or damage to property caused by sinkholes or landslides is not covered. Landslides cause millions of dollars of damage annually in Pennsylvania, with Southwestern Pennsylvania (including Allegheny County) being one of the most landslide-prone regions in the state. Much of this is due to coal mining activity from days gone by, but the effects of hollowing out tunnels and mines under the earth are still very much a present-day problem. Many homeowners currently have no financial protection at all, since sinkholes and landslides are not typically provided through private homeowners' insurance. For those who do have sinkhole and/or landslide coverage, even where it is available for structures, it usually comes with significant limitations and generally is not made available for the land, and even if you can repair the property, filling in a sinkhole in the ground or removing earth caused by a landslide and preventing it from happening again is not a cheap and easy task. Either situation requires an engineer, a professional geologist, or an experienced general contractor—sometimes all three—and repair methods vary between sinkholes and landslides depending on where they are, whose properties they impact, what's under them, if utility lines are impacted, how much damage is done, if it has stabilized enough to work on, and how large the sinkhole or landslide is, among many other factors. And of course, all of this can get very expensive very quickly.

So what, then, is the solution? A state-run insurance program would be a significant step forward and provide peace of mind to many homeowners in western Pennsylvania. The landslide insurance bill is sponsored by Emily Kinhead and is known as House Bill 589 (HB 589) in Pennsylvania. This bill would create a state-run Landslide and Sinkhole Insurance Program that is designed to help homeowners cover damage from landslides and sinkholes to create something like flood or mine subsidence insurance—but specifically for landslides and sinkholes—giving homeowners an option to protect themselves that currently doesn't exist through traditional private insurance or has such severe limitations as to be almost meaningless in practice.

Key features of this bill include a state-backed insurance fund of initially about \$10 million, with coverage payouts up to \$150,000 per property. The fund would be managed by a board within the Department of Community and Economic Development (DCED) to ensure mindful disbursement of resources. How would the state pay for this coverage? Through its design, the program is intended to



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become self-sustaining through premiums over time and would include risk mapping and rating systems to determine premium costs for applicants.

Currently, the bill has passed the PA House with strong bipartisan support (152–51) and is now in the State Senate for consideration – please email Senator Devlin Robinson at drobinson@pasenate.com or call him at 412-785-3070 to ask him to support this bill. Your voice counts, and you can help make this bill a reality for many homeowners!