

Mine Subsidence Article

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DEP campaign targets undermined communities

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By Brian Bowling

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Sending property owners a notice showing how their buildings sit above old mines has encouraged more of them to subscribe to a nonprofit state mine subsidence insurance program, a state official said.

"It's probably the best response we've had to anything we've done with regards to mine subsidence insurance," said John Poister, a spokesman for the Department of Environmental Protection.

Typically, the DEP goes door-to-door in neighborhoods after a mine subsidence event asking people whether they're interested in the insurance, he said.

The agency also has used general mailings to communities with extensive undermining.

The cost of the premiums varies by the amount of coverage, getting slightly cheaper at higher coverage amounts, but it generally costs about 55 cents per year for every \$1,000 of coverage, he said.

"It covers the complete repair of your home," Poister said.

Most homeowners' insurance policies don't cover mine subsidence damage, he said.

Though the response has been good, only about 60,000 buildings statewide are insured, which is only about 6 percent of the buildings at risk.

"We estimate that there are more than a million buildings that are built over abandoned mines in the state," Poister said.

Having the insurance is a no-brainer for Kevin McFarland of Jefferson Hills. The borough had a huge mine fire when he was a child and frequently experiences sinkholes and ground shifts from subsidence, he said.

"For anybody to not have mine subsidence insurance, it's crazy," he said.

While he was working for Allegheny County's maintenance department in the 1990s, he saw mine subsidence destroy a home in Elizabeth Township.

"It was heartbreaking because it happened within a week's period," he said.

The family didn't have mine subsidence insurance and would have been wiped out if not for private donations, he said.

They lost nearly everything because the ground subsided so quickly they didn't have time to move most of their belongings out of the house, McFarland said, adding, "They ended up with a vacant lot that everybody was afraid to build on."

County employees tried to help by bracing up the structure, but mine regulators said the house still was too unstable for anyone to enter, he said.

"We were trying to get some of their stuff out for them. Even with the bracing we put in, they wouldn't let us go in," McFarland said.

The DEP started the new effort in February, sending out 1,917 notices to property owners in Pleasant Hills.

"When they get this notice, it actually shows their address on a kind of a very rough map, showing the undermined areas," Poister said.

So far, 61 people have applied for insurance, and the agency has fielded a lot of calls about the program, he said.

About two weeks ago, the agency sent out 2,021 notices to property owners in Jefferson Hills. It has received 17 applications, Poister said.

Publicity has led people from other areas to call, he said.

"We're targeting communities that are largely undermined and also don't have a high rate of mine subsidence insurance coverage," he said.

A closer look at 2 towns

About 60 percent of the buildings that sit above old mines in Pleasant Hills and Jefferson Hills are uninsured, according to the state Department of Environmental Protection. Here are the agency's analyses of the two communities:

Pleasant Hills

- 3,154 structures atop mines
- 1,214 current mine subsidence insurance policies
- 62% uninsured

Jefferson Hills

- 3,097 structures atop mines
- 1,200 current mine subsidence insurance policies
- 61% uninsured

Learn more

For details about the state's mine subsidence insurance program, visit www.dep.state.pa.us/msihomeowners/ or call 800-922-1678, weekdays between 8 a.m. and 4 p.m.