

Kelly Russell
Alderman, President Pro Tem



FREDERICK

MARYLAND

Chairman Kumar P. Barve
Room 251
House Office Building
Annapolis, MD 21401

January 11, 2021

LETTER OF SUPPORT HB 0399 - REAL PROPERTY REQUIRED NOTICES FOR CONTRACTS OF SALE - ZONES OF DEWATERING INFLUENCE

Dear Chairman Barve,

I support HB 0399. I have worked closely with two residential constituents who experienced significant damage to their properties from sinkholes. These properties are within the Zone of Dewatering Influence as designated by the Maryland Department of the Environment (MDE) in 2000.

In 2018, the house at 25 Hamilton Avenue, in the ZOI, collapsed into a sinkhole. The elderly owner had just died just a couple of weeks earlier, so thankfully, the house was unoccupied. He did not have sinkhole insurance on the house. He willed the property to the next-door neighbor at 27 Hamilton Avenue, Jennifer Nelson. The Nelson's house, where Ms. Nelson grew up, also suffered significant foundation damage because of the sinkhole. The City had to condemn it and the Nelsons have since had to demolish it. The Nelson's did have sinkhole insurance, but it was luck, not deliberate choice, that they did. The lot north of the sinkhole is owned by Habitat for Humanity and held in an affordable housing land trust. The house on the land is owned by a Habitat client with a disabled child. There is no sinkhole insurance on the property and despite yearlong efforts, Habitat for Humanity has been unable to acquire such a policy.

There are approximately 135 properties in the City that are in the ZOI. As of this writing, Maryland SDAT records show over 115 of those 135 have transferred at least once. No disclosure of the ZOI by owners exists for purchasers. They should have that information to assess prior to purchase, and to acquire adequate insurance if purchased. A required disclosure to potential purchasers would provide this crucial information.

The City of Frederick urges you to vote in support of HB 0399.

Sincerely,

Kelly Russell
Alderman - President Pro Tem