

January 11, 2021

Dear Delegate Krimm,

I am writing this letter in support of House Bill 399 that you have proposed to congress regarding requiring disclosure for properties located within a Zone of Influence around a Quarry in the State of Maryland.

On September 11, 2018 my families normal but crazy busy at times life was flipped upside down in a matter of minutes. A large sinkhole had opened up underneath my next-door neighbor's Mr. Stitely's house in Frederick, Maryland swallowing most of the house and the contents inside. Mr. Stitely who was like a father to me and whom I took care of had just passed away in August at home with me while in Hospice Care. My 14-year-old daughter was home alone at our house next door getting ready for practice while I was at the local cemetery ordering Mr. Stitely's military marker for his grave. I thank god everyday nothing happened to her.

Mr. Stitely's house that was still standing after the sinkhole had formed had to be immediately demolished for safety concerns of the nearby neighbors and people traveling the sidewalk and the road in front of the house.

The sinkhole caused major damages to our home next door as well forcing it to be deemed uninhabitable. We were in a hotel for months. Living in a hotel room as your home is by far not the easiest to do. Having our whole family including the dog and rabbit in a hotel was so incredibly hard and mentally exhausting. My heart breaks for families that are ever in this type of situation. I wouldn't wish this on anyone. Unfortunately, our home next door to Mr. Stitely's was totally demolished in October of 2020. We were relocated twice while in temporary housing before finally moving into our own home again in March of 2020. We are so excited and happy to finally be in our own home again! We moved into our new home the day Covid hit and started to shut everything down. Trying to move in a pandemic was as you can imagine chaotic. We had moved a total of "4" times in 18 months and so thankful to not worry if we will have to find another place to live at the end of the month or to be living out of boxes and suitcases anymore.

This has been an extremely long and emotional process not to mention financial burden for my family and I. Typical homeowner's insurance does not cover sinkhole collapse. I am so beyond thankful that our home had a rider on our Home Owner's Insurance that covered our house and temporary housing. Mr. Stitely's home did not have this rider. I am the Executor of Mr. Stitely's Estate. My husband and I are providing all the financial support to pay the bills such as continuing to pay the mortgage on the house

that has been demolished for over a year and a half to continue with the ligation process. My husband and I have liquidated almost all of our savings to get through this and are living paycheck to paycheck. Retirement for us is looking like it will never happen. We had planned for our kids to not have to worry about us and take care of us when we were older. We worry now that this won't be an option but more a decision on which child is able and willing to take us in when it comes to that time. I took care of my parents and did not want to put this burden on them and would not have had to had it been for the sinkhole.

Both our home and Mr. Stitely's home are located within a Zone of Influence around a Quarry. Having known what we do know now about the Zone of Influence around a Quarry, our choice to stay where we were living may have changed. Also, if we would have known and been disclosed the information and choose to stay, we would have made sure we had the insurance to protect ourselves fully.

Some local banks, realtors and government officials I have spoken with were also not aware that a Zone of Influence was in place around the Quarry in Frederick.

My family and I am in full support of House Bill 399 that properties listed inside of a Zone of Influence should be a required disclosure. Having this disclosure will give those who purchase these said properties the option to continue with the sale knowing the risk or the option to back out. Those who do purchase these properties or who currently live in the Zone of Influence should be may aware that there may be insurance available through certain companies for "Sinkhole Collapse" to protect themselves in the event of a Sinkhole. Also, the Zone of Influence Law should be given to property owners within the Zone so they are aware of the rules of the law.

Thank you very much for your time and effort to inform the public regarding this issue.

Sincerely,



Jennifer Nelson