

**Sen. Jay Costa**  
**Public Hearing – Senate Bill 1131 – Introductory Remarks**  
**Creating Landslide Insurance and Assistance Program**

I would like to thank Sen. Vulakovich for conducting this hearing by the Senate Veterans Affairs and Emergency Preparedness Committee today on the issue of flooding and landslides in our area.

I would also like to personally thank all the officials who are providing testimony, as well as other interested parties who are participating in the hearing today.

Unfortunately, I am unable to attend due to the need to attend a funeral mass for a very dear friend and colleague—Sen. Gerald LaValle, who during his tenure in the Senate, also served as the Democratic Chairman of this Committee. Thank you for your understanding and for your participation in this important hearing today. The balance of my introductory remarks follow:

Given what has happened locally regarding Route 30, and what has been cited as the likely cause of the massive gas line explosion in Beaver County a few days ago -- plus other incidents statewide – it's clear that more attention is needed on dealing with landslides.

This is not my first go around with landslides. In fact, I have been pursuing a legislative solution since 2005.

Back then I proposed the creation of a separate landslide program. My legislation was caused by frequent, devastating and debilitating slides impacting homeowners in West Mifflin, Penn Hills and other areas.

When I introduced the legislation more than a decade ago, it was estimated that the yearly cost of landslides was more than \$4 million.

The truth of the matter is that nothing much has changed since then. There are still slides, homes are leveled, roads destroyed, lives disrupted, and communities split. And the costs keep going up.

And, just like back then, there is precious little the state can do to make homeowners, communities and municipalities whole.

We need to find a way to offer protections for homeowners, especially here in Southwestern Pennsylvania.

One of the first things visitors to our area remark on is our topography. There are steep hills and deep valleys.

Homes literally hug the sharp hills and lives are spent dealing with wet weather and difficult terrain.

Add abandoned underground coal mines, and you have a recipe for landslides.

Earlier this year, a main artery in our area – U.S. 30 – that serves 30,000 travelers daily was closed due to a slide. At the cost was more than \$11 million. And while the road was repaired, the wet weather has caused more slides.

This road closure helped shine a very bright light on a bigger problem. While the state and federal government has funds to deal with emergencies, homeowners often do not.

When a home is lost to a landslide, a homeowner is on their own. This needs to change

That's why I am offering legislation to create the Landslide Insurance and Assistance Program inside PEMA.

The measure would create a board to administer a program that consists of three elements:

- Grant Program
- Revolving Loan Program
- Insurance Program

The grant and revolving loan program would be used to aid community and homeowner landslide mitigation efforts, while aiding in repairing minor structural damage.

The measure also would create the Landslide Insurance Fund. Insurance would be offered to protect homeowners from losses associated with landslides.

We need to explore ways to address natural disasters so that families are not financially devastated, and communities bankrupted.

I am grateful for this hearing, and for Sen. Vulakovich's leadership in studying this issue. I look forward to learning more and getting input about my legislation.

Thank you.

