

Sinkholes A Common Surprise for Florida Home Owners

What state has the highest occurrence of sinkholes? Florida.

How does a sinkhole happen? The rock below the land surface in our state is nearly all limestone which is soluble and only covered by a thin layer of sand and sediment. As water moves through the limestone, small holes develop into larger holes. As the rock dissolves, the supportive ceiling above natural caverns becomes thinner and weaker. This results in collapse if the ground sediments become too heavy such as after a heavy rain, and the depression or hole is called a 'sinkhole'. In extreme cases of collapse, a sinkhole can grow 40 to 60 feet deep and wide in a matter of hours.

Drought years, when water levels decrease due to low rainfall, often have the highest occurrence of sinkholes. Then, if we have an unusually heavy rainfall the conditions are even more favorable for sinkholes to develop. Dry-weather followed by wet-weather situations lead to the greatest number of sinkhole reports - as many as 150 each year - with countless others going unreported.

You may walk out of your house and observe a large crater in your yard that was not there the day before. However, it is more common to notice small changes and hopefully be forewarned. Signs you may have a sinkhole developing include:

- Circular patches of wilting vegetation
- Cracking in your walls, floor, pavement or pool deck
- Sagging or slanting fence posts, trees, etc.
- Fresh exposures on fence posts, trees, etc.
- Small pond formation after rain where water had not collected before
- Doors or windows no longer close properly
- New depressed area or small hole in yard
- Sediment in your water
- Neighbors have had a sinkhole

If you have sinkhole activity near your home or property damage from a sinkhole you should immediately contact your insurance company. Florida Law requires insurance companies to provide coverage for damage caused by sinkholes. Your insurance company will make an initial inspection of the property to determine if the damage is consistent with sinkhole activity. Then they are required to obtain and pay for a qualified expert to investigate the damage and to issue a written certification as to whether the damage was caused by a sinkhole.

Morgan Services, Inc. has experience evaluating the damage in terms of home or property repair and restoration. A Senior Estimator will be glad to come out to your home and let you know the extent of the repair project and what must be done to prevent further cave-ins and costly damage.

How Do I Know If I Have a Sinkhole?

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- Doors or windows no longer close properly
- New soft or depressed area in yard

What Do I Do With A Sinkhole?

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