

SUGGESTIONS FOR HOMEOWNERS BEING FORCE-POOLED



1. If you have a MORTGAGE on your property:

- **CALL YOUR LENDER IMMEDIATELY** and tell them that the State of Idaho may soon be attempting to FORCE you to allow the minerals underlying your property to be extracted. Let your lender know that you are concerned that your property values will drop and that this action by the State of Idaho could cause you to be in technical default of their mortgage. If you have not signed a lease (including if you are a split estate surface-only owner), it is very important to make it clear to your lender that you have NOT signed, nor do you want to!
- **Make it extremely clear to your lender that you EXPECT the lender to get involved to try to stop it and protect your property values and the lender's collateral.** Tell them that Alta Mesa is on insecure financial ground (see below*).
- **Let your lender know that the State of Idaho is NOT REQUIRING INDUSTRY TO DO ANY BASELINE TESTING OF ANYTHING** – water, air, or soil testing – prior to drilling. This is extremely important, as most people mistakenly assume that the State or the County requires this pre-drilling data.
- **Ask if they have sold or plan to sell your note on to another lender** – and if so, what *their* policies are.
- **Whatever answers you get from your lender, insist they be put IN WRITING.**

2. CONTACT YOUR HOMEOWNERS INSURANCE COMPANY and explain what is happening.

- **Ask if you are covered in the event of a spill, explosion, or pipeline rupture.**
- **Ask who is liable if something happens and industry files bankruptcy – who would pay for any damages and who could be ultimately responsible?** This is ESPECIALLY SIGNIFICANT FOR PEOPLE WHO HAVE SIGNED OIL & GAS LEASES and are *allowing* industry to set up facilities on or run pipelines/gathering lines across their properties! (Bankruptcy is not a far-fetched scenario, as Moody's Investment Services has downgraded Alta Mesa's rating multiple times in the last couple of years. *At this point, they are saying that Alta Mesa should be considered 'non-investment grade', meaning Moody's feels that AM is on exceedingly shaky financial ground.)
- **Ask if you're covered in the event of an induced earthquake** (an earthquake caused by industry injecting liquids into the ground under high pressure, or by actual fracking or another type of well 'treatment'). (Earthquakes have been documented – across the globe – from oil and gas activities.) **If you do not have earthquake insurance, it is probably a good idea to invest in it** – but be sure to ask your insurance agent if they *write* earthquake policies, and if *induced* earthquakes (if caused by oil and gas activities specifically) will be covered under such a policy.
- **Whatever answers you get from your insurance agent/COMPANY, insist they be put IN WRITING.**

3. If you have a WATER WELL, definitely consider having it tested. (This testing is on the expensive side – but if you do NOT have baseline tests to show that your water is NOT contaminated prior to drilling, you will NOT be able to hold industry accountable for contaminating BY drilling and its aftermath.)

- NOT THE TESTING PROVIDED BY THE HEALTH DEPARTMENT! **You will need a full hydrocarbon panel – TO INCLUDE METHANE TESTING.**
- You also CANNOT DO IT YOURSELF NOR HAVE SOMEONE WHO COULD AT ALL BE CONSIDERED BIASED DO IT FOR YOU (i.e., a relative, friend, neighbor, etc.) – that will NOT hold up in a court of law. **You need to have a certified water operator do the collection of water samples.**
- Analytical Laboratories in Boise is the only lab in the area that can do a full panel test: call 342-5515.

4. Seriously consider having your home/land professionally APPRAISED. This means a full-blown, written appraisal with comps and photos, prepared by a licensed appraiser – not just having a real estate agent run the comparable sales! Again, it's a question of what documents would be useful in a court of law if you have to show that your property's value has decreased as a result of petroleum industry development.

5. Also consider having a LICENSED/CERTIFIED HOME INSPECTOR check/document and report on (in a written report, with photos or video) the condition of your home and ALL structures on your property – to include foundations, inner and outer walls, ceilings, fireplaces, chimneys, walkways, windows (do they open smoothly?), doors, EVERYTHING. **At the least, do this yourself,** also documenting sidewalks, driveways, patios, garden walls, fencing, and anything visible of irrigation lines, water wells, and the like. If there are pre-existing cracks, measure and photograph them with a ruler next to them. Use a date/time stamp with the photos/video if possible. (Ideally you would do this prior to any nearby *seismic testing* as well as prior to gas and oil development activities.)

**** Taking these steps seriously could make a huge difference
in your ability to protect your home investment ****

Concerned citizens and neighbors can be directed to the C.A.I.A. website at www.IntegrityAndAccountability.org. They can also call 208-963-5707.

Citizens Allied for Integrity and Accountability, Inc.