

Getting a bill in concrete

Homeowners with failing foundations seek nine new measures



The exterior of the concrete foundation of Maggie and Vincent Perracchio's home continues to show serious signs of cracking and even collapsing. (Patrick Raycraft/hartford courant)

BY KATHLEEN MCWILLIAMS

Homeowners with failing foundations asked state legislators Friday to pass bills that would mandate insurance companies to cover the peril of collapse and require testing for pyrrhotite at the state's quarries.

At a public hearing on nine bills aimed at assisting homeowners with failing foundations, dozens of homeowners implored lawmakers for the third year to pass the bills and expand protections for victims.

“As an individual devastated financially by this crisis, I’d like to offer this blanket statement: I am in full support of all the bills that will aid homeowners and their communities,” Manchester resident Don Poulin said.

Crumbling foundations have touched at least 41 towns in Connecticut, including South Windsor, Vernon, Tolland and Willington. An estimated 34,000 homeowners could be impacted by the issue, which is caused by the mineral pyrrhotite present in the concrete that breaks down when exposed to air or water. It is believed that most of the faulty concrete came from Becker’s Quarry in Willington and was poured by a now defunct Stafford Springs company.

Among the proposed legislation are bills that would allow condominiums to apply for funding from the Connecticut Foundation Solutions Indemnity Company (CFSIC) and a bill that would require insurance companies to cover the peril of collapse.

Insurance companies have denied homeowners’ claims, saying the problem does not qualify for coverage under their definition of “collapse.” Homeowners have been left to bear the financial burden of a repair, which can cost as much as \$200,000.

Condominium owners were excluded from applying for CFSIC funds because of a loophole in the legislation that narrowly defined a residential building.

“Expand the definition of residential buildings,” Vernon resident and victim Debra McCoy said.

One bill homeowners were particularly vocal about would mandate testing by the Department of Consumer Protection for pyrrhotite at the state’s quarries to prevent tainted concrete from being used in the future.

“We need concrete standards for our construction industry,” victim Linda Tofolowsky said. “We desperately need a standard for this industry that has been self regulated for years.”

Other bills would require homeowners in the affected areas who are selling a home built between 1983 and 2017 to do an inspection of their foundation and disclose the presence of pyrrhotite prior to selling. Homes sometimes do not show signs of damage until 15 or 20 years after the foundation was poured, allowing the problem to lie undetected.

“Homes are still being bought and sold without an inspection,” homeowner Tim Heim said. “An engineer tells you what the structure looks like today, but they cannot tell you what it’ll look like tomorrow.

While not on the committee’s agenda, many homeowners expressed concern that CFSIC funds — financed by a \$12 surcharge on all homeowners insurance policies and \$20 million in state bonds — might run out before all the victims are assisted. State Rep. Tom Delnicki assured homeowners that the crumbling foundations caucus has asked Gov. Ned Lamont to keep up the funding.

“The crumbling foundation caucus has sent a letter to the governor asking that it be put it on the bond agenda,” Delnicki said. “There won’t be a run out of money.”

