

Relief arrives for Connecticut homes with crumbling foundations

By SUSAN HAIGH
Associated Press

Vernon — After worrying for years about the foundations crumbling beneath their houses, hundreds of suburban homeowners in a large swath of eastern Connecticut are getting help from the state to salvage properties that had been doomed by bad batches of concrete.

The homes are being lifted, propped and held up as workers jackhammer away concrete that had deteriorated because of a natural but corrosive mineral. New foundations are poured and, after six to eight weeks of

work, the houses are ready to live in once again. The process is expected to continue for years.

The feats, made possible by financial assistance from the state and a fee on homeowners' insurance policies, are also rebuilding communities and the lives of residents, including some who considered just walking away from their houses and mortgages.

"Now we're able to do something," said Wendy Padula, a retiree who was originally quoted \$300,000 to fix her crumbling foundation, which her insurance company refused to cover. The house in

the Hartford suburb of Vernon, which she and her late husband bought for \$200,000 in 1985, is in the early stages of being fixed thanks to a \$175,000 grant.

"Early on when I got my first quotes, I just thought I was going to walk away from the house. There was no way I could afford to fix it," said Padula, who wistfully recalled how she and her husband were so pleased to buy such a well-built and beautiful home in a nice neighborhood.

"Oh, my god. Who would have thought? I mean, this is a beautiful neighborhood and

it just is such a shame. What a tragedy," she said.

Often described as a "slow-moving disaster," the problem is caused by an iron sulfide known as pyrrhotite, which causes concrete to crack and break gradually as it becomes exposed to water and oxygen. The material containing pyrrhotite has been traced to a Willington quarry used between 1983 and 2015 by a now-defunct concrete company.

This pyrrhotite problem is the first of its kind in the United States.

About 700 claims seeking assistance with foundation re-

placements have been filed so far this year, but Connecticut officials have said the problem could ultimately come in waves, affecting tens of thousands of homes in dozens of towns in the state and as far as southern Massachusetts.

It's suspected that many with the problem have not yet come forward, and others don't know they have it yet. State leaders have sought unsuccessfully to obtain federal disaster aid.

"We're looking at a natural disaster here. A catastrophe," said Michael Maglaras, superintendent of the private insur-

ance company created by the Connecticut General Assembly to oversee the grant program for homeowners. "This is an insidious problem. It's gradual. It creeps up through the system and it destroys homes and it destroys lives."

The Connecticut Foundation Solutions Indemnity Company, which Maglaras oversees, is funded with \$20 million a year for five years in state borrowing and an annual \$12 fee on homeowners' insurance policies. Eligible homeowners can receive up to \$175,000, but that often doesn't cover the whole cost.

In a state with crumbling home foundations, relief arrives

Conn. program kicks off to help those bedeviled by bad batch of concrete

By Susan Haigh
Associated Press

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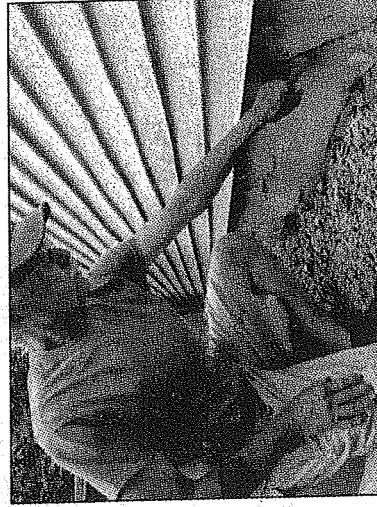
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Ken Fisher points to one of the cracks in the foundation of his home in Vernon, Conn. Hundreds of suburban homeowners in a large swath of central Connecticut are getting help through a new state assistance program to salvage property that had been doomed by a bad batch of concrete.

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Foundations

From A1

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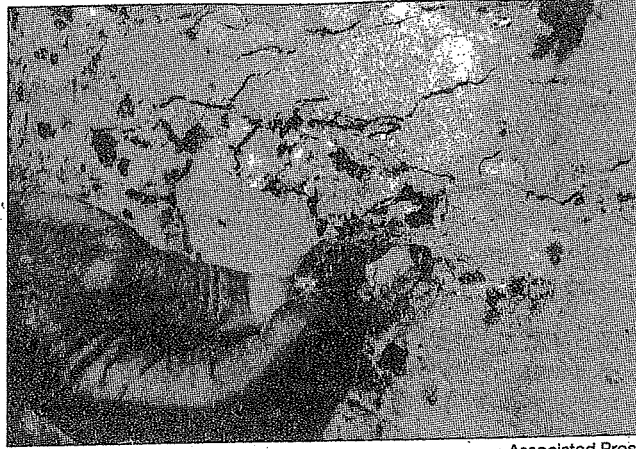
Often described as a "slow-moving disaster," the problem is caused by an iron sulfide known as pyrrhotite, which causes concrete to crack and break gradually as it becomes exposed to water and oxygen. The material containing pyrrhotite has been traced to a Willington quarry used between 1983 and 2015 by a now-defunct concrete company.

This pyrrhotite problem is the first of its kind in the United States.

About 700 claims seeking assistance with foundation replacements have been filed so far this year, but Connecticut officials have said the problem could ultimately come in waves, affecting tens of thousands of homes in dozens of towns in the state and as far as southern Massachusetts.

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Contractor Don Childree holds a piece of concrete containing the brownish iron sulfide called pyrrhotite that he pulled from the crumbling foundation of a home in Vernon, Conn.

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More than 40 foundations have already been replaced this year. But it's unclear how the needs of other affected homeowners will be addressed when the insurance company expires in 2022 and after the money is expected to run out.

Maglaras has urged state lawmakers to extend it beyond 2022. He's also seeking more money from the state.

"Give me another \$100 million ... and I will put an end to the first wave of this problem," said Maglaras, who estimates roughly 2,000 homes will need to be fixed over the next few years. But he acknowledged he "won't be able to do anything about the second wave" of crum-

bling foundations, which Maglaras estimates will happen a decade from now.

Several years after the scope of the problem came to light, there has been little progress for efforts to hold anyone accountable.

A 2016 investigation determined that the risks of pyrrhotite in residential concrete were not well known when the concrete was poured, and that the now-defunct concrete company and others were not aware of the problem. The U.S. Attorney's Office in Connecticut declined a request filed by homeowners in 2017 to conduct a federal investigation into what state officials knew.

Under pressure to investigate how insurers handled homeowners' claims, the state's insurance commissioner, Andrew Mais, said in an interview that the department has not decided whether to look into the denial of claims.

Mais said his office is awaiting rulings expected this summer by the state supreme court that could clarify the definition of a "collapse" — an event that standard insurance policies generally cover only when they are sudden or accidental. He is working to persuade more insurance companies to donate to a fund to help homeowners pay for costs not covered by the grant.

Meanwhile, a working group created by the General Assembly in 2017 to develop a quality control plan for Connecticut quarries and to study the workforce of contractors repairing and replacing crumbling concrete foundations, has yet to meet, according to Don Childree, a contractor and one of the members.

The panel had originally faced a December deadline to report back to lawmakers, but the General Assembly voted to extend the deadline.

Childree, who first came across a crumbling foundation in South Windsor in the early 2000s, has completed over 80 replacements, many of them for homeowners who footed the entire bill themselves. He has been working seven days a week for months.

"It's hard to keep up," he said.

The work involves cutting back the driveway, pulling out the furnace and plumbing, then jackhammering holes into the foundation walls so steel beams can be slid underneath the home.

The house is slowly jacked up using hydraulics and workers hammer away all the concrete before the new foundation is poured.

The region's real estate market has taken a big hit, residents say, and there is concern about the long-term economic ramifications if people do not get their homes fixed.

Looking around his Vernon neighborhood, Ken Fisher points to one home where the owners "just bailed" and it's now a rental. Another was sold at a basement-level price.

"The neighborhood is deteriorating, one by one," said Fisher, who lives in Padula's neighborhood and is having his foundation replaced at the same time. "It's just not the way we expected our lives to come to this. It's pretty heartbreaking. Very heartbreaking."