



KASSI JACKSON/HARTFORD COURANT

A house is raised off of its foundation on Wapping Avenue recently in South Windsor, one of at least 40 fixed so far this year.

LIFTING SPIRITS

Homeowners encouraged as repairs begin on homes with crumbling foundations

BY KATHLEEN MCWILLIAMS

On a recent Tuesday morning, three houses, supported by thick metal beams, towered over the other Colonial homes in the quiet enclave of Wapping Avenue, located just off South Windsor's main thoroughfare.

Lifted high off the ground and surrounded by piles of red

dirt, the three houses are a jarring sight for passersby. But for the community of homeowners across Northeastern Connecticut who have been grappling with failing foundations for years, it is a sign of progress.

Homeowners across the area are preparing for repairs to their crumbling foundations,

made possible by checks distributed by the Connecticut Foundations Indemnity Solutions Company. At least 40 homes have been fixed this year, while hundreds more wait for the funding and final sign-off on the repairs.

"It's finally happening," said Mary Ramsey, who lives on Wapping Avenue. "Mine will,

hopefully, be going up in April."

The houses on Wapping Avenue were built in 1991, before anyone had an inkling that a mineral called pyrrhotite would cause their foundations to start cracking and eventually fail 20 to 30 years later. The brand new homes, built quickly on small

Turn to **Homes, Page A5**



KASSI JACKSON/HARTFORD COURANT

A house is raised off of its foundation on Chapin Street off of Wapping Avenue recently in South Windsor.

Homes

Continued from Page A1

lots, were less than a mile from South Windsor High School and just 10 minutes from a brand new shopping mall.

"My dad always said, if you buy an old house, you're picking up someone else's problem," Ramsey, 65, said. "He'd be spinning in his grave now."

Ramsey discovered her foundation was failing in 2017. She was doing laundry and noticed the telltale spiderweb-like cracks in the walls of her basement and a big crack in the floor. She went to a Connecticut Coalition Against Crumbling Basements meeting and walked out in tears.

"This was not in my five-year plan," she said.

Ramsey's story is the same as countless other homeowners who ventured down to their basements to put away Christmas decorations or tinker with the boiler to discover their foundations were failing.

"My dad always said, if you buy an old house, you're picking up someone else's problem. He'd be spinning in his grave now."

Mary Ramsey, who lives on Wapping Avenue

"Literally we are seeing people's lives put back together before our eyes," said state Rep. Tom Delnicki (R-South Windsor). "It's amazing when you look back to four years ago. I'll be honest, in legislative timelines, we've accomplished a lot. There was no program four years ago, especially in the neighborhoods that have had a tremendous amount of houses with crumbling foundations. It's very encouraging to people that the program is working and it is successful."

The cost to replace a

failing foundation averages about \$185,000, but can range from between \$150,000 to more than \$350,000 depending on the severity of the problem. Insurance companies have refused to pay the claims, saying that the failure does not meet their definition of a structural collapse. As many as 34,000 homes have been estimated to be at risk of a failing foundation in Connecticut, and the problem has also been discovered in Western Massachusetts.

A captive insurance program, funded through a \$12 surcharge on insurance policies and \$100 million in bond funds, launched last year. In January, homeowners were able to start applying for funds to make the repairs. The first round of nearly 700 homes expected to be repaired with the current level of funding was completed in May.

But even with the repairs starting, homeowners are still left to foot the bill for housing during the eight to 10 weeks their home is hoisted off the ground. A

Facebook group run by the coalition helps connect homeowners whose houses are being worked on, with rentals or people willing to open their homes to guests. Some families have bought campers to live in while their foundations are being replaced, while others find friends to stay with.

"I have to start thinking about getting everything out of the garage and the basement," Ramsey said. "And there's 30 years worth of putting in flowers around the yard, and they're going to dig it up."

While homes are being worked on, Delnicki warns that there is still more work to do.

"We have a great group of legislators, Democrats and Republicans in the House and the Senate, and they are dedicated to doing what needs to be done to help these people," Delnicki said. "I see this as a long-term proposition, with some progress ... every year."

Kathleen McWilliams can be reached at km-cwilliams@courant.com.