

Crumbling foundation problem needs more solutions

By SARAH PORISS

Earlier this summer, I read a news story about Paradise, Calif., the town that was completely wiped out by the Camp Fire. It was about the homes that survived because they had been fireproofed.

Fireproofed homes came through intact with little to no damage. The problem, however, was that the homeowners couldn't just move home — they couldn't go back to an abandoned neighborhood with no electricity, no services, everything around them destroyed or closed (even the fire department burned down), no place for their kids to go school, no neighbors.

Some insurance companies are now going to cancel fire insurance coverage on homes in certain towns in California and a handful of other Western states. In those cases, current policies will just expire, and the insurance companies will not renew fire coverage on homes in towns very likely to be affected by wild fires.

"By not being able to find insurance, you then in turn can't sell your home. If you can't sell your home, then it affects the local property taxes. This is really creating chaos," California's insurance commissioner was recently quoted in *The New York Times*.

Does this sound familiar? In Connecticut, if you live in a home with a crumbling foundation, your current insurance company can't cancel your homeowners insurance policy thanks to legislative advocacy preventing insurers from being able to cancel when a



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A house is seen lifted off of its foundation on Wapping Avenue in South Windsor.

crumbling foundation is discovered. But you can't sell a house with a crumbling foundation, and even if you did, the new owner would not be able to obtain a new policy. Not on a home with a known crumbling foundation. This prevents home sales and affects property taxes.

I fully support fixing every home that has a known crumbling foundation. But in the meantime, life has to go on. Not every home

can affordably be fixed. I recently met with a couple who would have to spend an extra \$75,000 or more on top of any state money they receive to complete the foundation replacement. Their home is older, they have their original kitchen, bathroom, window and so on. The house will still need a lot of renovating and updating, and even if that work was done, they still could not sell for much more than they cur-

rently owe on their mortgage, never mind any additional loans they would need to take out to complete the foundation repair and the updates.

They are hardly unique. Situations like this are currently throwing individual households into chaos. Homeowners who are on the cusp of selling discover they have a crumbling foundation, and it throws off their plans to retire, to downsize, to recoup the equity

they thought they had in their homes. The inability to sell a home with a crumbling foundation (or one that is in a neighborhood or town where the issue is widespread) is affecting everyone's home values. When home values go down, so does the collection of enough tax revenue to support those town services (like fire departments and schools). With less money to work with, towns will have to start cutting services, which will make those towns less attractive to new potential home buyers, again driving down home values and ability to collect property taxes.

As homeowners decide that living through a foundation replacement and all the extra costs associated with that is just not reasonable for their household, we could see streets, neighborhoods, then towns, then counties — and finally, clearly, our entire state and region — thrown into chaos.

The state must do more, and we residents must not fight the efforts to help these homeowners. We need to stop being critical of the homeowners who need the assistance as if helping them is taking money out of our pockets. Imagine if all the homes on the shoreline damaged by storms were never repaired — think about what that would do to those streets, neighborhoods and towns. If the crumbling foundation problem is not corrected quickly, we will all suffer to a degree much larger than we perceive to be the current cost of repair.

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