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EDITORIAL

Fixing crumbling foundations

More lessons from Canada



Luckerhoff

Jason Luckerhoff had his entire home lifted onto stilts, the concrete foundation removed, and a new foundation poured. "I entered the house, and I had no stairwell to go downstairs. I asked, 'Where are the stairs?'"

"It wasn't written on the contract that you would have stairs," his contractor said.

That was just one of the problems Mr. Luckerhoff, a journalism professor at the University of Quebec in Trois-Rivières, Canada, faced when fixing his foundation, which was cracking because of the mineral pyrrhotite.

Take a lesson, Connecticut.

State money will soon flow to hundreds of homeowners in northeastern and central Connecticut whose own foundations are crumbling because of pyrrhotite. It would be wise to heed the experience of our Canadian neighbors.

Here are some lessons:

1. Beware of price-gouging.

A decade ago, fixing a foundation in Trois-Rivières cost \$80,000 in Canadian dollars, said Alain Gelin, president of the Coalition D'aide aux Victimes de la Pyrrhotite. The cost has more than doubled since then, he says.

For Mr. Luckerhoff, the cost of repairs was almost as much as his home. "We paid \$260,000, and it cost \$190,000" to repair the house, he said.

His cost was high because parts of the job got botched and had to be redone. But it was also because of price-gouging, he said. Competition for contractors and a generous home-warranty program had raised costs for houses that fell outside the five-year warranty.

Connecticut is trying to guard against price-gouging as it helps homeowners fix their foundations. It will provide more than \$100 million in aid through June 30, 2022, through the Connecticut Foundation Solutions Indemnity Company Inc., created by the legislature just for this purpose. CFSIC will pay for new foundations or, under certain

Canada

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Here's a (Google-translated) example: "Before signing a contract with the contractor of your choice, ask him to provide you with the list of subcontractors who will do work on your property. This will allow you to check their qualifications and skills."

The guide even tells homeowners how to check the strength of concrete that's about to be delivered. There is also information on the coalition's website on getting psychological help.

In Connecticut, the task of helping homeowners has largely been thrown on the shoulders of the Capitol Region Council of Governments. CRCOG is not a state agency. It's a voluntary group of three dozen communities in Connecticut — including the ones that happen to be hit hardest by pyrrhotite.

The only state money that CRCOG gets for this work is from managing the Crumbling Foundations Testing Reimbursement Program — and it breaks even on that, said Executive Director Lyle Wray.

The CRCOG staff, especially Municipal Services Director Pauline Yoder, are doing a heroic job keeping towns and homeowners informed. But CRCOG exists to serve town governments, not homeowners whose lives have been turned upside down.

The state Housing Department has been less attentive. It has, on its website on crumbling foundations, outdated information about CFSIC. It has appointed an advocate for homeowners, Lena Holleran, but she would not talk with The Courant. She said in a Jan. 8 email: "At the moment we are in transition between the two gubernatorial administrations. The department anticipates direction from the new administration soon."

Let's hope that direction does come soon, because the new governor has himself said:

"Home is the foundation of the middle class, and the cornerstone of physical, mental

"The first person who was hired full-time at the coalition had a lot of work to do that looked like being a therapist," said Professor Luckerhoff.

Homeowners would come in and weep. "People were afraid they'd go through bankruptcy, lose their house. Some people got divorced," he said. "Victims were angry. They were scared."

Connecticut town managers are facing the same thing. "I've had people in my office, retirees, crying," said John Elsesser, Coventry's town manager for three decades. "They're saying, 'I'm in no position to take out loans in this amount.'"

He points out that there's no financial or emotional counseling for families facing this unprecedented crisis.

"If you ask me to fix a road, I can do that," he said. "But we're not trained for this."

Mr. Elsesser may have the problem himself. His garage is showing signs of pyrrhotite, but he hasn't tested it. "Like everybody else, there's an emotional wall that I do not want to break through," he said. "You plan your life making sure your house is close to paid off when you retire. It's hard to face."

So many homeowners east of the Connecticut River are considering walking away from their pyrrhotite-laced homes that a regional adult-education consortium is offering a class in Vernon titled "Crumbling Foundations and Mortgages — To Pay or Not To Pay?"

4. Test.

When Mr. Luckerhoff and his wife were about to buy their home in Trois-Rivières, "We went to the city and said, 'Are you sure we're OK with buying that house?' ... We were very, very careful."

They were told the house was fine. Then a neighbor learned he had pyrrhotite. "We realized we all had it on our street."

Mr. Luckerhoff now recommends testing before buying. "I even tested the cement they used for the new foundation because I wanted to be sure. That was an extra \$3,500."

Michel Lemay, vice president of the Canadian coalition of pyrrhotite victims across After

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But first, to be involved, contractors must get on the vendor list compiled by the Capitol Region Council of Governments. To do that, they must undergo vetting by a committee of building inspectors.

CFSIC is requiring each contractor to provide a bond of at least \$250,000. Also, CFSIC is requiring contractors to specify the total cost of all work done — and to make clear how much of that is for concrete work. CFSIC will pay a set amount, per linear or square foot, for allowable concrete work. Payment will go directly to the contractor, in installments, after he submits evidence of progress.

CFSIC, however, can't pay for a lot of things under its enabling legislation. That includes restoring finished basements and replacing decks removed so that houses can be lifted. Nor will CFSIC pay the cost for families to live elsewhere while their foundation gets fixed.

That's where homeowners could be vulnerable.

2. Give homeowners guidance.

In Trois-Rivières, a grass-roots organization serves as a clearinghouse for homeowners. It provides, in French, a 20-page reader-friendly step-by-step guide on how to deal with contractors.

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Let's hope that direction does come soon, because the new governor has himself said:

"Home is the foundation of the middle class, and the cornerstone of physical, mental and emotional health." That cornerstone is crumbling throughout central and northeastern Connecticut.

The state has failed to prevent pyrrhotite from getting into what are believed to be many thousands of homes. It now has the moral duty to help families remove that tainted concrete before their nest eggs become nearly worthless.

If the state won't take on this task with the staff, the heart and the communication that are required, then it must provide CRCOG with adequate resources to do so.

Gov. Ned Lamont must make sure the state's \$100 million-plus investment in homes is spent wisely, that homeowners aren't exploited and that they have the supports needed.

3. Help homeowners emotionally too.

The University of Quebec at Trois-Rivières has studied what homeowners went through.

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Michel Lemay, vice president of the Canadian coalition of pyrrhotite victims, agrees. After his foundation was replaced, "I did three tests with different firms to be sure I didn't still have pyrrhotite."

CT Realtors also strongly advises getting concrete tested — a visual inspection by a Connecticut licensed engineer or core testing — before buying or selling homes built from 1983 on. Those who choose not to test will lose their right to make a claim with CFSIC, says Dan Keune, president of the group.

5. Finally, consult with Canada.

Some 2,000 homes in the Trois-Rivières region have been repaired so far with the help of government aid and other programs. Connecticut is just beginning to get aid to families. Insurers here are also starting to pitch in with their own financial help, though more will be needed.

Canada can show Connecticut what pitfalls to avoid — in repairing lives as well as homes. We need to listen to our neighbor.