

# Residents with foundation issues seek new appeal to FEMA

## Homeowners feel they have the 'magnitude' now to be approved

BY KATHLEEN MCWILLIAMS

Nearly four years after the Federal Emergency Management Agency denied multiple requests from then-Gov. Dannel P. Malloy for funds to help the crumbling foundations crisis, homeowners and officials intimately involved in the issue are calling on the state to approach the agency again for assistance.

"Both times we wrote to FEMA we didn't have enough complaints," said Debbie MacCoy, who owns a condo with a failing foundation. "We didn't hit the criteria of magnitude, knowing the economic impact and we didn't know the cause. We know those things now. We have proof of the magnitude. It's time to go back to FEMA."

MacCoy wrote a letter to Gov. Ned Lamont last year urging him to pursue FEMA funding, she said. Under the Robert T. Stafford Disaster Relief and Emergency Assistance Act, only governors can apply to the agency for federal relief.

"The Lamont administration, together with our congressional delegation, seeks every available opportunity for federal resources to address this significant issue," a spokesperson for the governor said in a statement Tuesday. "While the previous administration sought support from FEMA under both Presidents Obama and Trump, FEMA has denied financial assistance saying that the circumstances resulting in crumbling foundations are a 'man-made' phenomenon and therefore not covered by the Stafford Act, which governs federal disaster declarations. While our administration does not share FEMA's view, we are committed to seeking solutions for affected homeowners and are committed to the current funds that are directed to the issue."

Malloy first approached FEMA in April 2016 and asked the agency to establish a field office in northeastern Connecticut to help assess and determine the scope of crumbling concrete foundations and provide funding for what homeowners and state officials called a "slow moving natural disaster." The request was denied, as was a second request made in October 2016 following a report that found the issue was caused, in part, by the naturally occurring mineral pyrrhotite.

At the time Malloy wrote to FEMA in 2016, only about 100 homeowners in Connecticut had filed complaints with the state Department of Consumer Protection saying that their foundations were failing. State officials urged homeowners to come forward and file complaints, saying that FEMA needed at least 582 affected homes to consider the state's request for assistance.

"When Malloy wrote to FEMA in 2016, we only had 114 DCP complaints," MacCoy said. "We have proof of the magnitude now."

As of Tuesday, the DCP has logged 812 complaints from homeowners with failing foundations and the Connecticut Foundations Indemnity Company, the insurance agency founded in 2017 that is tasked with helping homeowners to pay for repairs, has nearly 1,400 homeowners in need of repairs. The agency estimates that anywhere between 5,000 and 8,000 homes in Connecticut could be affected.

The cost to replace a failing foundation averages about \$185,000, but can cost up to \$350,000. Insurance companies have refused to pay the claims, saying that the failure does not meet their definition of a structural collapse. The Connecticut Supreme Court upheld the insurance company's stance last month in a ruling, leaving homeowners to cover the costly repairs.

As of Tuesday, 107 homeowners have benefited from foundation repairs through the agency, but superintendent Michael Maglaras said he is working on a tight budget and FEMA funds would help get more homeowners with failing foundations back in their homes.

"It's time to revisit FEMA again," Maglaras said. "Enough time has passed since Gov. Malloy first approached FEMA for us to go back. I wholeheartedly endorse a re-approach to FEMA because this is a natural disaster."

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