

TOWN OF WILLINGTON

FTR

OFFICE OF THE FIRST SELECTMAN
(860) 487-3100

Board of Selectmen
40 Old Farms Road
Willington, CT 06279
(860) 487-3100
(860) 487-3103 Fax
www.willingtonct.org

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To the Insurance and Real Estate Committee,

As First Selectman of the Town of Willington, I am very aware of the issues facing homeowners who are dealing with crumbling concrete foundations. This issue is plaguing numerous households in our town and many more in our region. I urge the passage of H.B. 5519 – An Act Authorizing Catastrophic Savings Accounts for Homeowners Insurance Policyholders; and H.B. 5222 – An Act Concerning Homeowners Insurance Policies and Coverage for the Peril of Collapse, or any similar bills to provide relief.

As more and more people realize they are impacted by this issue, I am hearing from Willington residents on a daily basis on this topic. It seems that for every home registered on the Consumer Protection list, there are at least 2 more who haven't registered yet for a variety of reasons. There could be thousands of homes in Northeastern Connecticut impacted, and with such large numbers, it impacts us all. This is not just a household or Town issue – it is an issue that affects everyone in the State of Connecticut. Homeowners deserve support from every level of government and passage of these bills is just one way that the State of Connecticut can help.

We are hearing that the insurance companies are denying claims related to foundation replacement and this is unacceptable. Homeowners who have paid their premiums for years are devastated to learn that their insurance companies will not stand behind their policies in their time of need. Insurance companies must be required to provide coverage for the peril of collapse and mitigation and they should not be permitted to raise premium rates as a result.

I look forward to continuing to work with the State and also our neighboring towns in finding a solution as quickly as possible. Thank you for considering these bills and also for any other legislative efforts that arise to assist homeowners living in homes with crumbling foundations.

Sincerely,



Christina Mailhos
First Selectman
Town of Willington