FTR 3✓

March 14, 2016

Dear Co-Chairs Senator Crisco and Representative Megna and esteemed members of the insurance and Real Estate Committee:

As a town Councilor, I am in full support of HB 5522 (AN ACT CONCERNING HOMEOWNERS INSUREANCE POLICIES AND COVERAGE FOR THE PERIL OF COLLAPSE) and HB 5519 (AN ACT AUTHORIZING CATASTROPHE SAVINGS ACCOUNTS FOR HOMEOWNERS INSURANCE POLICYHOLDERS AND ESTABLISHING INCOME TAX DEDUCTIONS FOR HOMEOWNERS SUFFERING CERTAIN UNINSURED PROPERY LOSSES).

We have many residents in South Windsor affected by failing foundations are overwhelmed and despondent and about their situations. They feel unsafe, unheard and they are losing hope. They have paid substantial insurance premiums over many years and now find the repairs of their foundations have been excluded by their policies and the fix may cost them their life savings and even retirement savings. The value of their homes has diminished yet they pay taxes on the full assessed value.

Relief needs to be given to these constituents. They want to keep their homes but need you to help them with a remedy. Failing foundations are a state and feral issue and we may not yet know the full scope of it. This issue is a danger to homeowners, communities and the state. Should discouraged homeowners or business owners walk away we will be left with the vacant buildings. This problem could happen to anyone and it is not the homeowners' fault. We need to provide assistance to those affected now and those who may be in the future while we investigate prevention of deteriorating concrete.

Thank you for considering the passing of these important house bills.

Sincerely,

Lisa M. Maneeley

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