

To: Planning and Development Committee
pdtestimony@cga.ct.gov

Date: March 22, 2021
From: Lisa Burns

RE: Support of Proposed Bill No. 6646 - An Act Concerning Crumbling Concrete Foundations.

I am writing in support of the proposed Bill No. 6646 – An Act Concerning Crumbling Concrete Foundations.

Thank you for this opportunity to share my story regarding the importance of this bill and others that support the crumbling foundation disaster in our state.

My husband and I bought our home in 2004. It was built in 1986 with a finished basement for a total of 3,300 square feet. Over the sixteen years of ownership, we have enjoyed our home tremendously and took great pride in our investment. We have made many improvements including a remodeled kitchen, new roof, and additional landscaping. However, our dream home has turned into a daily nightmare – a problem that will take many years to solve. It has interfered in every aspect of our lives and is a full time job in and of itself. And while we wait for further funding, we aren't able to make any additional improvements or upgrades until this all plays out and our house has suffered for it.

In 2017, we learned that some of the homes in our town (and neighborhood) had signs of crumbling concrete. We didn't see any obvious indications of trouble and quite frankly, who wants to admit to this problem when state and federal help is limited. But in the fall, we were doing some work outside and noticed some irregularities in the concrete (i.e., cracks, watermarks, deterioration). We decided to do more research and started to follow a local organization and attended some meetings. By March 2018, we decided to do an "official walk around the house" to count the cracks. At that time, we observed six significant areas where cracks appeared. We also noticed some tiny horizontal hairline cracks as well. These cracks have become significantly worse over the past few years. And now, interior walls are showing signs of deterioration too. Seeing our house fall apart like this is very disheartening and demoralizing. All we want to do is get back to a "normal" life.

The house has been confirmed as a Category 3, the worst condition of all with over 20 percent showing signs of crumbling concrete. We have applied for the CFSIC funding and are on the "ACTIVE" list since July 2018. However, we have not been able to fix our house due to the amount of money my husband and I need to come up with to fix the foundation. Our concrete quotes came in at \$225k while the fund only covers \$175k. So, we need to come up with an additional \$50k just to fix our foundation and another \$50-75k to address additional costs including rebuilding a second staircase, replacing the landscaping and driveway, and rebuilding a finished basement that came with the house when we bought it.

I assure you that this is not an easy process, especially if you don't fit into the "average square footage" estimates originally created for the fund. It has taken me years to get to this point and we are deadlocked. While my husband is working two jobs to put money aside for this project, I'm unemployed due to the COVID pandemic. This is why it is so important to extend the reassessments and sunset date. And to avoid future problems, the quarries need to be held accountable for their product by providing some assurance to the consumer. I would encourage regulation standards including testing and reporting on a regular basis.

In summary, it is important that the captive insurance remain in tact to help families and towns deal with these crumbling foundations. There are so many people who don't know they have a problem and some who are ignoring it. I assure you that it will only be a matter of time that more will come forward. The state needs to address this problem and help their citizens. I will continue to work with our legislators, banks and other resources to address the continued struggles and challenges. **Know that your support concerning**

the CFSIC funding is very important to our community. It will continue to help homeowners fix their properties now and in the future.

Thank you for this opportunity to tell my story and I hope you will support this bill and all future bills concerning crumbling foundations. Families in Connecticut need to know that their government will help with this matter.

Sincerely,
Lisa Burns