

To: Planning and Development Committee

Sent Via – PDTestimony@cga.ct.gov

Subject: Raised Bill Number 6646 – An Act Concerning Crumbling Concrete Foundations

I am writing to you today in support of this bill.

In March 2020 we became concerned that our home was being affected by “crumbling foundation” as we noticed pieces of concrete coming off the foundation along with cracks in the concrete. We hired a company to inspect our foundation on March 6, 2020 and on March 8, 2020 our biggest fear was confirmed when we were told we were a class 2 and would need to have our foundation replaced. On March 8, 2020 we filled out an application with CFSIC. It was our understanding we then needed to obtain quotes to replace the foundation along with filing a claim with our insurance company. We obtained 3 quotes and on June 3, 2020 we received a denial letter from our insurance company advising us our claim was denied and no assistance would be provided. We provided all this information to CFSIC but were advised due to funding constraints we would have to remain as a pending claim until funding is available.

As of today (over a year later), we still remain as a pending claim and, although we have done everything that has been asked of us to complete the claim process, it is our understanding that without any additional funding and the extension of the Sunset Date our status will remain pending and our home will not be repaired. Our home, which we purchased in 1997, is our biggest asset and is basically considered “worthless and unsellable” at this point. This has added a lot of stress to our lives, through no fault of our own, and we would love to be able to put this behind us and get our home fixed.

We would not wish this nightmare on anyone. Even if we are able to obtain the funding to replace our foundation, we have been told that we will still have to incur out of pocket expenses of around \$20K - \$30K just to make our home whole again.

Thank you for the opportunity to let us tell you our story. We hope that you support this bill to help us and the many other homeowners that are or will be affected by crumbling foundations in the state now and in the future.

Bruce and Tracy Craven
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