

We believe that HB 6646, that will provide assistance to homeowners affected with crumbling foundations, should pass.

We bought our home in July of 2007 for \$345,000 at the peak of the market which then crashed a few weeks later. From 2007 thru 2015 we renovated the kitchen, sided the house, put on solar panels and put in a pool at a cost of another \$40,000. In 2015 we learned that we had a crumbling foundation. We contacted our insurance company to file a claim only to be turned down, so we contacted a lawyer. After 4 years and another \$40,000 we lost our fight with the insurance company because the Federal Government sided with the insurance companies as did the State of Connecticut years earlier! We are hard working, middle class people who raised and put through college our four kids, so needless to say, we don't have a lot of money. Thank goodness for the captive insurance company, we are finally having our basement replaced in June.

We believe it is important that homeowners with crumbling foundations have the choice to lower the assessment on their homes, they will need the extra money saved on taxes to pay for all the little things that the captive insurance doesn't pay for, like landscaping, fixing your driveway, fixing all the cracks in your walls and repainting. We also believe it is important to extend the life of the captive insurance company because people like us will never be able to fix their homes, they simply won't be able to afford it! We also believe the State of Connecticut should continue to provide funds to the captive insurance company to settle homeowners claims, as we personally believe if the State of Connecticut didn't back the insurance companies and made them responsible to the homeowners this wouldn't even be an issue!

Thank you,

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