



**State of Connecticut**  
**HOUSE OF REPRESENTATIVES**  
STATE CAPITOL  
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**REPRESENTATIVE GEOFF LUXENBERG**  
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**HOUSE MAJORITY CAUCUS CHAIR**  
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**MEMBER**  
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GENERAL LAW COMMITTEE  
INSURANCE AND REAL ESTATE COMMITTEE  
JUDICIARY COMMITTEE

Representative McCarthy-Vahey, Senator Cassano, and distinguished members of the Planning and Development Committee:

I am respectfully submitting testimony in support of House Bill 6646: AN ACT CONCERNING CRUMBLING CONCRETE FOUNDATIONS. Passage of this bill would provide much needed assistance to homeowners in Connecticut while also helping boost local economics that have been impacted by this crisis.

This bill, which is one of the top priorities of the bipartisan Crumbling Foundations Caucus, would allow those affected by the crumbling foundations crisis to obtain a reassessment of the building which is valid until the foundation is fixed, eliminate the termination date of the captive insurance company established to assist families facing this crisis, require quarries producing aggregate used in foundations to prepare an annual geological report, require the Commissioner of Consumer Protection to adopt regulations concerning standards for testing aggregate produced by quarries, and authorize the Connecticut Housing Finance Authority to make loans to the captive insurance company.

The stress and emotional turmoil that impacted residents are facing cannot be overlooked, and we can all agree, regardless of party, that a solid and safe foundation should be the least of any worries among homeowners. The Connecticut Foundation Solutions Indemnity Company, Inc. ("CFSIC"), which utilizes its available resources to adjust and pay claims for the rebuilding of as many pyrrhotite-affected home foundations as possible, recently announced that they would be freezing the application process until summer of 2020, leaving many hard-working families in Manchester and beyond with no assistance for the foreseeable future. Given the economic scope of this crisis, the survival of entire communities is dependent on the viability of this captive insurance company and the resources that it provides. Passing this legislation and securing the future of the CFSIC is a vital step in gaining the trust of residents in need.

Previous passage of bills such as Public Act 16-45, is a good start, but it is important to recognize that an issue of this magnitude and scope needs strong and committed support well into the future. Published on September 28th, 2020, CFSIC Superintendent Michael Maglaras told the Hartford Courant that "Over the next 7-9 years, a total of 4,000-6,000 claims are expected, including the 1,639 already in hand". The issue of crumbling foundations is

persistently damaging the livelihoods of citizens in over 40 towns throughout Connecticut. By passing this bill we will allow for the CFSIC to better respond to a growing number of claims and contribute to community revitalization through the full restoration of property values.

In addition to empowering CFSIC to provide future assistance, it is important that we take action to directly support the homeowners themselves. In allowing for any resident to obtain a reassessment of their building, we are acting to not only alleviate the stress and anxiety faced by homeowners but are also showing Connecticut's commitment to safe and secure housing. Failure to act on such an issue sends a disheartening message to the many citizens of Connecticut that contribute to the state's local economy and culture.

Furthermore, efforts must be made to prevent this problem from recurring in our state. This bill would work to establish safeguard mechanisms such as requirements to quarries and CCP regulations. Implementation of these measures ensures that we will learn from our mistakes and not build homes with potentially damaging natural materials.

These measures, although just a start, provide necessary support to impacted families and implement vital preventive measures. Moreover, addressing this crisis in a meaningful and forward-thinking way will also help boost property values, create shovel-ready construction jobs for local firms, and ignite the local economies in towns throughout Connecticut. I ask you to recognize the importance of addressing this crisis and favorably vote HB 6646 out of this committee.

Thank you,

A handwritten signature in black ink, appearing to read "Geoff Luxenberg". The signature is fluid and cursive, with a long, sweeping underline that extends to the right.

State Representative Geoff Luxenberg