

To: Planning & Development Committee

Date: March 19, 2021

From: Debbie MacCoy resident of Vernon, CT

RE: Raised Bill No. 6646

Thank you for this opportunity to testify in support of Bill No. 6646- An Act Concerning Crumbling Concrete Foundations. Each year the crumbling foundations legislation continues to build on the year before. In 2016, Public Act 16-45, availed **reassessments** on affected homes for a period of five years. In 2017, Public Act 17-2, afforded \$100 Million Bonded Dollars for **financial aide** on affected homes for a period of five years, with a sunset date of June 2022 and waived permit fees for the repair work. In 2018, Public Act 18-160, afforded another (approximate) \$100 Million **Surcharge Funds for financial aide** on affected homes for a period of ten years from 2020-2030, and residential disclosures. In 2019, Public Act 19-192, provided a low interest **loan program** and included condos over four structures in the financial aide scheme. As well, the legislation of 2017 and 2019 directed that a Working Quarry Group be appointed with an 8 member panel of folks in the concrete and construction field to come up with recommendations for Quarry Quality Control. In 2020, Public Act 20-3, provided low interest **loans to condos**.

In 2021, Bill No. 6646, before your committee, works to improve upon, modify, and clarify the intent of previous years. It insures that this first wave of affected homeowners has the aide for remediation. It is my hope that the intent of this bill is to clarify that reassessments will remain until the foundation is repaired or replaced. It is my hope that this bill will extend the sunset date of the Captive Insurance and remain viable throughout the time it will take to take care of every home affected. It is my hope that this bill will provide funding for further research into the extent of this crisis in non-residential structures. It is my hope that this bill will address more funding is needed and that the surcharge in place since Public Act 18-160 was enacted will continue to raise the funds needed for the first and second wave of this crisis. It is my hope that this bill will authorize the CT Housing Finance Authority (CHFA) to make loans to the captive insurance. CFSIC Superintendent, Mr. Maglaras, made a very relevant point in December 2020 when he addressed the legislators when he provided the example of those waiting in a deli line and you are holding a ticket and waiting for hours, days, and weeks and you finally arrive, to place your order, only to be turned away for another year because the limited \$10 Million per year will do approximately 60 houses, and the pain of waiting another year is more than the affected homeowner can bare. Pending Claimants have been holding their breath underwater since January 2020, they are counting on not being left behind and not having to wait another six years.

It is my absolute hope that the State of CT will put the housing consumers before the self-regulated quarries and bring some oversight to the industry. Quarries will have to prove the quality of their aggregate by submitting a Geological Source Report to the State of CT Geologist. Because there are NO Safety Nets for the housing consumer with regards to foundations crumbling due to a deleterious mineral such as pyrrhotite the State of CT is obligated to protect it's citizens from a self-regulated industry that has one quarry that tapped into a rock with an abundance of pyrrhotite. The costs to remediate the foundation is astronomical and has a ripple effect like nothing this state has seen before. We need to protect future homeowners from the economical and emotional toll this takes on the homeowner, family members, neighbors, towns, mill rates, real estate market, banks, and tax payers.

Both of my children have homes in Vernon affected by pyrrhotite, my daughters home will cost \$235,000.00 to replace the foundation, that doesn't include the costs to re-finish her basement, the stone side walk, the deck, the landscape, and the driveway. My son's condo unit will cost \$82,000.00 per unit for the costs to replace the foundation, demolition of the finished basements, removing and re-attaching the decks, paying for the costs of the dividing walls and the side walks, landscape and roads.

The toll and burden this has placed on my son for the last five years while waiting for word that his condo building will be repaired, and thankfully after five long years his building will be repaired this May 2021. But my daughter with twin baby girls and a son due in June 2021, three children under two years old will be a Pending Claimant for many years and she learned six days prior to CFSIC closing it's doors to active claimants. Now my daughter is in a line to nowhere, horrifically waiting and wondering will her home stand the test of time as it was built in 1998 and is a Severity Class Code 3.

The fate of my children and the over 500 Pending Claimants rests in your hands, the fate of future homeowners rest in your hands. The oversight this law can bring to the self-regulated quarries and make certain this law applies to ALL Quarries regardless of the end user, applying to all producers of aggregate as some of the "uses" such as back fill around the new foundation- which can be just as damaging- I know I could sleep better at night knowing that ALL Quarries in CT were being asked to submit GSR's. We would have safeguards for all consumers of aggregate.

Thank you for this opportunity, and for all your efforts. Debbie MacCoy