

To: Planning & Development Committee
Date: 2021/03/19
Re: Proposed Bill 6646
From: Tom McGrath, Columbia CT
Action: Support of changes to Raised Bill No. 6646
– An Act Concerning Crumbling Foundations

I am in support of the changes being proposed in the Planning & Development Committee Raised Bill No. 6646
– An Act Concerning Crumbling Foundations.

The changes proposed in Bill 6646 are a small but significant positive step towards real solutions.

Until real solutions are in place most home owners will still not get their homes tested which in turn causes a significant reduction in order of magnitude of the identification of foundation failures that really exist in CT.

I would like to see the following additional changes be considered in the future:

- Expand the CFSIC coverage scope to include the majority of items that are currently identified as not covered under Home Owners Information “3. What We Won’t Pay For”
- Include a surcharge on every yard of concrete that is currently being poured in CT and use it to fund CFSIC.

Everyone who has been affected by the crumbling foundation crisis has their own story here is mine.

CFSIC classifies my home as a Type 1 Severity Class 3 application – the worst case.

In the August of 2017 I noticed cracks in my foundation that were similar to those being reported in local TV broadcasts. I had my foundation checked by Residential Engineering Services LLC and they supported my suspicion that I had a crumbling foundation.

Immediately following that engineering report, I filed a claim with my home insurance carrier AMICA, a report with CT Consumer Protection, and a request of reassessment with the Town of Columbia. AMICA did core sampling of my foundation and provided an engineering report on my foundation but still denied my claim.

In January of 2017 I had Pamela D Toohey, Homeowner Advocate/Crumbling Foundations tour my home and see firsthand the crumbling foundation and more importantly to share with her the financial distress it was causing me and the other victims of the crumbling concrete.

The neighborhood that I live in in Columbia CT that has approximately 90 homes that will potentially be identified in the future as having crumbling foundations. Currently only 2 have been remediated. The majority of the homes in this neighborhood were built by Crossen Builders of Tolland CT and Colonial Builders of Stafford Springs CT. As more of these homes are identified with the problem there will be a significant impact on the tax base for the Town of Columbia CT and a significant negative impact on house prices in this neighborhood.

It is now 2021, four years later, and I am no closer to being made whole again than I was in 2017.

For your consideration, thank you –
Tom McGrath'
Columbia, CT