

Good evening and thank you for taking the time to read my email.. I am writing regarding the hearing on HB6646 and I hope this can serve as my written testimony, but if not, I ask the committee to still read this.

We bought our home in 2014 after falling immediately in love with it. At that time, the crumbling foundation issue was not a major thought in our minds and we did not realize the horrific impact it was to have on homeowners both financially and emotionally. When we were walking the home and property, our minds were not on something we had barely even heard about. Our thoughts were on having a home after a divorce and living with my mother and two young children for almost 3 years. We saw no cracks in the foundation and all looked sound.

As the years went on, we started noticing cracks in the corner of our dining room. Cracks in the ceiling where it met the walls. We thought maybe the house was just settling. We sealed and painted, just to watch the cracks come back larger than ever. We started noticing a shift in door jambs and doors not closing properly. Now years later, we started worrying it may be something more than just a settling home. After tearing down part of the sheet rock in the partially finished basement, our worst fears were right there. Looking at the outside foundation next, we saw the telltale signs of the spider cracks now coming through the "spray over" cement the previous homeowner applied.

Anyone not in this position can't even begin to comprehend the stress of a mortgage and paying every month on a home, and not knowing where the money to fix it will come from.

A child going off to college this year, another in two years, looking forward to retiring and enjoying life, to now know our options are limited and feeling completely alone, lost and unsure how to proceed. We can't even sell our home if we wanted to right now. We are stuck and not sure where to turn.

I hope the pleas of those homeowners affected are heard and there is still help for those of us who pay our insurance, our taxes, and through no fault of our own, find ourselves in a horrible situation with a home that literally feels like it's falling down around us, and just barely getting by financially as it is.

Thank you,

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