

To: Planning & Development Committee Date: 03/12/2021  
RE: Raised Bill 6646

This testimony is in support of Raised Bill 6646.

Everyone who has been affected by the crumbling foundation crisis has their own story- mine is that of the tidal wave to come. Because the tainted quarry was used for concrete aggregate until 2015, and it easily can take 15-25 years to see the inevitable foundation breakdown, this crisis is clearly just at its beginning.

As time continues to pass, the homes built between the late 90's and when the quarry was finally shut down in 2015 will begin to crumble, and there will be hundreds, if not thousands, of new families with no insurance coverage for the catastrophic loss of their home and their economic stability.

As an example: my home, purchased in 2017, built in 2007, shows no signs of deterioration. However, a core test that I requested based on belated suspicion of the seller's motive shows that it is significantly tainted with pyrrhotite. I am a middle-aged woman, divorced, working in retail. I will never be able to cover the cost of replacing the foundation, nor will I be able to afford to sell the house at such an enormous loss and, as it stands now, there are no provisions to help me avoid sinking into massive debt.

And, further, there aren't even (long term) measures to alleviate taxation, or protect against rising insurance premiums due to this issue. This burden on me will ultimately make me a burden on society.

Consider the number of homes that were built in northeastern Connecticut between the mid-90's and 2015, and consider how many foundations were poured by contractors that sourced their concrete aggregate from Becker's Quarry. Translate each of those houses to a family or individual like me and you can see that we are no where near the end of this disaster, therefore it is critical that the measures put in place to assist homeowner's to date are extended to protect those whose homes are affected, though they may not yet be crumbling.

Without such help, there will be so many families in economic crisis that their misfortune will infect the entire region's economy.

My voice is only one. There are many more behind me who don't yet know that their homes are affected, and there are many who know, but are overwhelmed and can't participate in making their voices heard, and there are definitely many that are assuming that the help will be automatic. This one testimony represents multitudes.

**Considering the above, I am writing in support of Raised Bill 6646**

**\*Note regarding extending the reassessment for tax purposes: If a home has a tainted foundation, it has a tainted foundation, no matter how much time has passed since that was discovered. This means that it can't be sold for its original value.**

**If taxation is based on the value of a property (and it is), there is no rational reason that it should be taxed as if it has a foundation that doesn't affect the amount of money that the property is worth.**

**I have a visual Class 1 that has a core test showing enough pyrrhotite that it could not be mortgaged in Canada. Despite the fact that we do not have standards of pyrrhotite acceptability in place in the US, it is obvious that this house could not be sold for its "normal" value, given the assumption of a savvy buyer and/or an ethical seller. Therefore, it should not be taxed as if it could be.\***

For your consideration, we all thank you-

Kristin Smith  
Ashford, CT