

CRUMBLING FOUNDATIONS

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BACKGROUND:

Upwards of 35,000 homes in parts of the northern and eastern sections of Connecticut are facing a potentially devastating issue due to the presence of a naturally occurring iron sulfide originating from a quarry in Willington. The mineral—pyrrhotite—causes the slow deterioration of concrete foundations when it's exposed to oxygen and water. While the presence of pyrrhotite indicates the potential for concrete deterioration, its existence alone does not necessarily cause it. Homes and structures in approximately 36 towns may be affected by what appears to be a slow moving natural disaster. As a structure continues to deteriorate, it often becomes unsound. Cracking, flaking, bowing, and separation of the concrete has already appeared in many residential developments, including condominiums and Plan Unit Developments, built between 1983 and 2011.

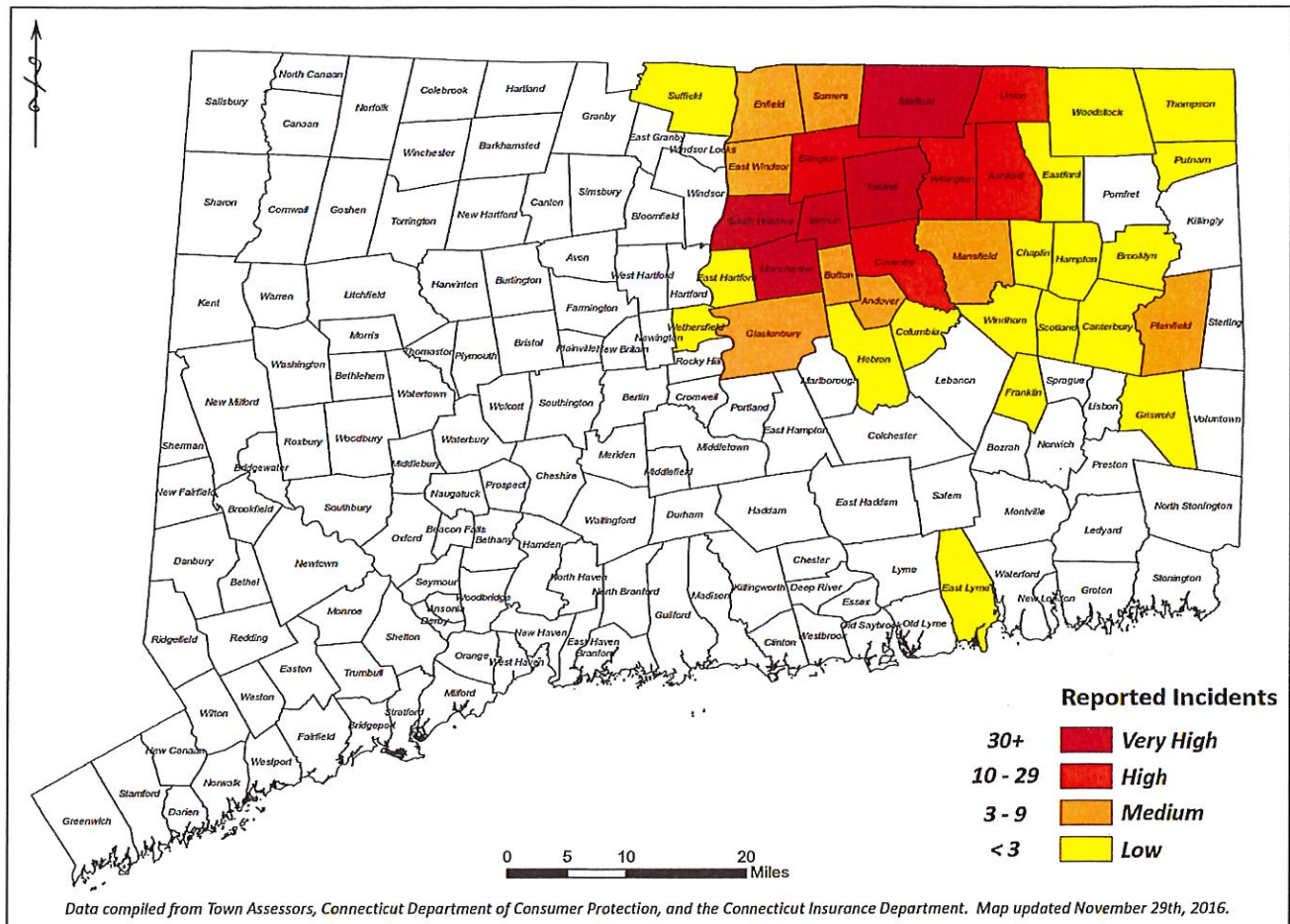
The cracking starts small and can take more than a decade to appear. For homes with existing deterioration, the presence of pyrrhotite can—in some circumstances—be determined by visual inspection alone, chiefly because this kind of deterioration forms a unique cracking pattern. Cracks to be concerned with are ones that go horizontal or splinter out like a web. A rust color or white powder may appear. For finished basements, the drywall may need to be removed to examine the concrete, although the damage is often visible on the outside of the home.

The damage is irreversible. The most effective repair is to replace the existing foundation with a new one that does not contain pyrrhotite. Foundation repairs differ in costs based on multiple factors, but current estimates range between \$150,000 and \$250,000 per home.

Homeowners in northeastern Connecticut who believe they are affected by a crumbling foundation may consider a VISUAL or CORE test of their foundation. **At this time, the only test that determines the definite presence of pyrrhotite is CORE testing.** The Capitol Region Council of Governments (CRCOG) is assisting the state with providing testing reimbursements: VISUAL inspections 100% up to \$400 and CORE testing 50% up to \$2000. The following site provides inspection resources: <http://crcog.org/crumbling-foundations>. CRCOG can also be contacted at 860-724-4277. Once the foundation has been inspected, an application for testing reimbursement can be completed at: www.foundationtesting.org. Homeowners in Coventry, Columbia, Tolland, Ashford, Bolton, Union and Willington who wish to have their foundations tested, should contact their municipal official. Funding through a Community Development Block Grant has been provided to these municipalities for testing.

Moving forward, with proof of the presence of pyrrhotite, an application for funding assistance from the state's *Captive Insurance Fund* can be completed. The Captive Insurance Fund is being established through \$100 million in state bonding (\$20 million/year for the next 5 years), and will provide grants/loans/reimbursement for foundation replacement and/or repair, to those who qualify. This insurance fund is in the process of being formed, with the anticipation of being fully accessible by July of 2018. The Department of Housing site will be providing updated information as it becomes available. Continue to check the *Crumbling Foundation* icon on the Department of Housing site: www.ct.gov/doh.

Town's Identified by CROG as having been impacted by Crumbling Foundations



CRCOG Crumbling Foundations Testing Reimbursement Program

foundationtesting.org

Program Overview



This is a reimbursement program for visual inspection and core testing for failing concrete foundations due to pyrrhotite.

The state has allocated \$5,000,000 in bond funding to cover this program for homeowners who may or may not be impacted with failing foundations.

This program is administered by the Capitol Region Council of Governments (CRCOG) through the Department of Housing.

Who is eligible?



What kind of tests?

- Visual Inspections (by a licensed engineer)
- Core tests (up to 2 cores)
- Inspections or tests performed after July 1, 2015



How much is reimbursed?

- Visual Inspections: 100% up to \$400
- Core testing: 50% up to \$2,000



Who / Which Homes?

- Homeowners (including condos and PUD's)*
- Homes or additions built on or after 1983
- Homes within 20 miles of 10 Meadow Lane, Stafford, CT**

* The owner of the foundation must apply for reimbursement. For Condos and PUDs the owner of the unit is not necessarily the owner of the foundation.

** This is JJ Mottes' address. Homes outside of the 20 mile radius **may** be considered at a later date and will be put on a waiting list.

How do I apply?



foundationtesting.org

On-line applications will be processed more quickly than paper applications.



Foundation Testing, CRCOG
241 Main Street, 4th Floor
Hartford, CT 06106

Please send a self-addressed stamped envelope to the address above for the paper form.



You will need:

- A copy of the report
- Proof of homeownership (for Condos, proof you own the foundation)
- Invoice or documentation of the costs
- Pictures, if the report did not include pictures
- For additions, documentation of when the addition was built