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STATE OF CONNECTICUT
DEPARTMENT OF HOUSING



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CRUMBLING FOUNDATIONS

Frequently Asked Questions

Should I be concerned with cracks in my foundation?

- Horizontal, vertical and/or cracks splintering out like a web may be due to a mineral in the concrete’s aggregate, called pyrrhotite. When exposed to oxygen and water, this mineral can cause cracking and flaking of concrete walls/flooring, resulting in what is identified as a “Crumbling Foundation”.

What is the acceptable level of pyrrhotite that can be in a foundation without having to worry about the foundation deteriorating?

- Connecticut has not established a standard for an acceptable level of pyrrhotite.
- If the Army Corps of Engineers, the National Institute of Standards & Technology (NIST), or any other bureau establishes a standard, then sellers of such concrete will be required to provide written notice of compliance.

Which towns have been impacted by crumbling foundations?

- To date, 41 towns have been identified as having homes impacted with crumbling foundations.
- See map by [clicking here](#).

Should I file a complaint about my crumbling foundation with the Department of Consumer Protection (DCP)?

- If your foundation has tested positive for pyrrhotite, you should register a complaint with DCP, as they are keeping a record of the number of homes impacted by crumbling foundations; information filed with DCP remains confidential for 7 years.
- You can file at: <http://www.portal.ct.gov/dcp>

Should I file a claim with my insurance company?

- Yes; if your foundation is crumbling due to the presence of pyrrhotite, a claim must be filed and denied by your insurance company before applying for financial assistance to replace your foundation

I think I might have a crumbling foundation. What should I do?

- Have your foundation tested for the presence of pyrrhotite.
- Apply for testing reimbursement at www.foundationtesting.org.
- If pyrrhotite is present, file a complaint with DCP by accessing this link: <http://www.portal.ct.gov/dcp>.
- If pyrrhotite is present, contact your municipality for a reassessment of your home.
- If pyrrhotite is present, file a claim with your insurance company.
- If pyrrhotite is present, access the Connecticut Foundation Solutions Indemnity Company, Inc. (CFSIC) online website for information regarding funding for foundation replacement.
 - NOTE: the CFSIC is still in the process of being formed.

How can I find a licensed engineer to inspect my foundation and/or a contractor to replace my foundation?

- The Capitol Region Council of Governments (CROCG) has put together a qualified vendor list for those wishing to have their foundation inspected or replaced. You may find that list, and accompanying information, on CROCG's website at <http://crocog.org/>.
- Homeowners may verify the licenses or registrations of home improvement professionals such as home improvement contractors and professional engineers at www.elicense.ct.gov.

Should I have VISUAL or CORE testing performed on my foundation?

- The engineer's report from a **VISUAL** test, will indicate whether the inspector believes, by way of observation and prior experience, the foundation's cracking is due to incompatible materials used in the concrete mix.
- **CORE** testing will indicate the definite presence, or absence, of pyrrhotite and the percent of pyrrhotite that exists.

Can I receive reimbursement for testing?

- VISUAL testing is reimbursable 100% up to \$400.
- Up to 2 CORE tests are reimbursable 50% up to \$2000.
- Community Development Block Grant (CDBG) funding is available for CORE testing within the towns of Coventry, Columbia, Tolland, Ashford, Bolton, Union and Willington. Contact a town official for information regarding this testing fund.

How long does it take to receive the results from CORE testing and what is the cost?

- CORE testing usually takes 2-6 weeks and can cost anywhere between \$1400-\$4,000 depending on how many samples are being sent for testing, and where they are being sent.

How much does it cost for a VISUAL test?

- Costs can range from \$400 - \$700, depending on the engineering firm conducting the inspection.

Can I receive reimbursement for both VISUAL and CORE testing?

- Yes, you can apply for reimbursement for both tests as long as the foundation has not previously been tested and a reimbursement has not been issued.

I have an addition which was put on my home. Can I receive testing reimbursement for the addition?

- Reimbursement will be paid for additions that are attached to the house, which would include attached garages.

Can I receive reimbursement for testing a detached garage?

- A detached garage is not eligible for reimbursement.

I live just outside the 20 mile radius. Can I still apply for reimbursement?

- Apply for reimbursement at <https://www.foundationtesting.org/>.
- Applications outside the radius will be reviewed accordingly for a possible *Radius Waiver*.

I am thinking of purchasing a home which has not been tested. If I have testing done, can I receive reimbursement?

- Reimbursement is only available to an owner of a home. If you purchase the home, you may then apply for a reimbursement.

Will the state directly reimburse the contractor who conducted the foundation test?

- No; you must pay for the testing costs upfront—unless CDBG money is being used, as described above.
- You may apply for reimbursement of the testing by going to <https://www.foundationtesting.org/>.

Can I have testing done on a house that I am renting to tenants or do I have to live in it?

- Yes; testing is not limited to the owner's primary residence.

Can testing be reimbursed to a renter, or just an owner?

- Testing is only reimbursable to the homeowner.

To receive a reimbursement, does my home have to test positive for pyrrhotite?

- No; reimbursement will be provided whether pyrrhotite is present or not, provided all testing requirements are met: <https://www.foundationtesting.org/>.

Where can I get more information about testing reimbursement?

- You can send an email to: <https://www.foundationtesting.org/>.
- You can place a phone call to CRCOG at (860) 724-4277.

Is there a list of homeowners with crumbling foundations being maintained by the state?

- The Department of Consumer Protection (DCP) is the only state agency maintaining a list of those homeowners who have filed a complaint regarding a crumbling foundation. This list allows DCP to track the scope of who is impacted. This list is used for no other reason and is protected from disclosure under the Freedom of Information Act for seven years.

Can my insurance company cancel my policy because of a crumbling foundation?

- Insurance companies cannot cancel or refuse to renew a homeowner's policy due to a crumbling foundation.
- If you believe this has happened to you, you should file a complaint with the Connecticut Insurance Department: <http://www.ct.gov/cid/cwp/view.asp?q=254352>

Will the taxes on my house be reduced because I have a crumbling foundation?

- Yes; this has been legislated in [PA-16-45 Sec. 2](#).
- Homes will be reassessed based on the structural engineering reports you present to the town.
- Towns must reassess your house within 90 days from the receipt of the report, or the following assessment year.
- Reassessments are valid for five (5) years.
- The homeowner must notify the municipality within 30 days of any repair or replacement of foundation.

Can an insurance company refuse to insure me as a NEW policyholder because of a crumbling foundation?

- Possibly, insurance coverage can be denied based on the specific underwriting requirements of an individual insurance company.

My foundation has tested positive for pyrrhotite and I will be replacing it. Is there any funding to help homeowners with this expense?

- The State of Connecticut has established a \$100 million insurance fund (\$20 million/year over 5 years) to assist homeowners with foundation replacement.
- This fund will be overseen by the **Connecticut Foundations Solutions Indemnity Company, Inc. (CFSIC)**.
- Legislation has recently passed imposing an annual \$12 surcharge on homeowner policies for 10 years, resulting in an estimated \$9 million/year.

When can I apply for funding from the CFSIC?

- CFSIC is expected to be fully operational in the FALL of 2018.

What is the Crumbling Foundation Solution Indemnity Company (CFSIC) website?

- CFSIC is still being formed, the website is expected to be developed soon.

How do I receive reimbursement costs for a foundation that I already replaced?

- CFSIC will make information available once they are fully operational.

How do I receive funding to replace a crumbling foundation?

- CFSIC will make information available once they are fully operational.

Is funding through the CFSIC available on a first come, first serve basis?

- CFSIC will make information available once they are fully operational.

What are the requirements to be eligible for funding from the CFSIC to replace a crumbling foundation?

- CFSIC will make information available once they are fully operational

I have had my foundation replaced. Can I deduct the cost as a Property Casualty Loss on my federal tax form?

- The following is a presentation from one of the congressional offices regarding the Property Casualty Loss Deduction: [Deteriorating Residential Concrete Foundations PowerPoint Presentation / Deteriorating Residential Concrete Foundations - Statutory Reference](#)
- For information or questions on this presentation, please contact Congressman Joe Courtney's office at 203-415-1015 or 860-886-0139.

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