



[www.tolland.org](http://www.tolland.org)

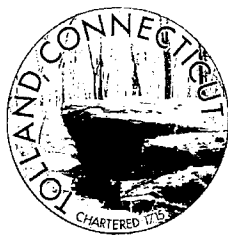
TOWN of TOLLAND/ 21 Tolland Green, Tolland, CT 06084

April 2016

Recently the Town of Tolland along with the Towns of Ashford, Coventry, Mansfield and Willington called a Public Information Session on Crumbling Foundations as we are very concerned about this issue and the negative impact it can have on our residents.

We have assembled a packet of what we have to date concerning this issue that we hope will be of some help to residents who may have or think they may have a crumbling foundation.

We will keep our website updated with any new information. Please sign up for Tolland Notifications at [www.tolland.org](http://www.tolland.org) so that updates will be sent to you.



**TOWN of TOLLAND/ 21 Tolland Green, Tolland Connecticut 06084**

Steven R. Werbner  
Town Manager  
(860) 871-3600  
swerbner@tolland.org

April 14, 2016

Dear Resident;

Here in Tolland, we are committed to continuing our work with state and federal officials to seek solutions to the challenges presented by the crumbling concrete foundations issue in Eastern Connecticut. Many affected homes were built in the 1980s and 1990s. Today, we're writing to update you on our progress, and to ensure you have the most current information about the state's investigation.

In July of 2015, Governor Malloy called on the Department of Consumer Protection (DCP) and the Office of the Attorney General to conduct an investigation into the cause of these crumbling foundations. The Department of Consumer Protection has authority under the Connecticut Unfair Trade Practices Act (CUTPA) to investigate unfair trade practice cases. The goal of the investigation is to determine the cause of the crumbling foundations in Eastern Connecticut, which may allow us to have evidence to present in court alleging that a specific party is at fault.

As a part of this investigation, the state has hired a civil engineer whose area of expertise is concrete. This expert and his team have started taking core samples from crumbling foundations in Eastern Connecticut and are testing and analyzing them to determine the cause of the deterioration and to determine how many homeowners may be impacted.

DCP's investigative team has talked with well over 300 individuals including homeowners, contractors, engineers and other experts to contribute to the most complete investigation possible. DCP has also issued 29 subpoenas to insurance companies with the goal of obtaining any information to add to their investigation. The inquiry of the insurance companies is not directed at them as parties of interest, but rather is intended for information-gathering purposes.

In addition to the CUTPA investigation, the Office of Policy and Management, the Insurance Department, Department of Banking, the Department of Housing and the Department of Administrative Services along with municipal, state, and federal officials have been collaborating with DCP's investigative team since July to provide resources to homeowners and to craft potential solutions to this problem so homeowners can be helped as soon as possible.

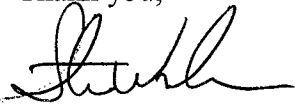
We do expect some preliminary results from the investigation late this spring, and expect a final report on the scientific testing taking place this fall. Our team here in Tolland is committed to continue conversations with our state and federal partners to find the best solutions with the information currently available.

If you are looking for more information and advice regarding crumbling foundations, or to file a complaint, you may visit the Department of Consumer Protection's dedicated webpage at [www.ct.gov/DCP/concrete](http://www.ct.gov/DCP/concrete), or email [dcp.concrete@ct.gov](mailto:dcp.concrete@ct.gov). You may also refer to the informational brochure included in this mailing. Please join us at our next public event:

**Public Information Session on Crumbling Foundations**

E. O. Smith High School Auditorium  
1235 Storrs Road  
Storrs-Mansfield, CT 06268  
Wednesday, May 11, 2016, 6:30 PM

Thank you,



Steven R. Werbner  
Town Manager

# Background on Crumbling Foundations in Connecticut

The Connecticut Department of Consumer Protection is here to provide homeowners and professionals with information and resources that can help determine if a concrete foundation is failing, and help find potential options for repair.

In July of 2015, Governor Malloy called on the Department of Consumer Protection and the Office of the Attorney General to conduct an investigation into crumbling foundations. The Insurance Department and Department of Banking, along with federal, state and municipal officials have been collaborating with DCP's investigative team since July 2015 to provide resources to homeowners and professionals.

All up to date information on our on-going investigation for consumers and professionals can always be found at [www.ct.gov/DCP/concrete](http://www.ct.gov/DCP/concrete).

## Connecticut Department of Consumer Protection

Phone: 860.713.6100  
Toll Free in CT: 800.842.4649  
[dcp.concrete@ct.gov](mailto:dcp.concrete@ct.gov)  
[www.ct.gov/DCP/concrete](http://www.ct.gov/DCP/concrete)

 [facebook.com/ctdcp](https://facebook.com/ctdcp)

 [@ctdcp](https://twitter.com/ctdcp)

 [@ctdcp](https://www.instagram.com/ctdcp)

## Connecticut Department of Consumer Protection

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## Crumbling Concrete Foundations

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What you can do if you think  
your home may be affected

# DCP Complaint Center

If you wish to file a complaint with the Department of Consumer Protection, you may do so by completing and returning a [complaint form](#) through mail or email.

When you fill out your complaint form it is important to have as much information as possible. You may also include pictures, or other evidence from your foundation to show the issues you may have.

If you don't have answers to all questions on the form, fill out the form as completely as you can and submit it. It's okay if you need to leave something blank. We ask the questions on this form so we can have as much information as possible to contribute to our investigation.

## For Professionals

We know part of the solution to this challenge is working with professionals such as real estate agents, engineers, home inspectors, home improvement contractors and others. All information available to homeowners who may be affected is also available to professionals who would like access to it. Professionals can also find all available information at [ct.gov/DCP/concrete](http://ct.gov/DCP/concrete).

## Support from the Insurance Department

The Insurance Department has [notified insurance companies](#) that they cannot cancel or non-renew a homeowner's policy due to a crumbling foundation.

The Insurance Department is also advising homeowners to read their policies, particularly the section titled "Duties After Loss." That section explains the process that a policyholder needs to follow when notifying his or her insurance company of damage or a loss. The homeowner's policy also provides information on the timeframe a policyholder has to file a lawsuit against the company should he or she choose to do so.

If you have questions about your policy, you are encouraged to contact the Insurance Department at [cidca@ct.gov](mailto:cidca@ct.gov), or call 800-203-3447.

## Home Purchases & Inspections

The Department of Consumer Protection issued an [advisory to home inspectors](#) in August of 2015 that reminds inspectors what needs to be examined in a home inspection, and discusses signs of crumbling foundations.

If you are purchasing a home, make sure that the owner you are purchasing the home from has filled out the [Residential Property Condition Disclosure Report](#) completely.



[About Joe](#) [How Can I Help?](#) [Issues](#) [Press](#) [Schedule a Meeting](#)



April 8, 2016

Dear Mr. Werbner,

Over the last two years, an alarming number of home owners in central and northeastern Connecticut have discovered that the foundations of their homes have been deteriorating and threatening the structural integrity of their house.

After media reports appeared last year regarding this problem, my office began to receive calls from constituents asking for help. During that time, I visited a number of homes in Willington and Vernon to see the issue firsthand. Like many who have witnessed this problem, I was shocked at the degree of the damage many of these homeowners are already facing. Indeed, some of these homes are in the neighborhood I live in Vernon and have affected family relatives.

Over the last four months, my staff and I have attended several public meetings in Vernon, Stafford Springs, and Tolland to learn more about the extent of the problem. In addition, I have spoken to some of the attorneys who are handling pending legal claims for residents seeking compensation for the damage. I have also worked closely with a number of the leading advocates, especially Connecticut Coalition Against Crumbling Basements, who have been doing a great job of organizing public forums and engaging elected officials.

Clearly, the message I have received, as well as other local, state and federal officials, is that there is potentially a widespread impact on the real estate market in both Hartford County and Tolland County. This is a critical situation for middleclass homeowners because a home is often the largest asset a person or family will ever own. Over the last several months, I have been working closely with state officials like Lt. Governor Wyman, members of the Connecticut General Assembly, and Jonathan Harris, Commissioner of the Connecticut Department of Consumer Protection on this complicated problem.



*Congressman Courtney speaking at a public forum on crumbling foundations at Vernon Center Middle School on November 21, 2015.*

Right now, a vigorous three-pronged investigation led by Commissioner Harris and Connecticut Attorney General George Jepsen is underway to determine the law and the facts in order to institute a plan for moving forward. The first task is to definitively identify the cause of the deteriorating concrete used in the home foundations. Consumer Protection has taken numerous core samples, and thorough testing is underway. That analysis, which is expected to be completed by the fall, should help determine the scope of the problem, and the scale of the response that will be needed.

Over the last few months, my staff has been working with the Congressional Research Service and federal agencies to find possible federal programs that may be applicable in this case, including federal housing programs, aid through emergency response and small business agencies, as well as insurance-based and legal options. While it is too early to rule options in or out in, it is clear that this problem is going to require a robust and coordinated response at a number of levels. I will continue working with state and federal agencies to determine what government aid may be necessary once the investigation is finalized.

One of the most critical issues right now is obtaining an accurate assessment of how many homeowners may be impacted by crumbling foundations, and to determine how widespread the problem is across the state. To date, only a relatively small number of homeowners have registered with DCP – without more information on how many homes are impacted and the conditions they are facing, efforts secure help and support for homeowners will be more difficult. Governor Malloy [recently said](#): “I understand that it’s very hard for people who are having [this] problem to come forward and register, but I don’t know how we’re going to resolve this if we don’t start putting our arms around the size of the problem.”

We need every homeowner who has reason to believe that their home could have a deteriorating foundation to register with the Connecticut Department of Consumer Protection (CDCP) by filling out a complaint form through their website: [www.ct.gov/DCP/concrete](http://www.ct.gov/DCP/concrete). In addition, CDCP has [created an online information sheet](#) with basic resources that homeowners should be aware of if they believe they have an affected foundation.

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**Crumbling Concrete Foundations**

What you can do if you think your home may be affected

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[Click here to view a information sheet on 'crumbling foundations' for homeowners provided by CDCP.](#)

I will be sure to keep you updated as further information or resources for homeowners become available. In the meantime, I have posted a list of resources for residents affected by this issue on my website, which you can find here: <http://courtney.house.gov/crumbling-concrete-foundations/>. For assistance, you may call the Connecticut Department of Consumer Protection at 1-800-842-2649, or email them at [dcp.concrete@ct.gov](mailto:dcp.concrete@ct.gov). Please also contact my Norwich office at (860) 886-0139 if I can be of any assistance or you have any questions.

Sincerely,

Joe Courtney  
Member of Congress

**Washington Office**  
2348 Rayburn HOB  
Washington, DC 20515  
(202) 225-2076  
(202) 225-4977 fax

**Norwich District Office**  
55 Main Street, Suite 250  
Norwich, CT 06360  
(860) 886-0139  
(860) 886-2974 fax

**Enfield Office**  
77 Hazard Ave, Unit J  
Enfield, CT 06082  
(860) 741-6011  
(860) 741-6036 fax

# Tolland Building Department

## Information on Failing Concrete Foundations

Please understand that we generally do not have any information regarding where the concrete used to construct your house was purchased from. Anyone wishing to view their street file is welcome to do so.

There are two main ways to replace a foundation:

- 1) One is to completely raise the house up off the old foundation a few feet, remove the old foundation and pour a new one in the same spot, then lower the house back down. In this scenario, you would have to move out of the house for about a month or so.
- 2) The other method is to replace the failed walls in sections. This does not require jacking up the house but does involve removing any decks, patios, landscaping and earth within 6 feet or so of the outside of the existing foundation walls. You usually can, if your contractor allows it, live in the house while the construction is happening.

There are contractors in the area that specialize in replacement of failing foundations. You should ask for references and proof of insurance and licensure.

The Building Official and his staff are more than happy to assist you with any questions you may have about this very daunting issue. The Building Official can be reached at (860) 871-3601 and is typically in the office to answer questions 8:00 AM-10:00 AM and 12:00 PM- 2:00 PM Monday through Thursday and additionally 6:00 PM-7:30 PM on Thursdays.

Helpful links:

<http://www.ct.gov/dcp/cwp/view.asp?a=1625&Q=569328>

<http://www.ct.gov/dcp/lib/dcp/ConcreteBrochure.pdf>

<http://www.ct.gov/dcp/lib/dcp/pdf/publications/2016concretebrochure.pdf>

<http://cthousegop.com/2016/03/crumbling-foundation-update/>

<https://courtney.house.gov/services/crumbling-concrete-foundations>

<http://ctsenaterepublicans.com/2015/09/crumbling-foundations-homeowners-say-mottes-interview-raises-more-questions-nbconnecticut-com/#.Vwu9nPkLcu>

<http://cthousegop.com/2016/03/76474/>



# Tolland Assessor's Office

## Information on Failing Concrete Foundations

The Town of Tolland has become aware of the issue of failing concrete. As the Town Assessor, I have received several complaints about the issues with concrete foundations and how it has affected people's lives. We have a process that would allow property owners to reduce their assessments. The Board of Assessment Appeals meets in March on an annual basis to hear appeals for those who feel that their properties are overvalued for various reasons. Property owners need to file with the Assessor's Office by February 20th in any given year for the BOAA. If you would like to appeal your assessment for the 2016 grand list year, which is the 2017 fiscal year, the address below is the link to the form.

[http://www.tolland.org/sites/tollandct/files/uploads/boaa\\_form.pdf](http://www.tolland.org/sites/tollandct/files/uploads/boaa_form.pdf)

If you have any questions or would like to be put on a list for us to send you a reminder next year, please let us know.