



DEPARTMENT OF CONSUMER PROTECTION

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Awareness & Prevention

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To Reach Us:

Within Hartford Area
and Outside Connecticut
860-713-6100

Toll-Free in Connecticut
800-842-2649

[Hours, Location & Directions](#)

About Concrete Foundations and our Investigation

Background on Crumbling Concrete Foundation in Connecticut

The Connecticut Department of Consumer Protection is here to provide homeowners with information about resources that can help determine if their concrete foundation is damaged, 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, Department of Banking, Department of Administrative Services, and the Department of Housing along with state, municipal and federal officials have been collaborating with DCP's investigative team since July to provide resources to homeowners.

Cracks may take ten or more years after the foundation is poured to develop. Many of the homes with damage were built in the 1980's and 1990's.

Looking for more information? We have two informational brochures out you can feel free to distribute and use for your own reference.

- [Concrete Foundations: Information and Quick Facts](#)
- [Crumbling Concrete Foundations: What you can do if you think your Home may be Affected](#)

What you can do if you Believe your Home is Affected

Talk with a professional engineer about testing the concrete in your home for damage, and their recommended next steps for repair.

You can verify that your professional engineer is licensed, and your home improvement contractor is registered at www.elicense.ct.gov.

During conversations with experts about potential damage to your foundation, make sure you reference cracks in your foundation walls and floor individually. This will help the experts provide you with an adequate recommendation for repair.

If you have other questions or need support, please contact the Department of Consumer Protection at dcp.concrete@ct.gov.

You may also call the Insurance Department with insurance related questions or complaints specific to your policy with the information below under "Insurance Related Questions or Complaints."

How to File a Complaint with the Department of Consumer Protection

If you have reason to believe your home's foundation is deteriorating due to potentially faulty concrete, you may wish to file a complaint with the Department of Consumer Protection by completing and returning [this complaint form](#) through mail or email.

When you fill out your complaint form, it's important to have as much information as possible about your home. You may also wish to 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 a lot of questions on this form because the more evidence and information we have that can contribute to the on-going investigation, the better.

What to do if you have Insurance Related Questions or Complaints

October, 2015: [Notice from the Insurance Department regarding cancellations and renewals](#)

The above notice informs insurance companies that they **cannot cancel or non-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 Insurance Department.

The Insurance Department is also advising homeowners to read their policies, particularly the section titles

"Duties After Loss." That section explains the process that a policy holder needs to follow when notifying his or her insurance company of any 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.

Residents are encouraged to email individual insurance related questions to cid.ca@ct.gov, or call the Insurance Department at 800-203-3447.

The Latest Update from our Investigation Team

The state has hired a civil engineer whose area of expertise is concrete. Our 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 help determine how many homeowners are impacted. *Our expert is on schedule to share preliminary results from this testing in the **late spring of 2016**.*

As part of our investigation, representatives from our agencies have spoken with well over 300 people, including homeowners, contractors, engineers, and other industry experts, to gather information and to further our understanding of the scope of the concrete problems.

The Department of Consumer Protection has issued 29 subpoenas to insurance companies with the goal of obtaining any information to support our investigation. At this time, the inquiry of the insurance companies is not directed at them as parties of interest, but rather is intended for information-gathering purposes.

Home Purchases and Inspections

The Department of Consumer Protection issued an advisory to home inspectors in **August of 2015** that reminds inspectors what they need to examine in a home inspection, and discusses signs of crumbling foundations. [That advisory can be found here.](#)

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

Press Releases

November, 2015: [Check out our latest press release on the investigation's progress](#)

Beware of Scams

Make sure you're using a registered and reputable contractor. Anyone contacted by a contractor offering to repair or replace faulty concrete should be wary of possible scams. [Read more here.](#)

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