

## **Crumbling Concrete**

### **Please SUPPORT SB 806, Establishing the Crumbling Foundation Assistance Program and Assisting Homeowners with Crumbling Foundations (Passed Public Safety 19-6)**

SB 806 provides a financial framework to assist homeowners with grants and loans to repair or replace crumbling foundations caused by the natural mineral pyrrhotite that came from one aggregate gravel pit used in a company's concrete mix. The concrete used in residential and commercial buildings over a span of years from the 1980s to 2000's has exhibited severe cracking and crumbling.

The bill (1) establishes a Crumbling Foundations Assistance Fund, administered by Capitol Region Council of Governments (CRCOG), (2) authorizes the existing quasi-state agency, CT Health and Education Facilities Authority (CHEFA) to issue bonds on behalf of municipalities to abate foundation problems, (3) authorizes CRCOG to establish a low-interest loan program with the CT Housing Finance Authority (CHFA), (4) requires Dept of Housing (DOH) to establish an interest rate reduction program for homeowners repairing crumbling foundations, (5) adds a \$12 annual surcharge on residential property insurance policies, including renter's policies, for an eight year period, to raise seed money for the new Assistance Fund, (6) creates a 13 member Assistance Fund oversight board, (7) authorizes municipalities to waive building permit fees for foundation repairs, and (8) requires the state to waive the education fee added onto building permit fees.

- SB 806 is a good start to providing financial assistance to homeowners faced with this devastating issue that financially and emotionally is destroying families' futures.
- This issue is causing upheaval in the real estate market in the northeast quadrant of the state and, left unaddressed, will spread adverse consequences across the state. The State needs to come together as a single community to help with this natural, albeit slow moving, disaster.
- We continue to believe, also, that the state should not give up on seeking funds from FEMA because the issue was caused by a natural mineral that could not have been avoided.

### **Please OPPOSE HB 7175, Testing of Natural Gravel Aggregates for the Presence of Pyrrhotite (Passed P&D 22-0)**

Trying to prevent future issues from occurring is, of course, a desired goal of everyone. But HB 7175 is not the solution. It will cause untold disruption and enormous costs and delays to all concrete and home building businesses across the state.

- HB 7175 requires impossible tasks. There is no accepted method for testing aggregates for pyrrhotite, certainly not to the accuracy prescribed in the bill.
- There are no commercial testing labs that can perform such tests. Petrographic analysis (looking at cured concrete under a microscope) is subjective. It is not possible to quantify a percentage of pyrrhotite to any level of certainty and the bill at subsection (e) requires testing AFTER a foundation is poured.
- The cost of testing is unclear given the problems mentioned above.
- Nobody knows how much pyrrhotite in concrete is "too much." Only ONE aggregate gravel pit used by ONE concrete company caused this issue. No other foundation problems using concrete mixed with aggregate from countless other gravel pits across CT and the nation have been reported. **The solution is obvious: Simply prohibit aggregates from the ONE known gravel pit from use in concrete mixing – the state has to do this; the private sector cannot due to antitrust liability.**