CRUMBLING FOUNDATIONS
DEFECTIVE CONCRETE
JUNE 6, 2018
PRESENTATION PANEL

• Moderators: Betsy Quist, Assessor Town of Woodbridge
  Shelby Jackson, Assessor Town of Wallingford

• Pauline Yoder, CRCOG

• Ralph Tulis, P.E, Structures Consulting

• Mary Huda, Assessor, Town of South Windsor & Union

• Jason Lawrence, Assessor, Town of Tolland

• John Rainaldi, Assessor, Town of Manchester
WHAT IS THE ISSUE?

- Concrete cracks. This is normal. Residential concrete foundations have minimal (if any) steel reinforcing that would reduce or control this.

- Residential concrete foundations are generally not constructed using the same methods and attention to detail found in commercial structures.

- The crumbling foundations issue extends beyond normal cracks, and can be exacerbated by less than ideal construction practices.
WHAT IS THE ISSUE? – PYRRHOTITE

• What is Pyrrhotite? (pier-row-tight)
  • is an iron sulfide mineral with the formula Fe_{(1-x)}S.
  • is a rather common trace constituent of mafic igneous rocks.
  • the Willington quarry has an abundance of gneiss, which is a common type of rock formed by metamorphic processes from pre-existing formations that were originally either igneous or sedimentary rocks.
  • Pyrrhotite has variable composition as evidenced by the chemical formula above. This author believes that this influences the propensity of some pyrrhotite forms to degrade more than others.
WHAT IS THE ISSUE? – WHAT HAPPENS?

• The problem is an expansive phenomenon known as Internal Sulphate Attack (ISA).
  • The particles of pyrrhotite included in the aggregates oxidize, producing iron hydroxides and sulphates.
  • The sulphates react with calcium and the aluminates from the cement paste to form expansive secondary ettringite.
  • The rate and overall effects of the ISA are affected by the interaction between the particle and the surrounding host rock that forms the aggregate.
  • Factors such as the pyrrhotite concentration in the host rock and the oxygen access (oxidizing agent) may affect the oxidation process.
WHAT IS THE ISSUE? – FACTORS

- Engineers, contractors, and others agree that rate and degree of degradation of concrete containing pyrrhotite-bearing aggregate varies and is likely influenced by:
  - The amount and composition of the pyrrhotite in the aggregate.
  - Exposure to moisture, even perhaps the initial mix water (i.e. too much).
  - Management of storm water, i.e. roof gutters and lot drainage.
  - Exposure to, and continued access to oxygen.
  - The surrounding property’s environment.
  - Effectiveness of the foundation’s waterproofing coating.
  - Misdirected lawn sprinklers may exacerbate the situation.
  - Age of the foundation – perhaps more related to the mix design and construction practices at the time of construction.
WHAT IS THE ISSUE? – OTHER ISSUES

• While the pyrrhotite problem often presents as ‘map’ or ‘spider’ cracking, there are other problems that can cause similar appearance:
  
  • Akali-silica reaction (ASR). A slow-moving expansive reaction caused by the highly alkaline cement paste and the reactive silica found in many common aggregates, given sufficient moisture. This causes expansion of the aggregate by the formation of a gel of sodium silicate. This gel swells and increases in volume when absorbing water and exerts an expansive pressure inside the aggregate, causing spalling and loss of strength of the concrete, finally leading to its failure.
  
  • Alkali-carbonate reaction (ACR) is observed with certain dolomitic rocks. The effect is similar to ASR, but its occurrence is rare.
  
  • Crazing, a surface appearance in slabs resembling alligator hide. It is associated with early surface drying or cooling, causing the immediate surface to shrink differently than the underlying concrete.
The general consensus is that most of Connecticut’s defective concrete is caused by pyrrhotite-bearing aggregate in the concrete.

There are also a number of foundations that simply have poor quality concrete, whether it be from adding too much water at the site, or concrete that has been ‘retempered’ and supplied as ‘new’ (more of an issue with homes built in the 1980s).
HOW BAD CAN IT BE?

• What if this was your house?
HOW BAD CAN IT BE?

• Or if this was your house?
HOW BAD CAN IT BE?

- Or this was?
HOW BAD CAN IT BE?

Or this was?
HOW BAD CAN IT BE?

Or this?
HOW BAD CAN IT BE?

• Or THIS?
HOW BAD CAN IT BE?

- What if your foundation had a crack like this?
HOW WIDESPREAD IS THE ISSUE?

• The problem is big

• Really big!

• To date, there are believed to be 42 Connecticut municipalities that have properties with defective concrete used in their foundations.
HOW WIDESPREAD IS THE ISSUE?
WHERE IS THE ISSUE?

- Virtually all of Tolland County
- Virtually all of Windham County
- Most of Hartford County, east of the River
- There are also reported properties in some towns in New London County, and one town in Litchfield County.
HOW DO YOU GET COUNTED?

FOR MUNICIPALITIES FACING CRUMBLING FOUNDATIONS

Residents of more than 30 municipalities in Central and Eastern Connecticut are facing crumbling foundations.

#1 What is it?
Crumbling foundations is caused by a mineral called pyrrhotite that is found in a quarry in Willington, CT (temporarily shut down for residential use as of May 2016). When exposed to water and air, the concrete starts to crack and eventually, it will crumble. This happens through no fault of the homeowner.

#2 What is required?
As of October 1, 2016:
1. The building owner must collect the names of the concrete provider;
2. All residential buildings to be reassessed based on structural engineering reports and the reassessment to take place 30 days from the receipt of the report or the following assessment year. The reassessment is valid for 5 years. The homeowner must notify the municipality within 30 days of any repair or replacement.

#3 Where can a town find help?
CRECCO’s All-Hub Working Group on Crumbling Foundations has developed a set of resources for towns. We have guidelines on how to do the tax reassessments as well as building fee waivers. They can be found at http://creccog.org/crumbling-foundations/
Any CRECCO-certified qualified contractors will also be listed on the page.

#4 Next?
Encourage the citizens to register with DCF. The more who register, the more we understand the scope of the problem.
Support CRECCO’s legislative agenda regarding Crumbling Foundations. This is a complex issue with many facets... CRECCO’s Crumbling Foundations Legislative Agenda include waiver of state building fees, potential sources for relief, support for disclosures among many others.
HOW DO YOU GET COUNTED?

• Impacted owners can register with the Connecticut Department of Consumer Protection and receive an assessment reduction from their town (more on that later).

• To date, roughly 700 owners have registered with the Department of Consumer Protection.

• To date, roughly 700 owners have applied for an assessment reduction.
HOW BIG IS THE ISSUE?

• Those are not necessarily the same 700 owners in both categories, there are many owners in each category who are not included in the other category.

• To date, Combined Grand List reductions are over $44 million in assessment.

• With a conservative median mil rate of 33.00 for the 2016 grand list that is $1,452,000 annually in tax dollars lost between 23 towns with more than one reported foundation.
WHICH HOMES ARE AFFECTED?

- The exact amount of impacted properties in Connecticut is unknown.
- To date, the majority of the impacted properties likely obtained the concrete from the same supplier, J.J. Mottes of Stafford Springs CT.
- J.J. Mottes received most the materials for its aggregate from Becker’s Quarry, located in Willington, CT.
WHICH HOMES ARE AFFECTED?

• Becker Construction's quarry is still in operation while J.J. Mottes ceased operations in the December of 2015. Both operated for several decades.

• The records of both companies do not identify exactly where their products were used.

• The former J.J. Mottes plant in Stafford Springs resumed operations in late Spring of 2016 under new management and new sources of raw materials.
WHICH HOMES ARE AFFECTED?

- Most building permits do not show which sub-contractors were used, or where concrete used in construction came from, though towns are now required to add that information to their building permits.
WHICH HOMES ARE AFFECTED?

• Becker’s Quarry is still in business, but has entered a voluntary agreement not to supply aggregate for residential properties. This agreement has to be renewed annually.

• The earliest year built for an impacted property is 1982.

• For residential properties, the latest year built for an impacted property is 2015 but that may still change as time goes on.

• It can take decades before a property shows signs of degradation.
WHICH HOMES ARE AFFECTED?

• Estimates of the number of impacted properties vary. Some sources estimate a worst-case scenario of up to 20,000 properties. The Governor’s office stated that as many as 35,000 properties are at risk.

• This number of properties is based on the number of building permits issued in the known time frame and does NOT necessarily mean all received concrete with unacceptable aggregate.
WHICH HOMES ARE AFFECTED?

- In ideal conditions, concrete has a maximum of 90 minutes from mixing to pouring.
- Most of the reported cases are within 30 minutes driving distance of J.J. Mottes. Almost all reported cases are within 45 minutes.
- Harwinton and East Lyme are outliers and at this point, likely not to be pyrrhotite, but homeowners who heard it on the news and reported to DCP without any examinations.
WHICH HOMES ARE AFFECTED? – CROSSING STATE LINES

• East Longmeadow, MA has impacted properties.
• There are no reports of impacted properties in Rhode Island.
THE ISSUE IS MORE THAN JUST HOMES

• The Town of Tolland has a school which they believe to have defective concrete.
• The Town of Coventry is concerned about a bridge in their town.
• The Town of Union built their Town Hall with Mottes concrete in 1999, core testing done 2 years ago shows no evidence of pyrohtite at this time.
• Commercial properties are affected.
• Septic system tanks and components.
• Sidewalks.
• Catch-basins.
• UConn.
• https://www.youtube.com/watch?v=qiZCI2IODpQ
OTHER EXAMPLES

- Connecticut is not the only place where this has happened.
- There were 1,800 confirmed cases in Trois-Rivieres, Quebec, Canada, though there are estimates at up to 4,000 properties might actually be impacted.
- Ireland has experienced the expansion issues with both pyrite and pyrrhotite in crushed stone products used under building foundations and slabs. In 2016 limitations were imposed on the sulphur content allowed in these products.
- Spain has also had issues with pyrrhotite-bearing aggregate.
HOW DO WE KNOW A HOME IS AFFECTED?

- Visual Examinations - can often determine if the symptoms of pyrrhotite-bearing aggregate exist, but cannot definitively rule out that traces of pyrrhotite do NOT exist. A thorough visual examination should also be able to offer insight on the causes of most existing cracks.

- Core testing is the only way to positively determine the presence of pyrrhotite-bearing aggregate.
  - There is no established concentration of Pyrrhotite that has been determined to lead to a crumbling foundation.
  - Other factors (exposure to moisture and air, potentially the initial water content of the concrete) affect whether a foundation will ultimately be affected.
  - The variability of the stone in the quarry can result in some loads of concrete being more prone to future deterioration. Thus, it is possible that multiple core samples could yield different results.
THE HUMAN COST

• There is a severe human cost from crumbling foundations.

• Authorities in Quebec, have noted that at least ten owners of impacted properties committed suicide, and their crumbling foundation was listed as a factor.
THE HUMAN COST

• The level of stress on individuals living in homes with crumbling foundations is never-ending.

• Owners have:
  • Trouble sleeping
  • Marital problems
  • Financial problems
  • Anxiety
  • A feeling of Helplessness
  • Depression
THE HUMAN COST

- Assessors who have inspected impacted homes all have a number of situations they can describe.

(Examples from the panel)
THE HUMAN COST

• A number of owners have expressed a desire to walk-away from their homes and let their mortgage holder take the property.

• Or declare bankruptcy.

• Owners can sell their property, but they typically do so at a severe discount. Typical sales are for 40 to 60 cents on the dollar.
  
  • Sales Examples
QUESTIONS SO FAR?

Next up: Solutions
HOW DO WE FIX THIS?

- The perfect solution for an affected foundation is total replacement.
- This can be a massive undertaking depending on the home:
  - Excavating around the entire foundation in order to demolish it, which takes out amenities that are not supported directly by the main foundation. Examples are decks, patios, sun porches, landscape feature, pools, etc.
  - All utilities penetrating the foundation walls must be disconnected, requiring some components to be temporarily relocated.
  - Contractors' insurance will not likely allow the residents to remain, which requires them to find temporary housing.
  - In most situations the building contents may remain (except in the basement), but may be more susceptible to theft.
HOW DO WE FIX THIS?

• Lifting the entire structure may not be required and will depend on the contractor's methods

• Demolishing and removing the foundation walls (sometimes the footings as well). This must be done carefully as the temporarily support structure will be very unstable.

• Then pouring a new foundation, and letting it cure.

• Then re-setting the building, and reconnecting the utilities.

• After issuance of a occupancy certificate the homeowner and any displaced contents can move back in.

• Some have re-used existing decks.
HOW DO WE FIX THIS?

• Depending on the temporary support method used, some (or all) of the basement finishes will need to be removed.

• Landscaping around the house can sometimes be salvaged by temporarily transplanting it elsewhere on the property.

• Given all that needs to be done, it is can be a massive undertaking.

• There can be a substantial difference between a simple ranch home, a substantial contemporary or a multi-unit apartment or condominium.
HOW DO WE FIX THIS?

- Like this (This is multiple condo units):
HOW DO WE FIX THIS?

- Like this (Single-family dwelling):
HOW DO WE FIX THIS?

- Like this (supports under single-family dwelling):
HOW DO WE FIX THIS?

• There has been disagreement & debate about the extent and methods.
  • No matter the method, ensuring a stable structure while the work is underway is essential.
  • Foundations can be saw-cut into manageable pieces and incrementally replaced. This still requires excavation along the portion being replaced.
  • Some building officials require that the footings be replaced as well, although this can be debated.
  • Replacing with concrete block can be viable, but reinforcing and grouting the cells solid and waterproofing become important and add to the cost.
HOW DO WE FIX THIS?

- Composite panel systems may be solution, but are likely to be more costly.
- What about the basement floor?
- Buying time by ‘sealing’ the existing foundation may be effective.
  - It doesn't cure the problem and may involve almost the same excavation and labor.
  - Waiting a decade or more to evaluate effectiveness is a tough call.
- Houses constructed on foundations with a slab on grade (i.e. no basement).
  - There is no threat of the foundations collapsing into the basement.
  - But the walls are anchored into foundation concrete that may not secure the structure against wind forces.
HOW DO WE FIX THIS.

• The cost to replace the foundation for a typical house is between $150,000 to $200,000 on average, not including re-finishing any lost finished basement area.
HOW DO WE FIX THIS?

• What if you have a house on a five acre lot, can’t you just build a new foundation, and put the house on it? Wouldn’t that be less money?
  
  • Possibly. But much of the cost is in moving the house, so there is not that much savings.
  
  • In addition, the old foundation would still have to be excavated and removed (though that might cost less if larger equipment is used).
HOW DO WE FIX THIS?

• If your lot is smaller, you may not have enough room to put the house elsewhere on the same lot.

• Wells, septic systems, garages, etc. could also impede the ability to put the house elsewhere on the same lot.

• There are also cases where older houses had newer additions, and the addition is impacted, but the original house is impacted because of the addition’s foundation pushing against the original foundation.
HOW MUCH WILL THIS COST?

- The total amount is unknown, but it is most likely to be in the Billions of dollars, with some estimates reaching $3 Billion +.

- Billions of dollars.
WHO PAYS TO FIX THIS?

• Where the money will come from is the biggest question.
  • In most cases, insurers have DECLINED to cover foundation replacements.
  • Most Connecticut property and casualty carriers revised their policy coverage in the early 2000’s in order to exclude foundations from coverage (though this was not limited to policies in Connecticut).
WHO PAYS TO FIX THIS?

- A few carriers did not change their underwriting guidelines in the early 2000’s, but did so more recently, after the scope of this issue started to become better known. One carrier changed their procedures in 2016.
WHO PAYS TO FIX THIS?

• The State of Connecticut attempted to create a fund for repairs in 2016.

• All of the insurance carriers who issue property and casualty polices in the State were asked about contributing to the fund.

• Only four carriers indicated a willingness to do so, out of approximately 30 carriers.
WHO PAYS TO FIX THIS?

- Legislation to add a surcharge to all property and casualty policies sold in Connecticut annually, and use that surcharge revenue for a repair fund, until recently have failed to pass.
- Suggested surcharge amounts have ranged from as low as $10/policy to as high as $100/policy.
- A $12/policy was the final amount that passed the State Legislature in May of 2018.
WHO PAYS TO FIX THIS?

• Some property owners have paid to fix their homes out of their own pockets.
  • Some have used savings. Others have indicated a willingness to withdraw money from their retirement savings, or their children’s college funds, or mortgage the house, if they can.
  • A small number of owners received settlements from insurers, but the insurers have won in court and not had to pay.
WHO PAYS TO FIX THIS?

- Are J.J. Mottes and Becker Construction liable?
  - Both organizations have stated they did not know there problems, and blamed the contractors for faulty foundation construction and installation.
  - Neither organization can possibly fund the needed repairs financially.
  - Neither organization will face criminal prosecution.
WHO PAYS TO FIX THIS?

• With costs estimated to be in the Billions of dollars…
  • This is too big of a problem for the individual homeowners to pay for themselves.
  • This is too big of a problem for the impacted towns, and their taxpayers, to pay for themselves.
  • This is very likely too big of a problem for the State of Connecticut to pay for at a time of large, annual budget deficits.
LEGISLATION

• Legislation has passed or been proposed to help address this problem.

• Public Act 16-45 was passed in 2016, this provides a five year assessment reduction for impacted homeowners.

• In order to qualify, a homeowner must:
LEGISLATION

• Obtain a report from a Connecticut-licensed Professional Engineer, and the report **must indicate** that the house has defective concrete.
• The homeowner must then give a copy of that report to their local Assessor.
• The Assessor must then inspect the property (within 90 days).
• Then the Assessor must reduce the assessment.
LEGISLATION

• In 2016, a group of Assessors had a series of meetings and discussions which included Assessors in the impacted towns, and CRCOG, the Capitol Region Council of Governments.

• CRCOG has an Ad-Hoc Committee on Crumbling Foundations.

• During these meetings and discussions, a depreciation schedule was developed.
LEGISLATION

• The depreciation schedule set forth various degrees of degradation, and assigned a depreciation percentage to each level:
  • “Documented to be defective, no visible sign of problems” = 20% depreciation of the building value.
  • “Minor degradation- no repair required.” = 60% depreciation of the building value.
LEGISLATION

- “Minor to moderate degradation, repair suggested or recommended.” = 75% depreciation of the building value.
- “Moderate to severe degradation, significant repairs required.” = 90% depreciation of the building value.
- “Severe degradation, imminent threat of failure.” = 100% depreciation of the building value.
LEGISLATION

• The depreciation schedules are optional, they were sent to the impacted towns back in 2016.

• Not every town is using the same depreciation schedule, however, most are as there is strength in numbers and it is defensible much like our use of a Connecticut standardized depreciation schedule for Personal Property.
In 2017, as part of the State Budget (Bill No. 1502, beginning in Section 335), the State of Connecticut adopted legislation known as “The Crumbling Foundations Assistance Fund.”

- This fund sets aside $100 Million over five years, or $20 Million per year, for repairs to crumbling foundations.
The fund sets up a captive insurance company, which is administered by a board and Superintendent.

The Superintendent, Michael Maglaras & Co., was named in late-April 2018.

The full procedures for the captive insurance company and fund have not been finalized as of June 2018.

Link: https://www.cga.ct.gov/2017/TOB/s/2017SB-01502-R00-SB.htm
• A few different funds were also set up to Reimburse homeowners who test their foundation for Iron Pyrrhotite.
  • The largest fund for testing reimbursement is administered through the Department of Housing and CRCOG.
  • Link: https://www.foundationtesting.org/
LEGISLATION

• The State of Connecticut also approved deduction of repair expenses from State Income Taxes.
• The Federal Government also approved deduction of repair expenses from Federal Income Taxes (until tax year 2020).
• Presumably, this applies to non-reimbursed expenses.
LEGISLATION

• The State of Connecticut also appointed a Homeowner Advocate/Crumbling Foundations in 2017, under the Department of Housing.

• Her name is Pamela Toohey.

• Link:

http://www.ct.gov/doh/cwp/view.asp?a=4513&Q=599270&PM=1
LEGISLATION

• Legislation was proposed at the Federal level in April 2018 that would create two, separate funds for repair funding for crumbling foundations.
  • A $100 Million fund through FEMA.
  • A $100 Million fund through HUD.
  • These proposals are pending, Congress has not yet voted on them as of June 2018.
LEGISLATION

• FEMA and other Federal agencies have not been enthusiastic about assisting the impacted owners in Connecticut, indicating that this is a “man-made problem.”

• There have been other “man-made problems” that have impacted large groups of property owners.
PREVIOUS MAN-MADE EXAMPLES

• Love Canal, Niagara Falls, New York
  • In the 1940’s, Niagara Power & Development Co. granted Hooker Chemical Company access to a portion of Love Canal (a failed shipping canal from the 1920’s), and Hooker began disposing of toxic chemicals (mostly from the manufacture of dyes, resins and synthetics) in the canal.
  • Hooker eventually purchased the canal.
PREVIOUS MAN-MADE EXAMPLES

• Hooker dumped chemicals in Love Canal for over 10 years, until 1952. This was legal at the time.
• The canal was covered with a clay seal to prevent leakage. Over time, plants grew over the canal.
• The City of Niagara Falls needed to build a new school, and in 1953 purchased the Love Canal site from Hooker. The sale contract included a clause notifying the city of chemicals at the site and assigning the risks of those chemicals to the city.
PREVIOUS MAN-MADE EXAMPLES

• A school and hundreds of homes were built on the Love Canal site.
• Residents, school children, and newborn children began having very serious health issues, these were directly tied to the chemicals underneath where they were living and going to school.
• Due to persistent local pressure, the State and Federal Governments eventually moved the residents, purchased their homes and demolished the homes and the school.
PREVIOUS MAN-MADE EXAMPLES

• Congress eventually passed the “Comprehensive Environmental Response, Compensation, and Liability Act of 1980” also known as the Superfund, which was signed into law by President Carter.

• Billions of dollars since, cleaning up thousands of man-made sites.
PREVIOUS MAN-MADE EXAMPLES

• Imported Drywall
  • Also very politically incorrectly known as “Chinese Drywall.”
  • Between 2000 and 2009, at least 20,000 homes in 20 states (mostly in the Southeast) used imported drywall, mostly imported from China. Some estimates are as high as 100,000. Over 500 Millions pounds of drywall were imported during this time, a lot of it after Hurricane Katrina in 2005.
PREVIOUS MAN-MADE EXAMPLES

- So far, over 4,000 homeowners reported health problems believed to be attributable to the drywall in their homes.
- High levels of Sulfur Dioxide, and even Pyrite were found in samples of imported drywall.
- Estimated costs to remediate this problem are over $1 Billion.
PREVIOUS MAN-MADE EXAMPLES

• In 2005 property and casualty insurance carriers in the impacted states began changing their policies to avoid covering drywall.

• In 2010, a judge in Louisiana ruled that insurance carriers had to cover the drywall.

• In 2011, a judge in Florida also ruled that insurance carriers had to cover the drywall.
PREVIOUS MAN-MADE EXAMPLES

• In 2015, an Appellate Court in Florida ruled that insurance carriers did NOT have to cover drywall. In 2016, the Florida Supreme Court declined to take a further appeal on this case.

• In April 2018, a Federal Court judge, in Florida, dismissed a suit against an insurer brought by contractors.
In the end, it appears that the insurers largely will not have to cover imported drywall.

FEMA has also declined to cover imported drywall, indicating that it does not constitute an emergency or disaster.

However, Federal income tax deductions for the cost of repairs was approved.
HURRICANES

- Hurricanes are clearly a natural disaster, not man-made.
  - FEMA underwrites flood insurance policies (which are capped at $250,000).
  - FEMA typically does cover hurricane flood damage, and other damage claims, often even in cases where the property owner has not purchased a policy through FEMA.
HURRICANES

- Often, homes destroyed in hurricanes can be re-built, often on the same foundation as the original structure, using money from FEMA insurance claims.
- The homes themselves are Man-made, of course, but the hurricane is a natural disaster.
WHAT HAPPENS IF THERE IS NO FIX?

• If there is no relief for the owners of impacted properties, what will happen?
  • The properties will continue to degrade.
  • Eventually the properties will be structurally unsound.
  • If left without repairs for long enough, eventually these properties will collapse.
WHAT HAPPENS IF THERE IS NO FIX?

• Without repairs, and if this situation goes on long enough...
  • Entire subdivisions will be substantially devalued or abandoned.
  • The tax bases in the impacted towns, most of which are smaller towns, will erode.
  • These towns will permanently lose significant percentages of their Grand List.
  • The remaining taxpayers will see a significant increase in cost for their town services.
WHY SHOULD ALL OF US PAY?

• Many people who are not impacted ask why they should pay for a problem that they do not have, and are not responsible for.
  • History is loaded with examples of people who are not impacted by a problem paying for that problem.
  • We did not all receive FEMA funds after hurricanes, but we all paid for those who did.
WHY SHOULD ALL OF US PAY?

• Those of us who either do not have children, or have grown children who are no longer enrolled in our town’s schools, still pay the majority of their taxes to support the town’s school system.
• We all carry insurance on our cars that covers us in the event we are in an accident with someone without insurance.
• We all pay for the liability insurance of other organizations every single day.
WHY SHOULD ALL OF US PAY?

- In short, life is not fair, but that unfairness is historically shared by everyone, not just those impacted by any particular unfairness.

- Besides, if you live in one of the impacted towns, you are already paying for this because your town’s Grand List has been reduced, and it will continue to be reduced for years to come.
OTHER IMPORTANT LINKS

• Connecticut Coalition Against Crumbling Basements
  • Link: http://www.ccacb.org/
  • Facebook: https://www.facebook.com/pg/Connecticut-Coalition-Against-Crumbling-Basements-1068591843193197/posts/
OTHER IMPORTANT LINKS

• CRCOG.

• Link: http://crcog.org/crumbling-foundations/
FINAL THOUGHTS

• You may some day be an Assessor in a Town with this issue ..........

• Thank you for participating in today’s Workshop