



Office of the Mayor

Daniel A. Champagne
Vernon-ct.gov

August 10, 2016

Daniel A. Champagne
Mayor
(860) 870-3600

John D. Ward
Town Administrator
(860) 870-3665

Dear Homeowner:

You have received this letter because our records indicate that your house or addition had a foundation that was poured between 1980 and 2003. Recently, some homes in northeastern Connecticut built during this time period have begun to show signs of deterioration in their concrete foundations. We would like to inform you that the Town of Vernon is committed to working with state and federal officials to address the challenges presented by those affected by the crumbling foundation issue.

The State of Connecticut is investigating the crumbling foundations with the help of the University of Connecticut Professor Kay Wille, Ph.D. and his assistant, Rui Zhong, Ph.D. While Dr. Wille is not due to conclude his investigation until September of 2016, the preliminary findings, as reported to Attorney General Jepsen, suggest that an iron sulfide mineral called pyrrhotite is the primary source of the problem. Pyrrhotite has been found in the stone aggregate from Becker's Quarry, which was supplied to Joseph J. Mottes Concrete Company, a local contractor. The pyrrhotite oxidizes in the presence of water, which ultimately causes an expansion and deterioration of the surrounding concrete. Please be advised, however, while the preliminary analysis points to pyrrhotite, the presence of pyrrhotite does not guarantee a problem.

How do you know if your foundation is affected? Typically, the first signs of a crumbling foundation are cracks, some looking like spider webs. The wetter areas of the basement will be affected first. The cracks will continue throughout the concrete, depending on moisture. If you have any questions, I encourage you to check with a professional structural engineer.

The only repair for a crumbling foundation is replacing it, which is very expensive. Coverage for the repair under a homeowner's insurance policy is not certain. If you have questions about Insurance coverage, it is suggested that you contact the Connecticut Insurance Department at cidca@ct.gov or (800) 203-3447 or consult with an attorney. The state is reaching out to the Insurance Companies to see if they would create a relief program.

What to do? It is important to identify as many homes affected by crumbling foundations as possible which will help with getting financial help from the state and federal government. We ask that you visit the Department of Consumer Protection's dedicated webpage at www.ct.gov/dcp/concrete for more information on crumbling foundations and to file a complaint. By filing a complaint with the state, your complaint will not be made public for at least seven years.



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Vernon is committed to ongoing conversations with our state and federal partners to find the best solutions for the residents of our community and provide them with most accurate information available. The Town of Vernon has added a link to its website www.vernon-ct.gov devoted to sharing regional and statewide news related to crumbling foundations as it becomes available. Please check there for additional information.

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, or email dcp.concrete@ct.gov.

The enclosed DPC brochure entitled Background on Concrete outlines additional resources available to homeowners. Our State Legislators may also be a valuable assistance to you in the days ahead.

State Senator Tony Guglielmo
35th District
Legislative Office Building
Room 3400
Hartford, CT 06106
Phone: 1-800-842-1421

Representative Tim Ackert
8th District
House Republican Office
L.O.B. Room 4200
Hartford, CT 06106
Phone: 1-800-842-1423

Representative Claire Janowski
56th District
Legislative Office Building,
Room 1003
Hartford, CT 06106
1-800-842-8267

I also encourage you to reach out to your Federal Representatives.

US Senator Richard Blumenthal
90 State House Square
10th Floor
Hartford, CT 06103
Phone: 860-258-6940

US Senator Christopher Murphy
Colt Gateway
120 Huyshope Ave.
Suite 401
Hartford, CT 06106
Phone: 860-549-8463

US Congressman Joseph Courtney
55 Main Street, Suite 250
Norwich, CT 06360
Phone: 860-886-0139

Sincerely,

Mayor Daniel A. Champagne
Town of Vernon

BACKGROUND ON CONCRETE

This brochure is meant to provide homeowners with information about resources that can help determine if their concrete foundation is damaged, and help find potential options for repair.

The Connecticut Department of Consumer Protection and the Connecticut Insurance Department are among the resources homeowners can consult regarding foundation concerns.

While the Department of Consumer Protection gathers information from concerned consumers, the Insurance Department is helping potentially affected homeowners with any insurance-related questions or complaints.

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

Connecticut
Department of
Consumer Protection

Connecticut Department of
Consumer Protection

165 Capitol Avenue

Hartford, CT 06106

Phone: 860-713-6100

Toll-Free in CT: 800-842-2649

www.ct.gov/dcp



Connecticut Department of
Consumer Protection



@CTDCP

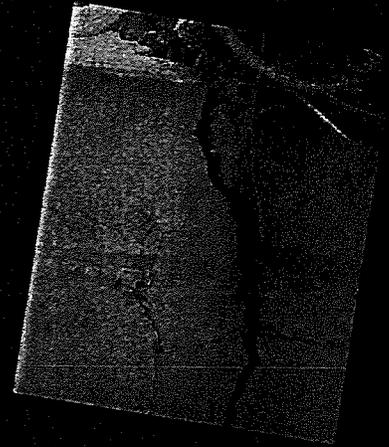
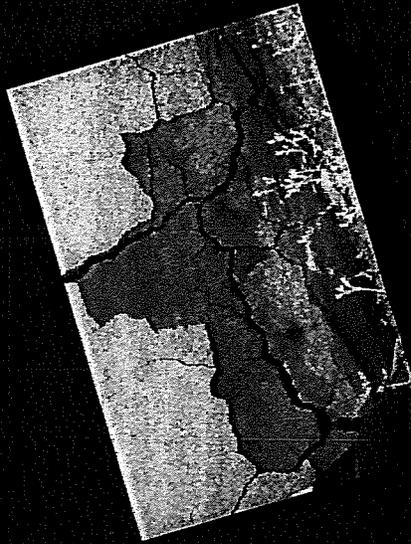


CONCRETE FOUNDATIONS

INFORMATION AND
QUICK FACTS

Info to the Public

If the concrete in your basement walls has large cracks like ones pictured, your home's foundation may be damaged and **should be inspected**. An inspection can identify solutions to prevent long-term damage.



What you can do.

- 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.ct.gov/insurance
- Contact the Connecticut Insurance Department to work through any insurance related questions or complaints.
- If you have other questions or need support, please contact the Department of Consumer Protection at www.ct.gov/dcp

What to avoid.

- There may not be a quick, or partial fix to the problem. Using a short term fix or partial replacement may result in more repairs at a higher cost in the future.
- Be aware of scams, and make sure you're using a registered and reputable home improvement contractor (take a look at www.ct.gov/insurance to verify their registration).

What you need to know.

- During your 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.
- Cracks such as those in the photos shown here may take ten or more years after the foundation is poured to develop. Many of the homes that show damage similar to that in these photos were built in the 1980s and 1990s.

