

# Malloy Calls Crumbling Concrete Foundations A Natural Disaster, Asks FEMA For Help



Concrete Foundations Overview

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**G**ov. Dannel P. Malloy has requested that the Federal Emergency Management Agency establish a field office in northeastern Connecticut to help assess and determine the scope of crumbling concrete foundations.

In an Oct. 19 letter, Malloy asks FEMA Director Craig Fugate to conduct a preliminary damage assessment of the northeastern portion of the state.

Malloy said as many as 34,130 homes in the region are at risk for failing foundations. More than 300 homeowners in 18 towns have filed complaints with the state Department of Consumer Protection alleging that their concrete foundations are failing, according to state reports. A mineral known as pyrrhotite, present in the concrete aggregate, or mixture, used for the foundations that are now crumbling, was partly to blame.

Insurance companies have denied homeowners' claims, saying the problem does not qualify for coverage under their definition of "collapse," leaving homeowners to bear the burden of a costly foundation replacement. The

bill to replace a foundation can be as much as \$200,000.

Malloy said he sent a letter to FEMA in April asking for emergency management funds, but was told that the situation was a consumer protection issue and not a natural disaster.

"Since that time of our informal request to FEMA Region 1, we have further scientific information that this potentially catastrophic damage appears to be the result of a natural disaster — specifically the reaction of a naturally occurring mineral, pyrrhotite, to oxygen and water. Pyrrhotite is an iron sulfide mineral, thus exposure to oxygen and water leads to a chemical reaction which results in deterioration, and disastrous results for a home foundation," Malloy said in a statement.

Malloy's letter to FEMA is just the latest step Connecticut lawmakers have taken to assist homeowners with the financial burden of replacing their foundations.

State Attorney General George Jepsen announced in late June that four insurance companies, including Travelers and The Hartford, were inclined to join a financial assistance fund for victims of crumbling foundations. Since then, however, no other insurers have expressed interest in the program.

Congressman Joe Courtney in late September said the state could also be eligible for Housing and Urban Development funding.

Malloy's letter to FEMA said that state leaders would continue to work on their own solutions, but need the assistance of the federal government.

"We will continue to pursue these types of options, but we are also looking for the federal assistance and expertise FEMA could provide," he wrote.

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