

BASEMENT RELATED LEGISLATION

HB-5134 AN ACT CONCERNING HOMEOWNERS INSURANCE POLICIES AND COVERAGE FOR THE PERIL OF COLLAPSE.

To require insurance companies to provide coverage for the peril of collapse and any mitigation undertaken to prevent all or part of a covered dwelling from falling down or caving in.

01-04 HCO - REF. TO JOINT COMM. ON INS

HB-5137 AN ACT AUTHORIZING CATASTROPHE SAVINGS ACCOUNTS FOR HOMEOWNERS INSURANCE POLICYHOLDERS AND ESTABLISHING AN INCOME TAX DEDUCTION FOR HOMEOWNERS SUFFERING CERTAIN UNINSURED PROPERTY LOSSES.

To authorize the establishment of Catastrophe Savings Accounts and establish an income tax deduction for certain expenses not covered under a homeowners insurance policy. House Cal:

01-04 HCO - REF. TO JOINT COMM. ON INS

HB-5211 AN ACT REQUIRING THAT CONCRETE BE TESTED FOR PYRRHOTITE. To prevent crumbling foundations.

01-05 HCO - REF. TO JOINT COMM. ON PD

HB-5752 AN ACT CONCERNING PYRRHOTITE IN CONCRETE USED IN FOUNDATIONS. To prevent structural problems in foundations.

01-17 HCO - REF. TO JOINT COMM. ON PD

HB-5866 AN ACT PROHIBITING THE RECYCLING AND REUSE OF DEFECTIVE CONCRETE. To prevent defective concrete materials from being reused.

01-19 HCO - REF. TO JOINT COMM. ON ENV

HB-5967 AN ACT CONCERNING HOMEOWNERS INSURANCE POLICIES AND COVERAGE FOR THE PERIL OF COLLAPSE.

To require insurance companies to provide coverage for the peril of collapse and any mitigation undertaken to prevent all or part of a covered dwelling from falling down or caving in.

01-19 HCO - REF. TO JOINT COMM. ON INS

HB-6005

AN ACT AUTHORIZING BONDS OF THE STATE TO ESTABLISH A FUND TO ASSIST HOMEOWNERS WITH CRUMBLING FOUNDATIONS.

To assist homeowners with crumbling foundations.

01-19 HCO - REF. TO JOINT COMM. ON PD

HB-6463 AN ACT ESTABLISHING A MUNICIPAL OPTION TO PROVIDE PROPERTY TAX RELIEF TO HOMEOWNERS DISPLACED BY A NATURAL DISASTER.

To permit towns to provide property tax relief to certain homeowners in times of crisis. House

01-23 HCO - REF. TO JOINT COMM. ON PD

HB-6464 AN ACT CONCERNING AN INVESTIGATION INTO METHODS OF REMEDIATING FAILING CONCRETE FOUNDATIONS.

To require the Commissioner of Consumer Protection to investigate alternative methods of valuation for residential buildings in need of remediation due to failing concrete foundations and options to increase the availability of grants and loans to homeowners with failing concrete foundations.

01-23 HCO - REF. TO JOINT COMM. ON PD

HB - 6429 AN ACT CONCERNING CONTRACTUAL LIMITATION PERIODS FOR SUITS CONCERNING DENIAL OF PROPERTY AND CASUALTY INSURANCE CLAIMS

HB-6465 AN ACT CONCERNING PYRRHOTITE TESTING BY QUARRIES.

To require quarries to test for the presence of pyrrhotite, prohibit quarries from using material that contains pyrrhotite in concrete intended for residential or commercial use, and establish penalties for failure to comply.

01-23 HCO - REF. TO JOINT COMM. ON PD

HB-6478 AN ACT CONCERNING FAILING CONCRETE FOUNDATIONS.

To address the problem of failing concrete foundations.

01-23 HCO - REF. TO JOINT COMM. ON PD

HB-6738 AN ACT CONCERNING DEFICIENCY JUDGMENTS AND CRUMBLING FOUNDATIONS.

To protect mortgagors harmed by crumbling foundations.

01-25 HCO - REF. TO JOINT COMM. ON BA

HB-6739 AN ACT PROHIBITING LENDERS OF A HOME EQUITY LOAN FROM SEEKING A DEFICIENCY JUDGMENT.

To protect homeowners with crumbling foundations.

01-25 HCO - REF. TO JOINT COMM. ON BA

HB-6939 AN ACT CONCERNING URBAN BLIGHT AND STRUCTURALLY COMPROMISED FOUNDATIONS. To establish a study of urban blight and properties with structurally compromised foundations.

01-25 HCO - REF. TO JOINT COMM. ON PD

HB-6945 AN ACT CONCERNING QUALITY CONTROL PLANS FOR COMPANIES THAT SELL CONCRETE AGGREGATE.

To require companies that sell concrete aggregate to establish and make available quality control plans.

01-25 HCO - REF. TO JOINT COMM. ON PD

SB-8 AN ACT AUTHORIZING MUNICIPALITIES TO LEVY A LOCAL SALES TAX.

To authorize an alternative means other than the property tax for municipalities to fund critical public services.

01-04 SCO - REF. TO JOINT COMM. ON FIN

SB-456 AN ACT CONCERNING AID FOR HOMEOWNERS WITH FAILING FOUNDATIONS. To address the problem of failing foundations.

01-19 SCO - REF. TO JOINT COMM. ON PD

SB-459 AN ACT CONCERNING FAILING CONCRETE FOUNDATIONS. To address the problem of failing concrete foundations.

01-19 SCO - REF. TO JOINT COMM. ON PD

SB-534 AN ACT CONCERNING CRUMBLING CONCRETE FOUNDATIONS. To protect homeowners with crumbling concrete foundations.

01-20 SCO - REF. TO JOINT COMM. ON PD



General Assembly

January Session, 2017

Proposed Bill No. 5134

LCO No. 48



Referred to Committee on INSURANCE AND REAL ESTATE

Introduced by:
REP. VAIL, 52nd Dist.

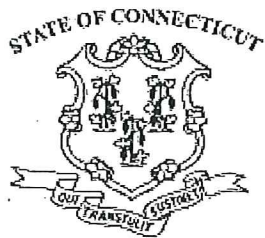
***AN ACT CONCERNING HOMEOWNERS INSURANCE POLICIES AND
COVERAGE FOR THE PERIL OF COLLAPSE.***

Be it enacted by the Senate and House of Representatives in General
Assembly convened:

- 1 That the general statutes be amended to require insurance
- 2 companies that deliver, issue for delivery, renew, amend or endorse
- 3 homeowners insurance policies in this state to provide coverage for the
- 4 peril of collapse and any mitigation undertaken to prevent all or part
- 5 of a covered dwelling from falling down or caving in.

Statement of Purpose:

To require insurance companies to provide coverage for the peril of
collapse and any mitigation undertaken to prevent all or part of a
covered dwelling from falling down or caving in.



General Assembly

Proposed Bill No. 5137

January Session, 2017

LCO No. 191



Referred to Committee on INSURANCE AND REAL ESTATE

Introduced by:

REP. SAMPSON, 80th Dist.

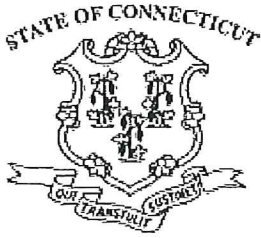
***AN ACT AUTHORIZING CATASTROPHE SAVINGS ACCOUNTS FOR HOMEOWNERS
INSURANCE POLICYHOLDERS AND ESTABLISHING AN INCOME TAX DEDUCTION
FOR HOMEOWNERS SUFFERING CERTAIN UNINSURED PROPERTY LOSSES.***

Be it enacted by the Senate and House of Representatives in General Assembly convened:

That the general statutes be amended to authorize the establishment of Catastrophe Savings Accounts for homeowners insurance policyholders, provide for contributions to such accounts to be tax deductible for purposes of the personal income tax, and establish a tax deduction for expenses paid to reconstruct or repair the taxpayer's dwelling unit where such dwelling is substantially impaired by a faulty foundation, the impairment threatens the structural integrity of such dwelling and such expenses are not covered under a homeowners insurance policy.

Statement of Purpose:

To authorize the establishment of Catastrophe Savings Accounts and establish an income tax deduction for certain expenses not covered under a homeowners insurance policy.



General Assembly

Proposed Bill No. 5211

January Session, 2017

LCO No. 206



Referred to Committee on PLANNING AND DEVELOPMENT

Introduced by:

REP. BELSITO, 53rd Dist.

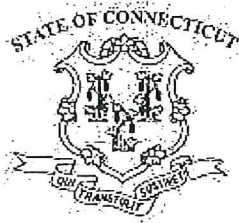
AN ACT REQUIRING THAT CONCRETE BE TESTED FOR PYRRHOTITE.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

That the general statutes be amended to require concrete to be tested for Pyrrhotite before it can be used in a foundation for a structure.

Statement of Purpose:

To prevent crumbling foundations.



General Assembly

January Session, 2017

Proposed Bill No. 5752

LCO No. 1189



Referred to Committee on PLANNING AND DEVELOPMENT

Introduced by:

REP. GREEN, 55th Dist.

AN ACT CONCERNING PYRRHOTITE IN CONCRETE USED IN FOUNDATIONS.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

- 1 That the general statutes be amended to require that concrete
- 2 intended for use in structure foundations be tested for the presence of
- 3 pyrrhotite before it may be used.

Statement of Purpose:

To prevent structural problems in foundations.



General Assembly

Proposed Bill No. 5866

January Session, 2017

LCO No. 1599



Referred to Committee on ENVIRONMENT

Introduced by:

REP. VAIL, 52nd Dist.

REP. DELNICKI, 14th Dist.

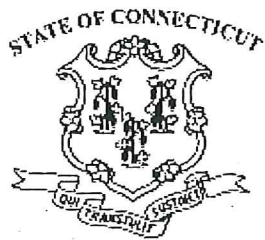
AN ACT PROHIBITING THE RECYCLING AND REUSE OF DEFECTIVE CONCRETE.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

That the general statutes be amended to prohibit the reuse and recycling of concrete that contains pyrrhotite.

Statement of Purpose:

To prevent defective concrete materials from being reused.



Pub
Hearings

General Assembly

Proposed Bill No. 5967

January Session, 2017

LCO No. 1331



Referred to Committee on INSURANCE AND REAL ESTATE

Introduced by:

REP. DELNICKI, 14th Dist.

AN ACT CONCERNING HOMEOWNERS INSURANCE POLICIES AND COVERAGE FOR THE PERIL OF COLLAPSE.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

That title 38a of the general statutes be amended to require insurance companies that deliver, issue for delivery, renew, amend or endorse homeowners insurance policies in this state to provide coverage for the peril of collapse and any mitigation undertaken to prevent all or part of a covered dwelling from falling down or caving in.

Statement of Purpose:

To require insurance companies to provide coverage for the peril of collapse and any mitigation undertaken to prevent all or part of a covered dwelling from falling down or caving in.



General Assembly

January Session, 2017

Proposed Bill No. 6005

LCO No. 602



Referred to Committee on PLANNING AND DEVELOPMENT

Introduced by:
REP. BARAM, 15th Dist.

**AN ACT AUTHORIZING BONDS OF THE STATE TO ESTABLISH A
FUND TO ASSIST HOMEOWNERS WITH CRUMBLING
FOUNDATIONS.**

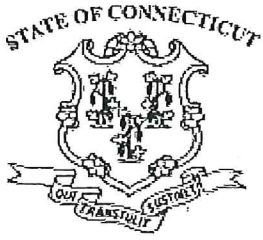
Be it enacted by the Senate and House of Representatives in General
Assembly convened:

1 That the general statutes be amended to require that before a
2 certificate of occupancy is issued for a new residential home, each
3 individual or entity that supplied and delivered the concrete for the
4 foundation for the home shall provide written evidence to the
5 municipal building inspector that the concrete has been tested by a
6 licensed laboratory and that the results show no evidence of the
7 mineral pyrrhotite in the concrete, and that the State Bond
8 Commission be empowered to authorize the issuance of bonds of the
9 state in accordance with section 3-20 of the general statutes, in
10 principal amounts not exceeding in the aggregate thirty-five million
11 dollars, the proceeds of which shall be used by the Department of
12 Consumer Protection for the purpose of establishing a fund to be
13 distributed to homeowners with crumbling foundations caused by
14 concrete tainted with pyrrhotite mineral compounds, which
15 distribution to an applicant shall not exceed the lesser of the actual cost
16 of repair or the sum of seventy-five thousand dollars, and which

17 amount shall not exceed fifty thousand dollars in grants and twenty-
18 five thousand dollars in loans, at an interest rate not to exceed the then
19 prime rate charged by the Federal Reserve Bank of the United States
20 and a repayment term of fifteen years. The Department of Consumer
21 Protection shall establish the criteria for proving contaminated
22 concrete caused the crumbling foundation and the rules for
23 distribution of the grants and loans. The state shall be subrogated to
24 the rights of the homeowner applicant to pursue legal action to recover
25 the value of such grants and loans from any parties found negligent in
26 the supply of contaminated concrete and insurers that are liable under
27 homeowners insurance coverage for such damages to the premises and
28 insurers providing liability insurance to any party found liable or
29 negligent. Any monies recovered by the state for any awards and loan
30 repayments shall be deposited into the fund to replenish it, except that
31 ten per cent of recovered monies shall be turned over to the state to
32 help cover costs for administration of the fund.

Statement of Purpose:

To assist homeowners with crumbling foundations.



General Assembly

Proposed Bill No. 6463

January Session, 2017

LCO No. 1681



Referred to Committee on PLANNING AND DEVELOPMENT

Introduced by:

REP. KUPCHICK, 132nd Dist.

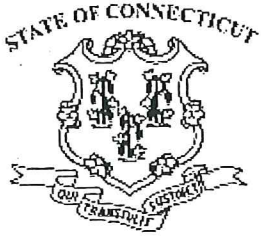
AN ACT ESTABLISHING A MUNICIPAL OPTION TO PROVIDE PROPERTY TAX RELIEF TO HOMEOWNERS DISPLACED BY A NATURAL DISASTER.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

That chapter 203 of the general statutes be amended to establish a municipal option to provide property tax relief to homeowners who are unable to live in their home (1) due to damage from a natural disaster, or (2) during a declared state of emergency.

Statement of Purpose:

To permit towns to provide property tax relief to certain homeowners in times of crisis.



General Assembly

Proposed Bill No. 6464

January Session, 2017

LCO No. 2454



Referred to Committee on PLANNING AND DEVELOPMENT

Introduced by:

REP. DELNICKI, 14th Dist.

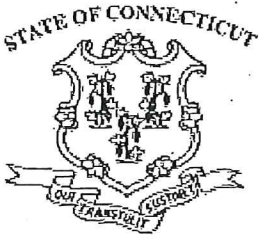
AN ACT CONCERNING AN INVESTIGATION INTO METHODS OF REMEDIATING FAILING CONCRETE FOUNDATIONS.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

That the general statutes be amended to require the Commissioner of Consumer Protection to investigate (1) alternative methods of valuation for residential buildings in need of remediation due to failing concrete foundations, and (2) options to increase the availability of grants and loans to homeowners with failing concrete foundations and report all findings to the joint committee on planning and development.

Statement of Purpose:

To require the Commissioner of Consumer Protection to investigate alternative methods of valuation for residential buildings in need of remediation due to failing concrete foundations and options to increase the availability of grants and loans to homeowners with failing concrete foundations.



General Assembly

Proposed Bill No. 6429

January Session, 2017

LCO No. 2529



Referred to Committee on INSURANCE AND REAL ESTATE

Introduced by:

REP. CURREY, 11th Dist.

REP. VAIL, 52nd Dist.

***AN ACT CONCERNING CONTRACTUAL LIMITATION PERIODS FOR SUITS
CONCERNING DENIAL OF PROPERTY AND CASUALTY INSURANCE CLAIMS.***

Be it enacted by the Senate and House of Representatives in General Assembly convened:

That the general statutes be amended to provide that (1) no policy or contract of property or casualty insurance may be made, issued or delivered by any insurer unless the policy or contract specifies that the filing by an insured of a claim tolls the contractual limitation period for commencing suit on the insured's claim until such time as the insurer provides the insured with written notice of its decision wholly or partially denying the insured's claim, and (2) any written notice issued by an insurer to an insured wholly or partially denying the insured's property or casualty insurance claim discloses the date upon which the contractual limitation period for commencing suit on the insured's claim expires.

Statement of Purpose:

To impose contractual limitations on insurers issuing property and casualty insurance and require that insurers disclose additional information to insureds.



General Assembly

Proposed Bill No. 6465

January Session, 2017

LCO No. 1605



Referred to Committee on PLANNING AND DEVELOPMENT

Introduced by:

REP. VAIL, 52nd Dist.

REP. DELNICKI, 14th Dist.

AN ACT CONCERNING PYRRHOTITE TESTING BY QUARRIES.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

That the general statutes be amended to (1) require each quarry in Connecticut to test for the presence of pyrrhotite and not later than June first, annually, report their findings to the Department of Consumer Protection, (2) prohibit quarries from using material that contains pyrrhotite in concrete intended for residential or commercial use, including, but not limited to, buildings, foundations, basement walls, sidewalks, steps, septic tanks, precast blocks and bridges, and (3) establish the following penalties for failure to comply with this section: A ten-thousand-dollar fine, permanent revocation of the quarry's operating permit and the imposition of liability for all financial damages caused by the presence of pyrrhotite in concrete that originated in such quarry.

Statement of Purpose:



General Assembly

Proposed Bill No. 6478

January Session, 2017

LCO No. 1524



Referred to Committee on PLANNING AND DEVELOPMENT

Introduced by:

REP. LUXENBERG, 12th Dist.

REP. DELNICKI, 14th Dist.

SEN. CASSANO, 4th Dist.

REP. ACKERT, 8th Dist.

SEN. FLEXER, 29th Dist.

REP. HADDAD, 54th Dist.

SEN. OSTEN, 19th Dist.

REP. HALL, 59th Dist.

SEN. GUGLIELMO, 35th Dist.

REP. GREEN, 55th Dist.

SEN. LARSON, 3rd Dist.

REP. SRINIVASAN, 31st Dist.

REP. DAVIS C., 57th Dist.

REP. BELSITO, 53rd Dist.

REP. ROJAS, 9th Dist.

REP. STOKES, 58th Dist.

REP. CURREY, 11th Dist.

REP. VAIL, 52nd Dist.

AN ACT CONCERNING FAILING CONCRETE FOUNDATIONS.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

That the general statutes be amended to (1) prohibit the use of pyrrhotite in concrete aggregate intended for use in foundations, (2) require the installation of curtain drains along concrete foundations in high water table areas, (3) require that concrete removed from failed foundations is properly disposed of, (4) establish a one-hundred-dollar surcharge on residential and commercial insurance policies, assessed annually for a period of not more than seven years, to establish a fund out of which a homeowner may receive up to seventy-five thousand dollars for the remediation of such homeowner's failing concrete foundation, and (5) waive the state building fee associated with the remediation of failing concrete foundations.

Statement of Purpose:

To address the problem of failing concrete foundations.



General Assembly

Proposed Bill No. 6738

January Session, 2017

LCO No. 2543



Referred to Committee on BANKING

Introduced by:

REP. DELNICKI, 14th Dist.

AN ACT CONCERNING DEFICIENCY JUDGMENTS AND CRUMBLING FOUNDATIONS.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

That section 49-14 of the general statutes be amended to provide that (1) no deficiency judgment may be sought or enforced against any one or more individual mortgagors, mortgage borrowers or guarantors, where the deficiency arises from an impairment to the fair market value of real estate due to the presence of a failed or failing residential foundation associated with the presence of pyrrhotite, provided the mortgage lender is named an insured or additional insured party under a homeowner's insurance policy; (2) in the case of any strict foreclosure, judicial foreclosure, deed in lieu of foreclosure or other compromise on a mortgage obligation where subdivision (1) would apply, no mortgage lender may report to any credit reporting agency or otherwise publicly disclose such foreclosure or compromise as being subject to deficiency and shall report any mortgage default as arising from a casualty and subject to pending insured recovery; and (3) no mortgage lender shall deny the extension of mortgage credit on a first mortgage loan with respect to a primary residence based in whole or in part on any mortgage default, foreclosure, deed-in-lieu of foreclosure or other mortgage compromise described in

subdivision (2) and any such lender having improperly denied credit shall be penalized up to ten thousand dollars per violation by the Department of Banking.

Statement of Purpose:

To protect mortgagors harmed by crumbling foundations.



General Assembly

Proposed Bill No. 6739

January Session, 2017

LCO No. 2501



Referred to Committee on BANKING

Introduced by:

REP. DELNICKI, 14th Dist.

AN ACT PROHIBITING LENDERS OF A HOME EQUITY LOAN FROM SEEKING A DEFICIENCY JUDGMENT.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

That the general statutes be amended to prohibit a lender of a home equity loan from seeking a deficiency judgment against the borrower of such loan where the foundation of the property securing the loan is crumbling.

Statement of Purpose:

To protect homeowners with crumbling foundations.



General Assembly

Proposed Bill No. 6939

January Session, 2017

LCO No. 3017



Referred to Committee on PLANNING AND DEVELOPMENT

Introduced by:

REP. ROSARIO, 128th Dist.

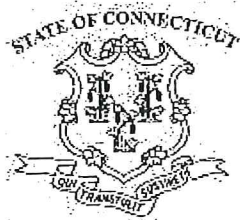
AN ACT CONCERNING URBAN BLIGHT AND STRUCTURALLY COMPROMISED FOUNDATIONS.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

That the Commissioner of Economic and Community Development study urban blight and properties with structurally compromised foundations.

Statement of Purpose:

To establish a study of urban blight and properties with structurally compromised foundations.



General Assembly

January Session, 2017

Proposed Bill No. 6945

LCO No. 2660



Referred to Committee on PLANNING AND DEVELOPMENT

Introduced by:
REP. BELSITO, 53rd Dist.

**AN ACT CONCERNING QUALITY CONTROL PLANS FOR
COMPANIES THAT SELL CONCRETE AGGREGATE.**

Be it enacted by the Senate and House of Representatives in General Assembly convened:

- 1 That the general statutes be amended to require a company that
- 2 sells concrete aggregate to establish and make available for inspection
- 3 a quality control plan that requires such concrete aggregate to comply
- 4 with relevant State Building Code requirements and ASTM C-33,
- 5 Standard Specification for Concrete Aggregates.

Statement of Purpose:

To require companies that sell concrete aggregate to establish and make available quality control plans.



General Assembly

Proposed Bill No. 8

January Session, 2017

LCO No. 419



Referred to Committee on FINANCE, REVENUE AND BONDING

Introduced by:

SEN. LOONEY, 11th Dist.

AN ACT AUTHORIZING MUNICIPALITIES TO LEVY A LOCAL SALES TAX.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

That the general statutes be amended to authorize municipalities, at their discretion, to levy a local sales tax of one-half of one per cent and retain the tax revenue collected.

Statement of Purpose:

To authorize an alternative means other than the property tax for municipalities to fund critical public services.

Bill History
Session Year 2017
Proposed S.B. No. 456

Introducer(s):
SEN. STEVE CASSANO, 4th DIST.

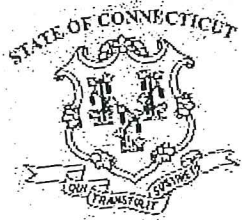
Title: AN ACT CONCERNING AID FOR HOMEOWNERS WITH FAILING FOUNDATIONS.

Statement of Purpose: To address the problem of failing foundations.

Bill History:

01-19-2017 REFERRED TO JOINT COMMITTEE ON Planning and Development Committee

Co-sponsor(s):



General Assembly
January Session, 2017

Proposed Bill No. 459

LCO No. 2588



* 0 2 5 8 8 *

Referred to Committee on PLANNING AND DEVELOPMENT

Introduced by:
SEN. OSTEN, 19th Dist.
SEN. LARSON, 3rd Dist.
SEN. CASSANO, 4th Dist.
SEN. GUGLIELMO, 35th Dist.

AN ACT CONCERNING FAILING CONCRETE FOUNDATIONS.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

- 1 That the general statutes be amended to (1) establish a testing
- 2 requirement for concrete aggregate intended for use in residential and
- 3 commercial buildings, (2) require the installation of curtain drains
- 4 around residential and commercial buildings in high water table areas,
- 5 (3) waive state and municipal building fees associated with the
- 6 reconstruction of failing concrete foundations in residential and
- 7 commercial buildings, and (4) expand consumer protections to protect
- 8 owners of residential and commercial buildings with failing concrete
- 9 foundations from fraudulent activity in the process of such
- 10 reconstruction.

Statement of Purpose:
To address the problem of failing concrete foundations.



General Assembly

Proposed Bill No. 534

January Session, 2017

LCO No. 3009



Referred to Committee on PLANNING AND DEVELOPMENT

Introduced by:

SEN. FLEXER, 29th Dist.

REP. LUXENBERG, 12th Dist.

REP. HADDAD, 54th Dist.

AN ACT CONCERNING CRUMBLING CONCRETE FOUNDATIONS.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

That the general statutes be amended to limit the use of expansive iron sulfide materials in concrete used for home foundations and to empower the Insurance Department to subpoena evidence under CUIPA to protect homeowners.

Statement of Purpose:

To protect homeowners with crumbling concrete foundations.