

# Background on Crumbling Foundations in Connecticut

The Connecticut Department of Consumer Protection is here to provide homeowners and professionals with information and resources that can help determine if a concrete foundation is failing, and help find potential options for repair.

In July of 2015, Governor Malloy called on the Department of Consumer Protection and the Office of the Attorney General to conduct an investigation into crumbling foundations. The Insurance Department and Department of Banking, along with federal, state and municipal officials have been collaborating with DCP's investigative team since July 2015 to provide resources to homeowners and professionals.

All up to date information on our on-going investigation for consumers and professionals can always be found at [www.ct.gov/DCP/concrete](http://www.ct.gov/DCP/concrete).

## Connecticut Department of Consumer Protection

Phone: 860.713.6100  
Toll Free in CT: 800.842.4649  
[dcp.concrete@ct.gov](mailto:dcp.concrete@ct.gov)  
[www.ct.gov/DCP/concrete](http://www.ct.gov/DCP/concrete)

 [facebook.com/ctdcp](https://facebook.com/ctdcp)

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## Crumbling Concrete Foundations

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What you can do if you think  
your home may be affected

# DCP Complaint Center

If you wish to file a complaint with the Department of Consumer Protection, you may do so by completing and returning a complaint form through mail or email.

When you fill out your complaint form it is important to have as much information as possible. You may also include pictures, or other evidence from your foundation to show the issues you may have.

If you don't have answers to all questions on the form, fill out the form as completely as you can and submit it. It's okay if you need to leave something blank. We ask the questions on this form so we can have as much information as possible to contribute to our investigation.

## For Professionals

We know part of the solution to this challenge is working with professionals such as real estate agents, engineers, home inspectors, home improvement contractors and others. All information available to homeowners who may be affected is also available to professionals who would like access to it. Professionals can also find all available information at [ct.gov/DCP/concrete](http://ct.gov/DCP/concrete).

## Support from the Insurance Department

The Insurance Department has notified insurance companies that they cannot cancel or non-renew a homeowner's policy due to a crumbling foundation.

The Insurance Department is also advising homeowners to read their policies, particularly the section titled "Duties After Loss." That section explains the process that a policyholder needs to follow when notifying his or her insurance company of damage or a loss. The homeowner's policy also provides information on the timeframe a policyholder has to file a lawsuit against the company should he or she choose to do so.

If you have questions about your policy, you are encouraged to contact the Insurance Department at [cidca@ct.gov](mailto:cidca@ct.gov), or call 800-203-3447.

## Home Purchases & Inspections

The Department of Consumer Protection issued an advisory to home inspectors in August of 2015 that reminds inspectors what needs to be examined in a home inspection, and discusses signs of crumbling foundations.

If you are purchasing a home, make sure that the owner you are purchasing the home from has filled out the Residential Property Condition Disclosure Report completely.