

### 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

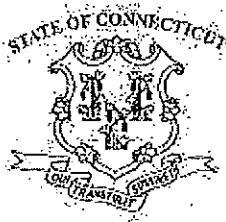
01-23 HCO - REF. TO JOINT COMM. ON PD

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



General Assembly

January Session, 2017

**Proposed Bill No. 5134**

LCO No. 48



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Referred to Committee on INSURANCE AND REAL ESTATE

Introduced by:  
REP. VAIL, 52nd Dist.

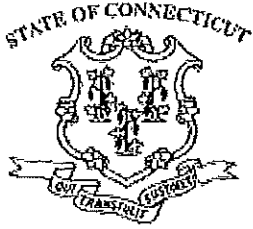
**AN ACT CONCERNING HOMEOWNERS INSURANCE POLICIES AND  
COVERAGE FOR THE PERIL OF COLLAPSE.**

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. 5211***

*January Session, 2017*

LCO No. 206



Referred to Committee on PLANNING AND DEVELOPMENT

Introduced by:

REP. BELSITO, 53rd Dist.

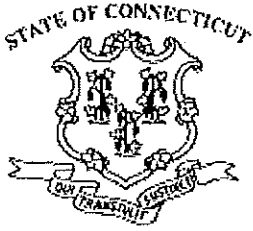
***AN ACT REQUIRING THAT CONCRETE BE TESTED FOR PYRRHOTITE.***

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

***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.

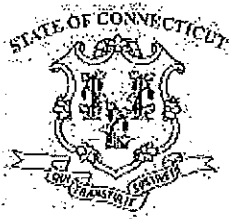
***AN ACT PROHIBITING THE RECYCLING AND REUSE OF DEFECTIVE CONCRETE.***

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.



General Assembly

January Session, 2017

**Proposed Bill No. 6005**

LCO No. 602



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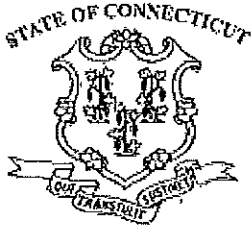
Referred to Committee on PLANNING AND DEVELOPMENT

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



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.

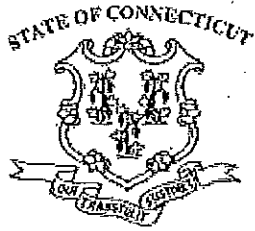
***AN ACT ESTABLISHING A MUNICIPAL OPTION TO PROVIDE PROPERTY TAX RELIEF  
TO HOMEOWNERS DISPLACED BY A NATURAL DISASTER.***

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. 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.

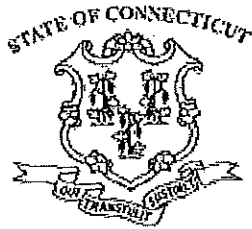
***AN ACT CONCERNING CONTRACTUAL LIMITATION PERIODS FOR SUITS  
CONCERNING DENIAL OF PROPERTY AND CASUALTY INSURANCE CLAIMS.***

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. 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:





General Assembly

**Proposed Bill No. 6738**

January Session, 2017

LCO No. 2543



Referred to Committee on BANKING

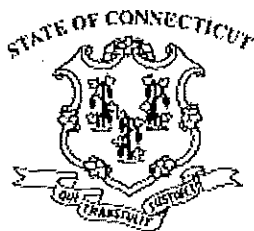
Introduced by:

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



General Assembly

***Proposed Bill No. 6739***

*January Session, 2017*

LCO No. 2501



Referred to Committee on BANKING

Introduced by:

REP. DELNICKI, 14<sup>th</sup> Dist.

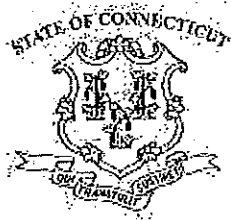
***AN ACT PROHIBITING LENDERS OF A HOME EQUITY LOAN FROM SEEKING A  
DEFICIENCY JUDGMENT.***

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

January Session, 2017

**Proposed Bill No. 6945**

LCO No. 2660



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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.

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

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

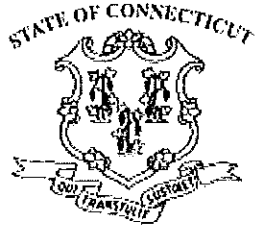
**Title:** AN ACT CONCERNING AID FOR HOMEOWNERS WITH FAILING FOUNDATIONS.

**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

***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.