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ResearchReport

CFSIC Crumbling Concrete Foundation Replacement, Reimbursement, and Construction Data

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Issue

Summarize Connecticut Foundation Solutions Indemnity Company, Inc. (CFSIC) reimbursement amounts for crumbling concrete foundation replacement construction.

Summary

CFSIC is a nonprofit captive insurance company, created by the legislature in 2017, to provide grants to homeowners to repair or replace crumbling concrete foundations that are deteriorating due to pyrrhotite. CFSIC issues grants to residential building owners, up to a maximum of $175,000.

As of November 16, 2020, CFSIC grants have financed the replacement of 249 foundations in Connecticut. Of these completed foundation replacements, 210 involved lifting the house and 39 involved replacing the foundation without lifting the house.

Generally, the average cost to a homeowner to replace a foundation is $189,000, which varies significantly based on house size, type, geographic terrain, and repair type (lifting or non-lifting). This cost includes items not eligible for reimbursement or payment from CFSIC, such as landscaping, or deck removal and replacement.

Related OLR Reports

2020-R-0298: CFSIC Claim Data

2020-R-0176: State Funded Assistance Programs for Homeowners With Crumbling Concrete Foundations

2019-R-0225: Testing Structural Concrete Aggregate for Pyrrhotite

2019-R-0184: Crumbling Concrete Foundations Legislation

According to CFSIC, as of November 16, 2020, its average payment for a completed foundation is $154,589. The average payment for lifting the house is $156,329, while the average payment for non-lifting is $145,223. From the time construction starts to when the town building instructor issues a Certificate of Completion, replacing a foundation takes an average of 14.5 weeks or 12 weeks for lifting or non-lifting repairs, respectively.

When lifting a house, contractors remove and replace the concrete foundation, which generally requires disconnecting all utilities and the homeowners to vacate until construction is completed. For non-lifting methods, contractors lift the house generally less than a foot, and gradually excavate the foundation and replace it with composite paneling. For houses being repaired in this way, it may be possible for utilities to remain connected and homeowners to remain in the home during construction. According to CFSIC, non-lifting repairs are often quicker and less expensive than lifting repairs.

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