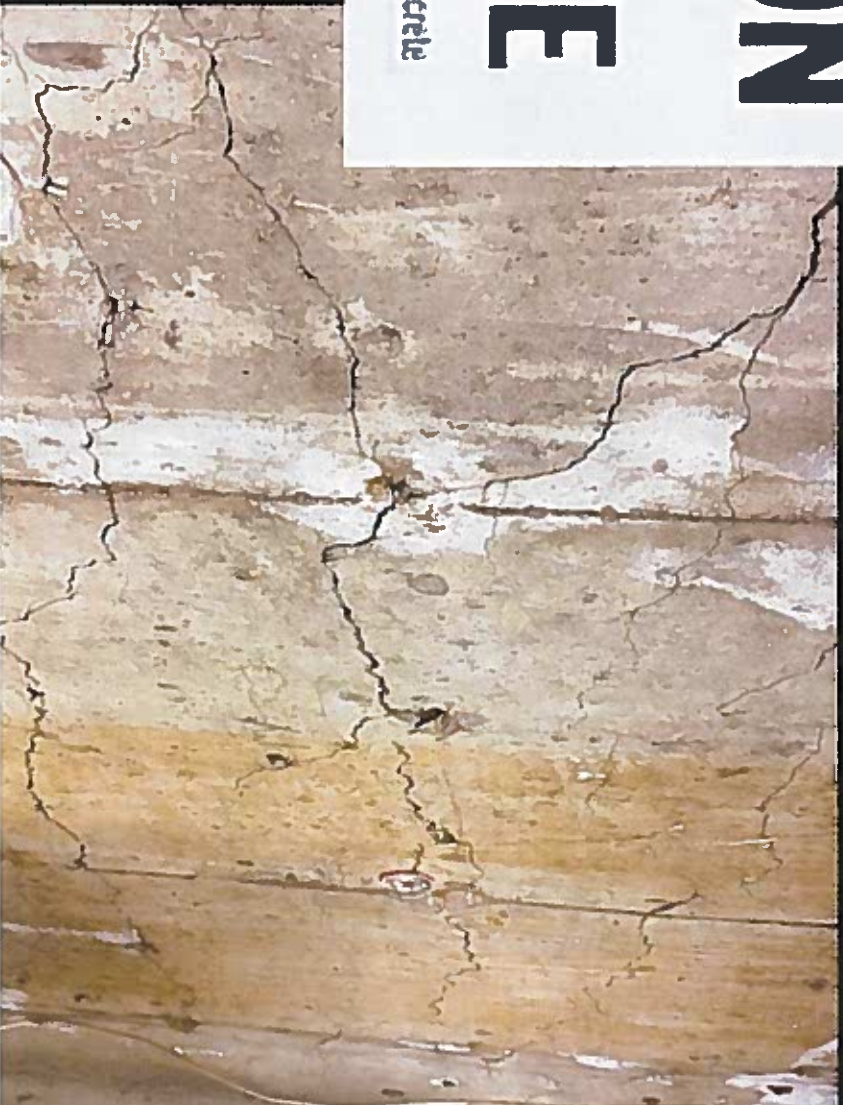


CRUMBLING FOUNDATION CAUSED BY PYRRHOTITE

 Massachusetts Residents Against Crumbling Concrete

www.massracf.com



**PYRRHOTITE INSIDE
FOUNDATION CONCRETE**



**RESULT OF PYRRHOTITE
DEGRADATION IN CONCRETE**



WHAT IS PYRRHOTITE?

**IT'S A SULFIDE
MINERAL SIMILAR TO
PYRITE –
AKA FOOL'S GOLD**

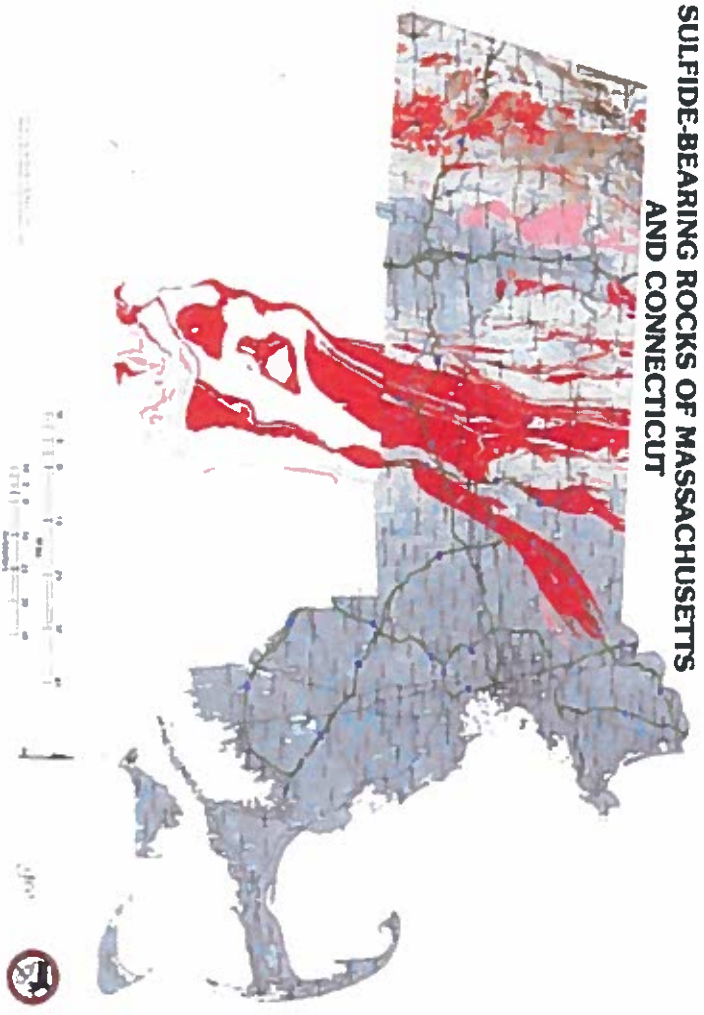
WHAT DOES IT DO?

**WHEN MIXED WITH
CEMENT, WATER AND
OXYGEN IT BEGINS A
SLOW DEGRADATION
OF THE CONCRETE**

IS PYRRHOTITE ANYWHERE ELSE BESIDES WILLINGTON, CT?

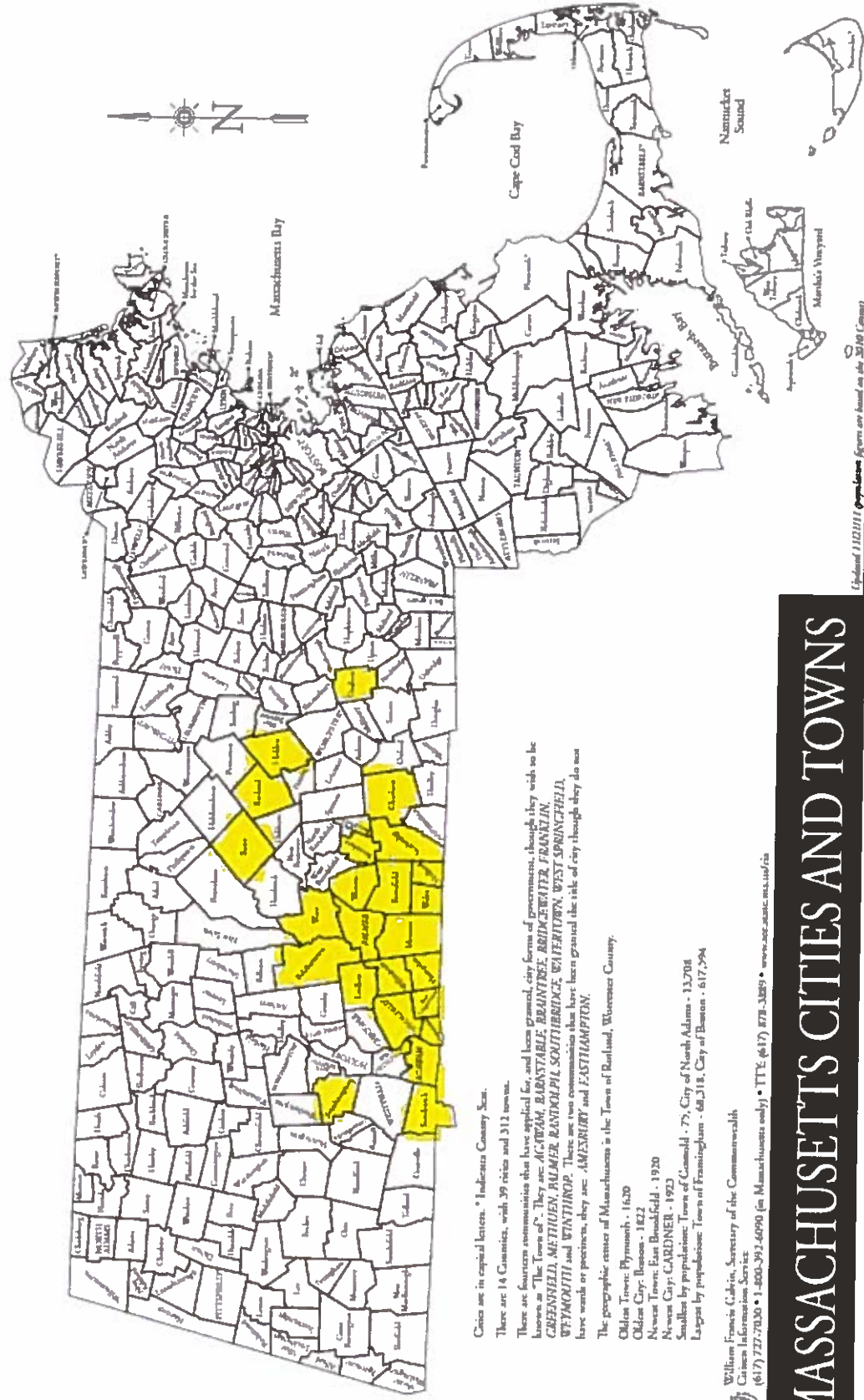
H1 Map of Localities Where Pyrrhotite May Be Found

SULFIDE-BEARING ROCKS OF MASSACHUSETTS AND CONNECTICUT



Explanation

- ▲ Beckers Quarry
- CT Formations with Pyrite
- CT Formations with Pyrrhotite
- MA Formations with Sulfide-Bearing Rocks
- MA Formations with Some Sulfide Bearing Rocks



Cities are in capital letters. * Indicates County Seat.

There are 14 Counties, with 39 cities and 312 towns.

There are fourteen commissions that have applied for, and been granted, city forms of government, though they wish to be known as "The Town of": They are: **ACQUIN, BOSTON, BRANTREE, BRIDGEWATER, FRANKLIN, GREENFIELD, METHUEN, PALMER, RANDOLPH, SOUTHBRIDGE, WESTPORT, WEST SPRINGFIELD, WINTHROP**. There are two commissions that have been granted the title of city though they do not have words or prefixes, they are: **AMHERST** and **EASTHAMPTON**.

The geographic center of Massachusetts is the Town of Barland, Worcester County.

Oldest Town: Plymouth - 1620

Oldest City: Boston - 1822

Newest Town: East Brookfield - 1920

Newest City: CARDNER - 1923

Smallest by population: Town of Goswold - 7; City of North Adams - 13,706

Largest by population: Town of Framingham - 68,318; City of Boston - 617,594



William Francis Cahill, Secretary of the Commonwealth
 Citizens Information Service

(617) 727-7800 • 1-800-392-6090 (in Massachusetts only) • TTY: (617) 878-3289 • www.sec.state.ma.us/cis

MASSACHUSETTS CITIES AND TOWNS

Updated 1/12/11 Copyright figures are based on the 2010 Census

HOW ARE HOMES MADE WHOLE AGAIN?



ALL UTILITIES ARE REMOVED FROM THE BASEMENT

THE FOUNDATION HAS POCKETS CUT OUT OF IT FOR BEAM PLACEMENT

THE FLOOR IS REMOVED AND CRIBBING IS BUILT, THEN BEAMS ARE PUT IN PLACE

THE HOME IS LIFTED OFF THE FOUNDATION

THE FOUNDATION IS REMOVED AND REPLACED

THE HOME IS LOWERED

THE FLOORS ARE PREPOURED

THE UTILITIES ARE REPLACED.

THE HOME SHOWN HERE IS IN HOLDEN AND THE COST WAS \$280,000.



**HOW DO YOU KNOW IF
YOUR HOME IS
AFFECTED?**



**GET A STRUCTURAL
ENGINEER INSPECTION**



GET A CORE TEST



**GET INVOLVED WITH THE
MASSACHUSETTS
RESIDENTS AGAINST
CRUMBLING CONCRETE**

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WHY ARE WE ADVOCATING FOR HELP?

- 1. NO RECOURSE
- 2. NO INSURANCE COVERAGE
- 3. NOWHERE TO TURN
- 4. COSTS THAT RANGE FROM
\$150K - \$300K+

SPECIAL COMMISSION

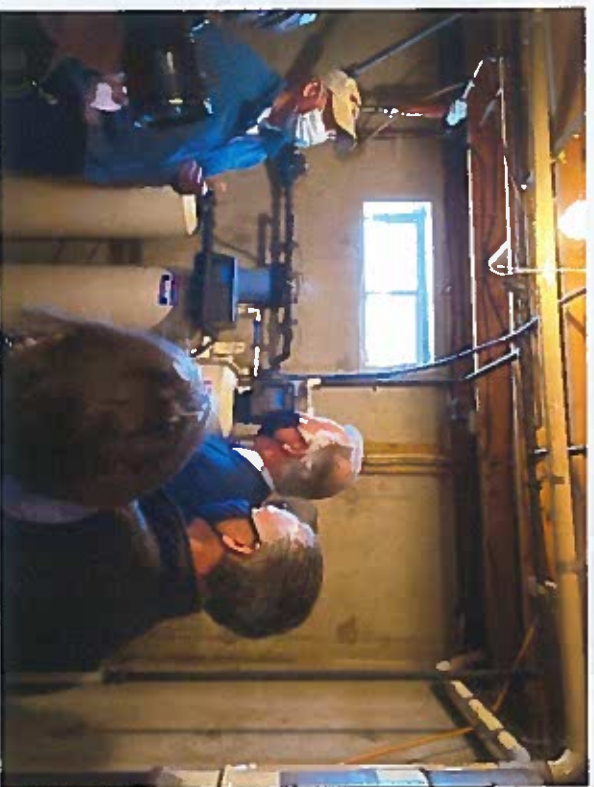
- 2019-Special Commission holds five meetings.
- December 31, 2019 Report is released and makes recommendations.
- Current State Senate Bill S548 would put in place some of these recommendations.

Final Report of the Special Commission to Study the
Financial and Economic Impacts of Crumbling Concrete
Foundations due to the Presence of Pyrrhotite

December 31, 2019



**Congressman Neal, State
Senator Gobi and
Representative Ashe visit
Wales, MA homes**



Special Commission Recommendations

Based on its findings, the Special Commission recommends the following actions be taken in order to assess and remediate the overall impact of the presence of pyrrhotite in concrete foundations in Massachusetts:

1. Enable a Captive Insurance Company to conduct business in Massachusetts for the purpose of overseeing the evaluation, repair, replacement and reimbursement of qualified residential crumbling foundations.
2. Create a Crumbling Foundations Assistance Fund. Contributions to the Fund shall be used exclusively for the repair and replacement of qualified residential foundations. The Fund shall be administered by a Captive Insurance Company.
3. Increase awareness and educate residents and professionals in impacted industries. This can be done by establishing a training program for inspectors, assessors, and real estate professionals to educate them on the issue and aid in establishing an accurate method of assessment for affected properties, establishing a contact person knowledgeable about the process to provide assistance to residents with questions or issues, and by creating and distributing flyers in affected areas.
4. Continue the Concrete Testing Reimbursement program established in line item 7006-0142 of chapter 154 of the Acts of 2018, and expand the distance range from 20 to 50 miles.
5. Prohibit all concrete from Becker's Quarry in Willington, Connecticut to be used in Massachusetts for residential or commercial purposes, and require a core test for the presence of pyrrhotite for all current and future quarries within Massachusetts. This test will be in addition to all physical quality tests currently being performed.
6. Engage with insurance companies with emphasis on: (a) Encouraging insurance companies to contribute to the Crumbling Foundations Assistance Fund; and, (b) Provide wrap-around coverage offered by other insurance (i.e., replace landscaping, deck, walkways, etc., ruined by foundation replacement).
7. Waive building permit fees for all work associated with crumbling concrete foundations replacement.
8. Require all Massachusetts home sellers to disclose to the prospective buyer any testing, inspection or repairs performed to their foundation and require, at the point of sale, core testing on any Massachusetts home foundation built between 1983 and 2015 located within 30 miles of Becker's Quarry in Willington, Connecticut as defined by the map in Appendix G.
9. Develop a standard tax abatement to be used by all towns impacted. Any impacted town will work with homeowners with a crumbling foundation on a plan to make the repairs within a reasonable time in order to get the home back on the tax roll. If no plan for foundation replacement is in place within 5 years, the tax abatement process should continue until the foundation is replaced.
10. Advise the Massachusetts Commissioner of Insurance to discourage the cancellation of policies for homes with crumbling concrete foundations and remind carriers of their obligation to strictly adhere to the statutes governing cancellation of property insurance policies.

**COMMISSION RECOMMENDATIONS
INCLUDED IN SENATE BILL S548:**

**ENABLE A CAPTIVE INSURANCE COMPANY
TO OPERATE IN MA**

**STANDARDIZE PROPERTY TAX
ABATEMENTS**

**ELIMINATE PERMIT FEES FOR
FOUNDATION REPLACEMENTS**

**SELLER DISCLOSURE REQUIREMENTS – SO
NO UNSUSPECTING HOME BUYER GET'S
STUCK WITH ONE OF THESE
FOUNDATIONS**

BEGIN QUARRY TESTING STANDARDS:

LET'S STOP THIS FROM CONTINUING

HOW CAN YOU HELP? AS A HOMEOWNER, AS A NEIGHBOR, AS A SELECTBOARD MEMBER?

- **BILL S548 – AN ACT RELATIVE TO CRUMBLING CONCRETE FOUNDATIONS**
IS CURRENTLY IN COMMITTEE WAITING FOR A HEARING BY

THE JOINT COMMITTEE ON ENVIRONMENT, NATURAL RESOURCES AND AGRICULTURE.

- **YOU CAN MAKE A DIFFERENCE BY CONTACTING THE CHAIRS OF THIS COMMITTEE:**
Becca.Rausch@masenate.gov Carolyn.Dykema@mahouse.gov

ASK THEM TO HOLD A HEARING ON S548 IN SEPTEMBER AND VOTE IT OUT FAVORABLY.