



CONNECTICUT REALTORS®

## FOUNDATION ADVISORY for BUYERS

Foundation cracks, problems or failures may be a result of many factors including but not limited to chemical compositions in foundation materials or natural occurrences at any time during the life of a property.

Recent reports of issues with concrete foundations in some residential homes and condominium complexes in Connecticut prompted the State of Connecticut’s Department of Consumer Protection (DCP) to develop information for consumers and to conduct an investigation to identify the extent and scope of the issue, as that is not fully identified. Structural engineers can provide guidance and expert assistance into aspects of foundation problems and concerns.

The DCP information for consumers on concrete foundations may be viewed online and printed from the DCP website, <http://www.ct.gov/dcp/cwp/view.asp?a=1625&Q=569328>. **That official information continues to be updated by DCP as new information becomes available**, and includes the latest update on the state investigation into the cause of the crumbling foundations, a brochure with pictures of visible foundation cracks, how to verify the Professional Engineer license of a structural engineer, insurance information, and other information they have determined is important for consumers to know about and related to concrete foundations. **Consumers are strongly encouraged to check regularly for the latest updates at the DCP page noted herein.**

**State law requires all Sellers to disclose any material facts about the property. Material facts include whether a property has ever had foundation problems or cracks and any known repairs made to the foundation during the life of the property.**

By signing below, Buyer acknowledges receipt of this Advisory. Buyer further acknowledges and agrees real estate licensees are not experts in foundations and foundation materials and cannot undertake any independent investigations into the condition of foundations or representations that may be made by Sellers, home inspectors or others on any property.

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Buyer Name Printed

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Buyer Name Printed

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Buyer Signature

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Buyer Signature

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# BACKGROUND ON CONCRETE

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This brochure is meant to provide homeowners with information about resources that can help determine if their concrete foundation is damaged, and help find potential options for repair.

The Connecticut Department of Consumer Protection and the Connecticut Insurance Department are among the resources homeowners can consult regarding foundation concerns.

While the Department of Consumer Protection gathers information from concerned consumers, the Insurance Department is helping potentially affected homeowners with any insurance related questions or complaints.

Residents are encouraged to email individual insurance related questions to [cid.ca@ct.gov](mailto:cid.ca@ct.gov), or call the Insurance Department at 800-203-3447.

## Connecticut Department of Consumer Protection

165 Capitol Avenue  
Hartford, CT 06106  
Phone: 860-713-6100  
Toll-Free in CT: 800-842-2649  
[www.ct.gov/dcp](http://www.ct.gov/dcp)

 Connecticut Department of  
Consumer Protection

 @CTDCP

## Connecticut Department of Consumer Protection



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# CONCRETE FOUNDATIONS

INFORMATION AND  
QUICK FACTS

If the concrete in your basement walls has large cracks like ones pictured, your home's foundation may be damaged and **should be inspected**. An inspection can identify solutions to prevent long-term damage.



## What you need to know.

- During your conversations with experts about potential damage to your foundation, make sure you reference cracks in your foundation walls and floor individually. This will help the experts provide you with an adequate recommendation for repair.
- Cracks such as those in the photos shown here may take ten or more years after the foundation is poured to develop. Many of the homes that show damage similar to that in these photos were built in the 1980s and 1990s.

## What you can do.

- Talk with a professional engineer about testing the concrete in your home for damage, and their recommended next steps for repair.
- You can verify that your professional engineer is licensed, and your home improvement contractor is registered at [www.elicense.ct.gov](http://www.elicense.ct.gov).
- Contact the Connecticut Insurance Department to work through any insurance related questions or complaints.
- If you have other questions or need support, please contact the Department of Consumer Protection at [dcp.concrete@ct.gov](mailto:dcp.concrete@ct.gov).

## What to avoid.

- There may not be a quick, or partial fix to the problem. Using a short term fix or partial replacement may result in more repairs at a higher cost in the future.
- Be aware of scams, and make sure you're using a registered and reputable home improvement contractor (take a look at [www.elicense.ct.gov](http://www.elicense.ct.gov) to verify their registration).