

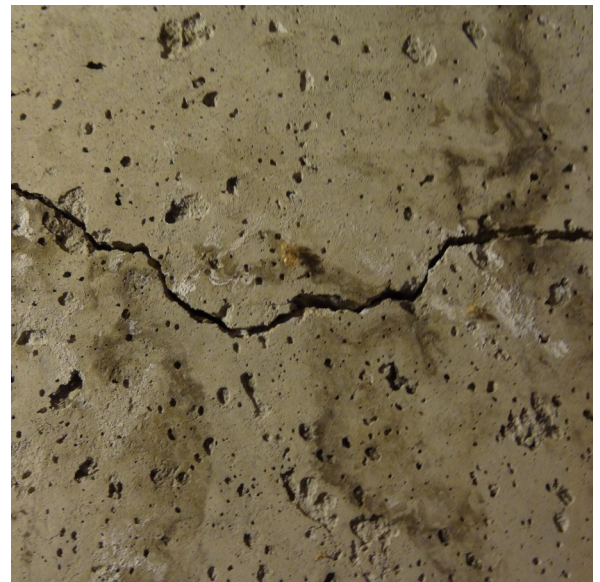
What You Should Expect to See in a Foundation Home Inspection Report

Severity Class Coding places the emphasis on visual inspections.

Progress is being made in combatting the crumbling foundations crisis, as more than 1,200 Connecticut homeowners have had their concrete foundations replaced with financial assistance from CFSIC. An important first step in the CFSIC claims process is the assignment of a foundation Severity Class Code, allowing families with the most severely affected residential dwellings to obtain the help they need.

The CFSIC crumbling foundation visual inspection report is a written document following an established set of guidelines providing for an accurate visual assessment of the foundation being inspected. A well-prepared visual inspection report becomes the “eyes on the ground” for the CFSIC claims adjuster, who will eventually pay that crumbling foundation claim...but it has a dual purpose as well. It can be a tool for the homeowner to educate themselves as to the actual cause of surface defects in their concrete foundations. A CFSIC-Certified Home Inspector or CT-Licensed Professional Engineer must document their visual assessment of the concrete structure and compose a written narrative describing the cause and the specific nature of the distress. Measurements must be taken. Photographs must be included. Those photographs must be close enough to what is being observed so that not only a claim adjuster can see the extent of the deterioration but a homeowner can see it as well.

After completing our 7th consecutive year of foundation inspection training, we still continue to refine the course curriculum, adding changes to that curriculum that embody the emerging science and technology in this field, as well as a constant stream of observations provided to us through the eyes of those inspecting concrete foundations every day.



A Picture is Worth a Thousand Words

It's the photos that pay CFSIC claims. Capturing the right photographs, at the right distance from the damage, and having enough of them, all play a huge role in determining not only the extent of the damage, but what constitutes the precise distinctions between a Severity Class 2 or Severity Class 3 foundation. Close-up photos of the actual damage in conjunction with shots showing the entirety of the wall surface provide the factual evidence needed to view map cracking. A properly written visual inspection report will include the frequency (number) of the cracks in the surface area, the size (measurements) of those cracks, and, most importantly, provide documentation for the cause

of the cracking to begin with.

This is where the tough questions get asked: Is it a hardened concrete crack or is it a plastic shrinkage crack? Or is it map cracking associated with pyrrhotite? It is these questions and more that the visual inspection report in its most complete form will illustrate, explain, and determine. Proper training and complete photographic documentation is of paramount importance when assigning a CFSIC Severity Class Code to a foundation.



“The inaugural CFSIC Certification Course was held on June 17, 2019. CFSIC has hosted certification and re-certification courses annually to maintain qualified professionals”

The CFSIC Certification Program

The standardized training offered by the CFSIC Certification Program assures that every Certified professional evaluates a home through the same lens. The Certification program annually updates its content based on changes in science, technology and most importantly input from the inspectors who are in the field every-day, evaluating concrete foundations. The networking between the home inspectors and professional engineers has benefited the Certification Program by sharing a vast amount of technical knowledge during the one day event.

CFSIC's mission is to provide an accurate written report on the state of a home's foundation and whether it does or does not show the visible manifestations of the presence of reactive pyrrhotite.

The CFSIC Home Inspector Certification Course for Crumbling Foundations

Since its launch in 2019, the CFSIC Foundation Inspection Certification Program has become the gold standard globally for the evaluation of residential foundations affected by pyrrhotite by not only providing a standardized framework for Severity Class Coding, but also by providing standards for the writing and communication of facts to the homeowner.

The professionals who are trained in the evaluation of crumbling foundations are instructed to maintain uniformity of approach and accurate evaluations for all the homes that they inspect. Since the inception of the CFSIC Foundation Inspection Certification Program, proof of this program's value has been demonstrated by the increasing number of Professional Engineers who have signed up for the one-day course and examination...even though they are not required to.

Standardization is the key. By ensuring that every certified professional evaluates a home foundation through the same lens, using the same standards, and with the same guidelines, the program protects the integrity of the claims process and ensures that remediation funds are allocated to the homes with the highest level of need. The CFSIC Foundation Inspection Certification Program remains the cornerstone of the response to the crumbling foundations crisis. No claim will ever be paid by CFSIC without a visual inspection of the foundation and an appropriate Severity Class Code assigned.

Through in-depth annual training and a commitment to evolving with professional feedback, the program ensures that the "Severity Class Coding" report remains an accurate reflection of a home's structural health, providing clarity for homeowners, claim adjusters, and all other stakeholders.



Coring or Coding?

We are aware of the continuing controversy on social media and elsewhere that can best be described as “coring or coding?” First, we believe that homeowners should be armed with all the information they need to learn as much as they can about their home’s foundation. However, it is Severity Class Coding, assigned through a visual inspection, as established by CFSIC, that is the way in which CFSIC determines the level of damage that has taken place. Understandably, core specimens can provide positive or negative results as to the presence of pyrrhotite in concrete foundations and might be beneficial to a property showing little or no apparent damage. However, what’s important is that CFSIC cannot determine how to pay a claim using a core specimen only, and it will never be able to do so. Why is this so? Because a residential foundation may test positive for pyrrhotite and not only show no visual evidence of deterioration, but in fact may never show any evidence of deterioration. The taxpayers of Connecticut will not commit funds to tear down perfectly sound concrete foundations solely because they test positive for pyrrhotite.

Using the visual inspection process is important because CFSIC assures that homes requiring the most attention (Severity Class coded 2 and 3 foundations) are placed in the claims queue as a priority.

Conclusion: A report submitted by a CFSIC Certified Home Inspector or Professional Engineer trained by CFSIC, assigning a Severity Class Code, provides the homeowner and claims adjuster with a real-time assessment of the home’s foundation status. It is now and will remain the gold standard for the evaluation of a residential foundation.

CFSIC’s Philosophy About Core Test Results

CFSIC is an insurance company. An insurance company does not pay claims based on what might happen...it pays claims based on what has happened.

The existence of the mineral pyrrhotite in a core sample does not and never will be useful in predicting when a foundation will begin to fail or otherwise show visible signs of pyrrhotite-associated degradation. CFSIC cannot and will not pay a claim to replace a foundation that is otherwise visibly unaffected by the pyrrhotite natural disaster just because the foundation has tested positive for pyrrhotite through a coring process. Any program in any state addressing the crumbling foundations crisis will be unable to justify the use of taxpayer-derived funding to replace a perfectly sound foundation simply because a core specimen contains pyrrhotite in any amount. Insurance companies underwriting automobile insurance pay for a fender-bender once the accident happens...they never pay a claim based on the idea that the fender-bender might happen. The logic will be obvious.



What Should Your Inspection Report Tell You

Severity Class Code: The objective of a CFSIC Inspection Report is the assignment of a Severity Class Code of 1, 2, or 3. That code should appear in a minimum of two locations in the report.

Quality Photographs: Photos clearly showing closeups of all questionable areas. Additionally, areas identified in photos with pointers and dimensions helps you understand what you're looking at.

Specificity: The report should be specific as to the address being inspected and include detailed descriptions of any surface defects that are the typical outward manifestations of pyrrhotite degradation.

The Basis of the Report: A good report will include a copy of the exact wording of CFSIC's Severity Class Code distinctions.

Readability: A good foundation inspection report should be informative, accurate, and concise. Can you read it? Do you understand it? Does it tell you what you need to know?

Training is Everything: The visual inspection courses and the examinations that must be taken are the gold standard worldwide in the detection of pyrrhotite-associated foundation failure.



A Note from CFSIC

Background and Qualifications of Kevin E Miller

Kevin Miller has been employed in the concrete industry for the past 30 years. Kevin, well-versed and educated in concrete technology, troubleshooting concrete defects, and designing concrete mixtures for commercial and residential applications, is an industry veteran. Additionally, during his seven-year term as President of the Connecticut Ready Mix Concrete Association, he witnessed and was instrumental in supporting legislative changes and the incorporation of stricter quarry inspections to assure the long-term durability of concrete used in roads, bridges, and highways as well as in other commercial and residential uses. Kevin continues to remain active in the industry as a consultant on Government projects and as a troubleshooter on residential and commercial concrete issues. CFSIC has engaged with Kevin to create the only comprehensive concrete failure training course available in the state of Connecticut. He continues to serve as consultant and advisor to CFSIC.

Michael Maglaras
Superintendent, CFSIC