

Testimony of James Tanner
Zoning Enforcement Officer, Ansonia, CT

My name is James Tanner. I am the Zoning Enforcement Officer for the City of Ansonia, which I have been since July 2010.

I am submitting this testimony in support of SB 1212, because I have seen the tremendous harm to our neighborhoods and communities from the current bank practice of emptying our properties after foreclosure. I think this bill, which prevents banks from evicting tenants after foreclosure without good cause, can help stabilize our neighborhoods prevent blight in our communities, by keeping foreclosed homes occupied.

I estimate that 80% of the blighted properties in Ansonia are houses that have gone through foreclosure, and are now vacant. I see the effect of this every day. The downward spiral begins when the foreclosure starts, and the owner stops putting in any money to repair the house, because they know they are going to lose it. But the deterioration gets much worse once the tenant has been made to move out. That's when the empty building starts to become a danger, that brings the whole neighborhood down with it.

For example, there was a 2 family house in Ansonia with commercial space, with a \$305,000 mortgage. When it was foreclosed on, the tenants were removed from the property. The house was totally neglected for two years. The door was left open, it was infested with animals, all the pipes and wires were stripped from the building due to it being left vacant. It is in such bad shape now, that it has to be torn down.

Another one just like it: 2 family in residential area, similarly neglected, had been worth \$287,000, it sold for \$102,000 after being destroyed when the tenants were removed. The doors left open and the blight set in: animal infestation, kids hanging out in it, vandalized and stripped, mold everywhere, garage is collapsed due to lack of maintenance, the yard is overgrown: total destruction. Eventually there will be squatters living in them, and then there will be fires. We haven't had that yet in Ansonia, but it's just a matter of time.

The current bank practice of foreclosing on properties and evicting tenants is a losing situation for everyone. It devalues the properties and neighborhoods, and creates more areas for crime and eyesores. It becomes a safety issue when the property is vacant and dangerous. It pulls down the entire area, and whole neighborhoods suffer, not just the property that has been foreclosed. And this is not just in the big cities like New Haven and Bridgeport: I see it every day in Ansonia.

It would be great help if banks were required to hire property managers and keep the tenants there, to preserve buildings and communities. I urge you to support this bill.