Bill No.: HB-7388
Title: AN ACT PROTECTING A MORTGAGOR FROM AN UNREASONABLE INVASION OF HIS OR HER PRIVACY BY A MORTGAGE HOLDER.
Vote Date: 4/8/2019
Vote Action: Joint Favorable Substitute
PH Date: 4/3/2019
File No.: 790

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SPONSORS OF BILL:
Judiciary Committee

REASONS FOR BILL: Representative Godfrey brought this issue to the attention of the Judiciary Committee. To ensure that a mortgagee does not enter upon the residential real property that is the subject of the mortgage without the permission of the owner, occupant or mortgagor or an order of a court.

JOINT SUBSTITUTE LANGUAGE: There is new language added: “Superior Court for the judicial district in which the property is situated” to clarify what type of order would grant permission for entrance onto the residential real property.

RESPONSE FROM ADMINISTRATION/AGENCY:
None

NATURE AND SOURCES OF SUPPORT:
Connecticut Fair Housing Center, Manager of the foreclosure prevention work, Jeff Gentes; writes in support of this bill because he states it offers a common-sense solution to a frequent problem with banks: they often break into their customer’s homes. They do so under the guise of a “property preservation” clause in almost every mortgage, a clause that is supposed to help banks ensure that the asset backing the mortgage, the home, is in good condition.

NATURE AND SOURCES OF OPPOSITION:
None

Reported by: rJo Winch Date: May 6, 2019