

Judiciary Committee JOINT FAVORABLE REPORT

Bill No.: HB-6593

AN ACT PROTECTING A MORTGAGOR FROM AN UNREASONABLE
Title: INVASION OF HIS OR HER PRIVACY BY A MORTGAGE HOLDER.

Vote Date: 3/29/2021

Vote Action: Joint Favorable

PH Date: 3/12/2021

File No.: 477

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SPONSORS OF BILL:

The Judiciary Committee

Rep. Craig C. Fishbein, 90th Dist.,

Sen. Gary A. Winfield, 10th Dist.,

Rep. Doug Dubitsky, 47th Dist.

REASONS FOR BILL:

This bill requires owners or servicers of debt secured by a mortgage to receive permission or a court order before entering residential property secured by the mortgage. This bill will halt the practice of mortgagees entering private dwellings without permission from the owner, occupant, mortgagor, or a court order. This bill is necessary to protect Connecticut homeowners and residents from unwanted visits and home invasions by mortgagees.

RESPONSE FROM ADMINISTRATION/AGENCY:

None expressed.

NATURE AND SOURCES OF SUPPORT:

Yale Law School, Jerome N. Frank Legal Services Organization, Connecticut Fair Housing Center supports this bill stating that it is a common-sense solution to the problem of banks breaking into customers' homes under the guise of "property preservation" without evidence that the home needs preservation. It is also stated that this bill would assist homeowners and would protect the privacy of homeowners and prevent abusive situations.

Danbury, Connecticut, Resident, Attorney, Joseph DaSilva, Jr. supports this bill stating that this legislation is necessary to protect homeowners from invasion of their property. It is also

stated that the current law, which permits mortgagees the right to decide a property is abandoned and to enter the property without notice or permission, flies against common sense and the history and structure of Connecticut law.

NATURE AND SOURCES OF OPPOSITION:

None expressed.