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## **OLR Bill Analysis**

**sHB 6631**

### ***AN ACT CONCERNING THE COMMON INTEREST OWNERSHIP ACT.***

#### **SUMMARY**

Under certain conditions, existing law allows common interest community (e.g., condominium) owners' associations to bring an action to foreclose a lien on a unit for assessments attributable to the unit or fines imposed against the owner. Among other things, the association must give written notice to holders of previously recorded first or second security interests (e.g., mortgages) at least 60 days before bringing the foreclosure action.

This bill specifies that this 60-day notice is not an unauthorized communication with a third party under state laws or regulations governing creditors' collection practices. Department of Banking regulations generally limit the parties with whom a creditor may, without the debtor's consent, communicate about the collection of any debt (Conn. Agencies Regs., § 36a-647-4(b)).

EFFECTIVE DATE: October 1, 2023

#### **COMMITTEE ACTION**

Housing Committee

Joint Favorable Substitute

Yea 15 Nay 0 (02/28/2023)