



## OFFICE OF THE FIRST SELECTMAN

**Michael R. Criss**  
**First Selectman, Town of Harwinton**

### ***AGING COMMITTEE***

March 17, 2021

Good Afternoon, my name is Michael R. Criss, I am the First Selectman for the Town of Harwinton and I am submitting testimony regarding H.B. 6553 "An Act Protecting Property Owners Age Fifty and Older from Foreclosure."

#### **H.B. 6553 "An Act Protecting Property Owners Age Fifty and Older from Foreclosure"**

Thank you for the opportunity to comment and submit testimony on proposed H.B. 6553 "An Act Protecting Property Owners Age Fifty and Older from Foreclosure." The Town of Harwinton is opposed to proposed bill H.B. 6553. The Town of Harwinton has an abundant aging community and supports this community to live comfortably in a rural setting. Because the Town of Harwinton has a substantial amount of fifty and older residents it would be detrimental to the municipality and the rest of the community to allow for delinquent real property. The Real Property Tax bill is designed to encourage timely payments to benefit everyone, including the aging community as this protects taxpayers, municipalities and the Region #10 school district.

Enforcement tools allow the Tax Collector to collect the main source of revenue for the town which allows the town to provide much needed services to all members of the community. This bill blocks the use of the enforcement tools that have been effective in collecting taxes in a timely manner. This bill would relax the perimeters in which taxes are due thereby creating an even more challenging budget as the expectation of timely payments is diminished creating a bigger problem down the road for the aging community and the municipality; it will ultimately cost both more in the long run.

Yearly cuts to State Aid received by towns and tying a municipalities hands when it comes to collection of much needed revenue creates unnecessary risk to the sustainability of municipalities. Allowing any individual to accumulate this amount of debt would be irresponsible and short-sited leading to an unfavorable consequence for the taxpayer as well as the municipality.

## **TOWN OF HARWINTON**

100 BENTLEY DRIVE  
HARWINTON, CONNECTICUT 06791  
Tele: (860) 485-9051 • Fax: (860) 485-0051



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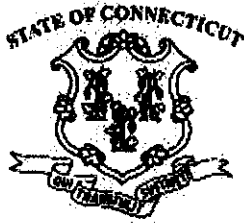
For example, assessed value 178,000 with an @ tax bill of \$5,000.00 per year to accumulate over 26,878.00 in debt before a municipality can place a lien on the property. The inchoate lien currently only lasts two years on a property. The Tax Collector is required to perfect the lien by filing it on the land records. If a lien cannot be filed until taxes are in excess of fifteen percent of the assessed value of the property, there will be more than five years of taxes delinquent on this one property and the timeframe to perfect the inchoate lien will have expired. The Town of Harwinton is a community of 5,500. We do not currently allow real property delinquencies to exceed \$5,000.00 without utilizing each enforcement tool necessary. Every delinquent real property is liened each year to protect the Town's interests.

The Town of Harwinton is opposed to H.B. 6553. Thank you for allowing me to submit testimony on behalf of the Town of Harwinton. If you have any further questions, please feel free to contact me at any time.

Michael R. Criss  
First Selectman, Town of Harwinton  
[mcriss@harwinton.us](mailto:mcriss@harwinton.us)  
860-485-2916

## TOWN OF HARWINTON

100 BENTLEY DRIVE  
HARWINTON, CONNECTICUT 06791  
Tele: (860) 485-9051 • Fax: (860) 485-0051



General Assembly

January Session, 2021

**Raised Bill No. 6553**

LCO No. 3832



Referred to Committee on AGING

Introduced by:  
(AGE)

**AN ACT PROTECTING PROPERTY OWNERS AGE FIFTY AND OLDER FROM FORECLOSURE.**

Be it enacted by the Senate and House of Representatives in General Assembly convened:

1 Section 1. (NEW) (*Effective July 1, 2021*) (a) Notwithstanding the  
2 provisions of chapter 205 of the general statutes, or any other provision  
3 of the general statutes, or policies, rules or regulations promulgated  
4 thereunder, no municipality shall place a lien on real property that is a  
5 principal residence of or integral to a business owned by a taxpayer age  
6 fifty or older for delinquent taxes unless taxes owed exceed fifteen per  
7 cent of the property's assessed value.

8 (b) Notwithstanding any other provision of the general statutes, or  
9 policies, rules or regulations promulgated thereunder, a municipality  
10 shall not (1) assess interest on delinquent property taxes that exceeds the  
11 annual rate of inflation as determined by the National Consumer Price  
12 Index, or (2) impose legal fees, penalties or other fees associated with  
13 collection of such delinquent taxes that exceed twenty per cent of taxes  
14 due at the time of settlement, on real property that is a principal  
15 residence of or integral to a business owned by a taxpayer age fifty or

16 older.

17 (c) For purposes of this section, real property that is integral to a  
18 business owned by a taxpayer age fifty or older, includes, but is not  
19 limited to, (1) real property that is used to conduct fifty per cent or more  
20 of a business from which the taxpayer earns fifty per cent or more of his  
21 or her adjusted gross income as determined for purposes of the federal  
22 income tax, or (2) real property that is zoned for business use by the  
23 taxpayer.

This act shall take effect as follows and shall amend the following sections:		
Section 1	July 1, 2021	New section

**Statement of Purpose:**

To set limitations on tax liens on real property owned by taxpayers age fifty and older.

*[Proposed deletions are enclosed in brackets. Proposed additions are indicated by underline, except that when the entire text of a bill or resolution or a section of a bill or resolution is new, it is not underlined.]*