



## Repossession in Connecticut

Categories : [Consumer Services](#), [Legal and Protective Services](#)

The material provided on the 2-1-1 eLibrary is for informational purposes only. It is not intended to be and should not be construed as legal advice.

### WHAT IS REPOSSESSION?

Repossession of property such as motor vehicles, furniture, appliances or other household goods occurs when the item(s) are reclaimed by a dealer, company or other seller after a buyer has defaulted on their payments. In a sales transaction involving installment payments, the seller takes a security interest in the property being sold so that repossession of the property can take place if the buyer does not meet the obligations of the sales contract. Other legal definitions of the terms involved in the repossession process can be found in the document, "Repossessions in Connecticut: A Guide to Resources in the Law Library" posted on the website of the State of Connecticut Judicial Branch: [www.jud.ct.gov/lawlib/Notebooks/Pathfinders/Repossessions.pdf](http://www.jud.ct.gov/lawlib/Notebooks/Pathfinders/Repossessions.pdf)

**The following is summarized from "Redeeming A Repossessed Motor Vehicle": An OLR Research Report posted on the Connecticut General Assembly website.**

A seller has the right to repossess household goods when the buyer defaults on payments or fails to meet other obligations in the purchase contract. The seller must give a notice of intent to repossess the purchased goods at least ten days before the date of repossession. If the buyer does not act to resolve the payment default, the seller may take repossession of the item. The buyer can get any repossessed items back within 15 days of the repossession if the seller has not given an advance written notice. In order to reclaim, or redeem, the items, the buyer is required to make any missed payments, pay actual and reasonable charges for repossession and storage and perform any other obligations under the sales contract. The seller must provide to the buyer a written notice of what charges are owed within three days after the repossession. If the buyer is unable to obtain the funds necessary to reclaim the items, the seller must sell the item from 15 to 180 days of the repossession and give the buyer a written notice at least 10 days in advance of the sale. The seller must also give the buyer a written statement after the sale that includes the price of the item and what was done with the sale funds. Any money left over after the debt is paid must be returned to the buyer. For further information, visit the Connecticut General Assembly website: [www.cga.ct.gov/2002/olrdata/gl/rpt/2002-R-0270.htm](http://www.cga.ct.gov/2002/olrdata/gl/rpt/2002-R-0270.htm)

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If a buyer believes that the repossession of the purchased item was wrong or that they were treated unfairly by the seller, it is recommended that they consult an attorney for advice. Connecticut residents who are unable to afford an attorney can contact Statewide Legal Services ([www.slsc.org](http://www.slsc.org)) at (860) 344-0380 (Hartford and Middletown areas) or at (800) 453-3320 (all other areas) for free legal advice and information.

For additional resources on Connecticut's Law About Repossession, visit the Connecticut Judicial Branch Law Libraries website: <http://www.jud.ct.gov/lawlib/law/repossession.htm>

### TO FIND PROVIDERS IN CONNECTICUT'S COMMUNITY RESOURCES DATABASE:

Search by service name:

- [Lawyer Referral Services](#)
- [Legal Representation](#)



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*SOURCES: "Redeeming A Repossessed Motor Vehicle": An OLR Research Report posted on the Connecticut General Assembly website; State of Connecticut Judicial Branch – Law Libraries website*

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