



Repossession in Connecticut

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

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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

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

Connecticut law allows certain lenders to repossess goods, such as a motor vehicle, if a buyer fails to make payment or fulfill their contractual obligation. It describes the procedures that lenders must follow to repossess, have a borrower redeem, and complete a resale of the vehicle. Lenders may repossess vehicles with or without notice, though if there is no notice, buyers have the right to pay the owed amount, plus interest and any required costs, to get the vehicle back. The law provides various time frames for providing notice or holding the vehicle to allow the buyer time to correct the default. After that time, the vehicle is to be resold with the sale proceeds used to cover the costs of the sale, repossession, and balance due under the contract. If the amount of the sale fails to cover those items, the lender may seek the costs from the buyer. For further information, visit the Connecticut General Assembly website CT OLR-20202-R-0133: <https://www.cga.ct.gov/2020/rpt/pdf/2020-R-0133.pdf>

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.slsct.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](#)

SOURCES: "Redeeming A Repossessed Motor Vehicle": An OLR Research Report posted on the Connecticut



United Way of Connecticut - 211 and eLibrary

Resource Center

<https://uwc.211ct.org>

General Assembly website; State of Connecticut Judicial Branch – Law Libraries website

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