



CT Real Estate Legislative Update



CT General Assembly 2025 Passed Bills

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Effective Upon Passage

Public Act 25-125 H.B. No. 5004 OLR Bill Analysis

AN ACT CONCERNING THE PROTECTION OF THE ENVIRONMENT AND THE DEVELOPMENT OF RENEWABLE ENERGY SOURCES AND ASSOCIATED JOB SECTORS. To protect the state's environment while providing for the development of renewable energy sources and related job sectors in a manner that reduces costs connected with such protections and development.

Section 15, geographically expands the Department of Housing's program to provide financing for retrofitting a residential single family or multifamily property to be more energy efficient.

Public Act 25-111 s.S.B. No. 1357 OLR Bill Analysis

AN ACT CONCERNING THE DEPARTMENT OF CONSUMER PROTECTION'S RECOMMENDATIONS REGARDING VARIOUS STATUTES CONCERNING CONSUMER PROTECTION.

To implement the Department of Consumer Protection's recommendations regarding (1) public accountancy and certified public accountants, (2) architects and the practice of architecture, (3) real estate licensees, (4) the skilled trades, (5) major contractors, (6) new home construction contractors and the New Home Construction Guaranty Fund, (7) community association managers, (8) closing-out sales, (9) mobile manufactured homes and mobile manufactured home parks, (10) the Commissioner of Consumer Protection's enforcement powers and the enforcement powers of various boards and commissions, (11) pure food and drugs, (12) the Connecticut Food, Drug and Cosmetic Act, (13) bakeries, food manufacturing establishments and food warehouses, (14) health clubs, (15) donation bins, (16) acceptance of cash as a form of payment, (17) the Connecticut Unfair Trade Practices Act, (18) the Home Solicitation Sales Act, (19) new motor vehicle warranties, (20) automatic renewal and continuous services provisions, and (21) mechanical contractors.

Effective Upon Passage, ct'd

[Public Act 25-6](#) S.B. No. 1404 [OLR Bill Analysis](#)

AN ACT CONCERNING CONFORMING ADJUSTMENTS TO SUPPORT THE TRANSITION TO A RELEASE-BASED CLEANUP PROGRAM.

To establish a transition period from the Transfer Act to regulations that provide for release-based cleanup remediation standards.

[Public Act 25-123](#) H.B. No. 1490 [OLR Bill Analysis](#)

AN ACT CONCERNING THE SALE OF BATTERY-POWERED SMOKE DETECTORS IN THE STATE.

To prohibit the sale of smoke detection and warning equipment that is powered solely by a battery unless the equipment has a nonremovable, nonreplaceable battery capable of powering the equipment for a minimum of ten years.

Effective July 1, 2025

[Public Act 25-146](#) H.B. No. 7027 [OLR Bill Analysis](#)

AN ACT CONCERNING THE USE OF CONDOMINIUM DEPOSITS FOR CONSTRUCTION AND DEVELOPMENT, ACCOUNTING OF RENTAL CHARGES AND A WORKING GROUP TO DEVELOP A UNIFORM STATUTORY DEFINITION OF "AFFORDABLE HOUSING".

To permit the use of condominium deposits for construction and development.

Allows for a developer to use funds for construction instead of placing in escrow when paid by an investor purchasing a condo that is under construction.

[Public Act 25-33](#) s.S.B. 0009 [OLR Bill Analysis](#)

AN ACT CONCERNING THE ENVIRONMENT, CLIMATE AND SUSTAINABLE MUNICIPAL AND STATE PLANNING, AND THE USE OF NEONICOTINOIDS AND SECOND-GENERATION ANTICOAGULANT RODENTICIDES.

Sections 1 and 2 - flood disclosures must be provided to tenants and homeowners when taking out a new owners or renters insurance policy

Sections 3 and 4 - Revised the Connecticut Residential Property Condition Report form to include new questions on whether during the time of ownership there has been water intrusion in any structure on the property, information related to Flood Insurance and Flood plains related to the property, and a new disclosure about flooding and Flood maps (located at the end of the form).

**Here's the link to the [new Residential Property Condition Report Form at the DCP site](#), updated 7/2025.

Effective July 1, 2025, ct'd

[Public Act 25-121](#) s.S.B. No. 1266 [OLR Bill Analysis](#)

AN ACT REQUIRING THE POSTING OF FAIR RENT COMMISSION BYLAWS AND THAT THE HEARINGS OF SUCH COMMISSIONS BE OPEN TO THE PUBLIC.

Fair Rent Commission must post their bylaws online and hearings are open to the public.

Effective October 1, 2025

[Public Act 25-70](#) s.H.B. No. 6883 [OLR Bill Analysis](#)

AN ACT PROTECTING THE LOCATION OF HOUSING FOR DOMESTIC VIOLENCE AND SEXUAL ASSAULT VICTIMS. *To (1) prohibit the disclosure of the residential address of any United States Attorney for the district of Connecticut and any attorney employed by the Department of Emergency Services and Public Protection under the Freedom of Information Act, (2) expand the current exemption from disclosure under said act of the location of certain housing to include housing for sexual assault victims, and (3) require public agency meetings discussing such housing to be held in executive session.*

Housing for victims of sexual assault can not be disclosed by a public agency, even under Freedom of Information Act Requests (FOIA), and public agency meetings about said persons may be held in executive session (in private).

[Public Act 25-73](#) s.H.B. No. 6957 [OLR Bill Analysis](#)

AN ACT ALLOWING A TOWN TO DESIGNATE ITSELF A CITY, ESTABLISHING A TASK FORCE TO STUDY THE REGULATION OF CORPORATE HOUSING ACQUISITIONS AND CONCERNING TRAINING FOR INLAND WETLANDS AGENCIES, CERTIFICATES OF

CORRECTION FOR CERTAIN PROPERTY ASSESSED IN ERROR, THE SUBMISSION OF CERTAIN STUDIES AND EVALUATIONS, INCLUSIONARY ZONING, SOLAR INSTALLATIONS IN CERTAIN COMMON INTEREST OWNERSHIP COMMUNITIES, THE CAPITAL REGION AND THE MILLSTONE RIDGE TAX DISTRICT.

To allow a town to designate itself as a city.

Section 9 – Common Interest community owners who make changes to their unit that affect the overall common expenses of the community must be assessed for that increase.

Effective Jan 1, 2026: Sections 10 and 11 – Common Interest and Planned Communities cannot unreasonably deny unit owners the ability to install solar panels on detached units.

Effective July 1, 2025: Section 12 – Removes West Hartford and Newington from the jurisdiction of the Capital Region Development Authority (CRDA), instead is now in the jurisdiction of the CT Municipal Redevelopment Authority (MRDA).

Effective October 1, 2025, ct'd

[Public Act 25-53](#) s.H.B. No. 6963 [OLR Bill Analysis](#)

AN ACT CONCERNING THE ENFORCEMENT OF REQUIREMENTS IMPOSED BY CERTAIN MUNICIPAL APPROVALS AND THE NEW HOME CONSTRUCTION GUARANTY FUND.

To (1) modify the dates upon which the approval of certain land use applications will expire, (2) increase the maximum payments from the New Home Construction Guaranty Fund from thirty thousand dollars to fifty thousand dollars, (3) allow the Commissioner of Consumer Protection to seek restitution from individual owners of new home construction contractors against whom judgments have been issued, and (4) appropriate funds for the administration of the fund.

Sections 1-4 – Allows municipalities to enforce and give citations for incomplete work required under a site plan or approval.

Sections 5 and 6 - Increases the maximum amount that can be recovered from the New Home Construction Guaranty Fund from \$30,000 to \$50,000 per claim.

[Public Act 25-87](#) s.H.B. No. 6981 [OLR Bill Analysis](#)

AN ACT CONCERNING ELECTRONIC POSTING OF CERTAIN DOCUMENTS BY INSURERS, NONRENEWAL OR CANCELLATION OF PROPERTY AND CASUALTY

**INSURANCE POLICIES, FEDERAL HOME LOAN BANKS AND THE INSURERS
REHABILITATION AND LIQUIDATION ACT, HYPOTHECATION OF ASSETS AND SURPLUS
LINES INSURANCE.**

To: (1) Allow insurers to post certain insurance policies and endorsements on such insurers' Internet web sites; (2) allow property and casualty insurers to provide policy nonrenewal or cancellation notices by United States Postal Service intelligent mail barcode tracking; (3) extend certain protections to a Federal Home Loan Bank for any pledge, security, credit, collateral, loan, advance, reimbursement or guarantee agreement or arrangement or any similar agreement or arrangement or other credit enhancement to which such bank is a party with an insurance company that is under conservation, rehabilitation, liquidation or administrative supervision by the Insurance Department; (4) allow any domestic insurer, health care center or fraternal benefit society to pledge, hypothecate or encumber such insurer's, center's or society's assets in connection with participation in the Federal Home Loan Bank System; and (5) exempt insurance policies that are procured through unaffiliated wholesale surplus lines insurance brokers from the requirement that insurers and surplus lines insurers sign a statement that diligent efforts were made to obtain insurance from a licensed insurer.

Section 1 – Allows personal home insurance companies to post documents electronically instead of mailing them, removing personally identifiable information, so long as the policyholder consents.

Effective October 1, 2025, ct'd

[Public Act 25-54](#) s.H.B. No. 7085 [OLR Bill Analysis](#)

**AN ACT CONCERNING A REVIEW OF AND A TRANSITION TO THE RELEASE-BASED
CLEANUP PROGRAM AND RELATED REGULATIONS.**

To review the transition to a release-based cleanup program.

[Public Act 25-78](#) s.H.B. No. 7139 [OLR Bill Analysis](#)

**AN ACT CONCERNING THE DUTIES OF STATE MARSHALS AND THE ACTIVITIES
UNDERTAKEN BY THE STATE MARSHAL COMMISSION AND THE STATE MARSHALS
ADVISORY BOARD.**

To make various revisions to statutes (1) prescribing the manner in which state marshals carry out their duties, including, but not limited to, permitting state marshals receive

electronically transmitted documents for service, and (2) setting forth the responsibilities of the State Marshal Commission and the State Marshals Advisory Board.

Sections 18-20 – When a residential tenant is being evicted or a former residential owner is being ejected after foreclosure via the Judicial process, and they do not leave the property, when a landlord obtains an Execution, tenants and former owners who fail to leave the property by the Execution date are subject to criminal penalties including jail time up to 364 days, and a fine of up to \$2,000.

Effective October 1, 2025, ct'd

[Public Act 25-139](#) s.H.B. No. 7236 [OLR Bill Analysis](#)

AN ACT CONCERNING HUMAN TRAFFICKING AND SEXUAL ASSAULT VICTIMS.

To amend the membership of the trafficking in persons council, add victims of sexual assault and victims of trafficking in persons as protected classes for purposes of certain anti-discrimination statutes, create an affirmative defense for misdemeanor offenses for young victims of trafficking in persons and eliminate the requirement that training in identification and reporting of trafficking in persons be presented in a video format.

Sections 2-15 – Adds the protected classes of victim of sexual assault and victim of human trafficking (“victim of trafficking in persons”) to the list of protected classes under Connecticut Fair Housing laws.

[Public Act 25-168](#) H.B. No. 7287 [OLR Bill Analysis](#)

AN ACT CONCERNING THE STATE BUDGET FOR THE BIENNIUM ENDING JUNE 30, 2027, AND MAKING APPROPRIATIONS THEREFOR, AND PROVISIONS RELATED TO REVENUE AND OTHER ITEMS IMPLEMENTING THE STATE BUDGET.

Effective October 1, 2025:

Section 101 – CT Municipal Redevelopment Authority’s name is changed to the CT Municipal Development Authority (CMDA)

Section 102 – any town other than Hartford and East Hartford that is part of the Capital Region Development Authority may work with CMDA

Section 107 – Workforce housing opportunity development tax credit contributed by be taken as a tax credit of 50% of the dollar amount contributed.

Effective July 1, 2026:

Section 252-259 – Real Estate Wholesalers must be registered with DCP, sellers have a 3-day right to cancel a wholesale contract without penalty, wholesaler must provide written notice to prospective buyer of their rights and identifying the wholesaler as a wholesaler, DCP to create a wholesalers disclosure report for use by Sept 1, 2026 and this must be provided to prospective sellers.

Effective October 1, 2025, ct'd

Public Act 25-150 S.B. No. 1187 [OLR Bill Analysis](#)

AN ACT CONCERNING FORECLOSURE, ASSIGNMENT AND OTHER ENFORCEMENT ACTIONS FOR UNPAID SEWER ASSESSMENTS AND OTHER FEES AND CHARGES.

To prohibit foreclosure, assignment and other enforcement actions for unpaid sewer assessments and other fees and charges in the case of owner-occupied real property for which the principal of such unpaid assessments, fees and charges is less than three thousand dollars unless three years have elapsed from the date any lien was filed and such lien remains unpaid.

Public Act 25-23 S.B. No. 1317 [OLR Bill Analysis](#)

AN ACT CONCERNING LIENS FOR VIOLATIONS OF THE HOUSING CODE.

To specify that any unpaid penalty for a housing code violation or violation of public place ordinance shall constitute a lien upon the real estate against which the penalty was imposed from the date of such penalty.

Violations of the housing code are deemed a lien on the property effective the date of the penalty.

Public Act No. 25-164 S.B. No. 1444 [OLR Bill Analysis](#)

AN ACT CONCERNING THE CONVERSION OF COMMERCIAL REAL PROPERTY FOR RESIDENTIAL USE.

To allow the conversion or partial conversion of any commercial building into a residential development as of right.

Shortens the process of converting commercial buildings into residential by only requiring summary review.

Effective Jan 1, 2026

[Public Act 25-46](#) S.B. No. 1336 [OLR Bill Analysis](#)

AN ACT CONCERNING MORTGAGE FORECLOSURES AND UNDISCHARGED MORTGAGES.

To require the Department of Banking to conduct a study and submit a report concerning banking issues in the state.

Extends the Statute of Limitations from 6 years to 10 years after the date of last payment or last due date, whichever is earlier, for residential mortgages recorded on or after Jan1, 2026.