



General Assembly

February Session, 2026

Raised Bill No. 5126

LCO No. 1083



Referred to Committee on GENERAL LAW

Introduced by:
(GL)

AN ACT CONCERNING THE LEGISLATIVE COMMISSIONERS' RECOMMENDATIONS FOR MINOR AND TECHNICAL REVISIONS TO STATUTES CONCERNING CONSUMER PROTECTION.

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

1 Section 1. Subsection (d) of section 20-327b of the 2026 supplement to
2 the general statutes is repealed and the following is substituted in lieu
3 thereof (*Effective from passage*):

4 (d) The Commissioner of Consumer Protection shall, within available
5 appropriations, prescribe the written residential condition reports
6 required by this section and sections 20-327c to 20-327e, inclusive. The
7 written residential condition reports shall be based upon templates that
8 the commissioner shall prescribe. Such templates shall: Fit on pages
9 being not more than eight and one-half inches in height and eleven
10 inches in width, with type size no smaller than nine-point type, other
11 than checkboxes or section headers, which may be in a smaller size;
12 include the address of the subject property on each page; include page
13 numbers on each page; include section headings in bold type and
14 include space for the buyer and the seller's initials on each page, except

15 the signature page. Each written residential condition report, other than
16 the written residential condition report required pursuant to
17 subsections (g) and (h) of this section, shall contain the following, in the
18 order indicated:

19 (1) A section entitled "Instructions to Sellers"

20 You MUST answer ALL questions to the best of your knowledge.

21 Identify/Disclose any problems regarding the subject property.

22 YOUR REAL ESTATE LICENSEE CANNOT COMPLETE THIS
23 FORM ON YOUR BEHALF.

24 UNK means Unknown, N/A means Not Applicable.

25 If you need additional space to complete any answer or explanation,
26 attach additional page(s) to this form. Include subject property address,
27 seller's name and the date.

28 (2) Pursuant to the Uniform Property Condition Disclosure Act, the
29 seller is obligated to answer the following questions and to disclose
30 herein any knowledge of any problem regarding the following:

31 (A) A subsection entitled "Subject Property"

32 (i) Name of seller(s)

33 (ii) Street address, municipality, zip code

34 (B) A subsection entitled "General Information"

35 (i) Indicate the YEAR the structure was built:

36 (ii) Indicate HOW LONG you have occupied the property: If not
37 applicable, indicate with N/A.

38 (iii) Does anyone else claim to own any part of your property,
39 including, but not limited to, any encroachment(s)? If YES, explain:

40 (iv) Does anyone other than you have or claim to have any right to
41 use any part of your property, including, but not limited to, any
42 easement or right-of-way? If YES, explain:

43 (v) Is the property in a flood hazard area or an inland wetlands area?
44 If YES, explain:

45 (vi) Are you aware of the presence of a dam on the property that has
46 been or is required to be registered with the Department of Energy and
47 Environmental Protection? If YES, explain:

48 (vii) Do you have any reason to believe that the municipality in which
49 the subject property is located may impose any assessment for purposes
50 such as sewer installation, sewer improvements, water main
51 installation, water main improvements, sidewalks or other
52 improvements? If YES, explain:

53 (viii) Is the property located in a municipally designated village
54 district, municipally designated historic district or listed on the National
55 Register of Historic Places? If YES, explain:

56 (ix) Special Statement: Information concerning village districts and
57 historic districts may be obtained from the municipality's village or
58 historic district commission, if applicable.

59 (x) Is the property located in a special tax district? If YES, explain:

60 (xi) Is the property subject to any type of land use restrictions, other
61 than those contained within the property's chain of title or that are
62 necessary to comply with state laws or municipal zoning? If YES,
63 explain:

64 (xii) Is the property located in a common interest community? If YES,
65 is it subject to any community or association dues or fees? Please
66 explain:

67 (xiii) Do you have any knowledge of prior or pending litigation,
68 government agency or administrative actions, orders or liens on the

69 property related to the release of any hazardous substance? If YES,
70 explain:

71 (C) A subsection entitled "Leased Equipment"

72 Does the property include any Leased or Rented Equipment that
73 would necessitate or obligate either of the following: The assignment or
74 transfer of the lease or rental agreement(s) to the buyer or the
75 replacement or substitution of the equipment by the buyer? If YES,
76 indicate by checking ALL items that apply: PROPANE FUEL TANK;
77 WATER HEATER; SECURITY ALARM SYSTEM; FIRE ALARM
78 SYSTEM; SATELLITE DISH ANTENNA; WATER TREATMENT
79 SYSTEM; SOLAR DEVICES; MAJOR APPLIANCES; OTHER

80 (D) A subsection entitled "Mechanical/Utility Systems"

81 (i) Heating system problems? If YES, explain. List Fuel Types.

82 (ii) Hot water heater Type: Age: Hot water problems? If YES, explain:

83 (iii) Is there an underground storage tank? If YES, give AGE of tank
84 and LOCATION.

85 (iv) Are you aware of any problems with the underground storage
86 tank? If YES, explain:

87 (v) During the time you have owned the property, has there ever been
88 an underground storage tank located on the property? If YES, has it been
89 removed? If YES, what was the date of removal and what was the name
90 and address of the person or business who removed such underground
91 storage tank? Provide any and all written documentation of such
92 removal within your control or possession by attaching a copy of such
93 documentation to this form.

94 (vi) Air conditioning problems? If YES, explain: Air conditioning
95 Type: Central; Window; Other

96 (vii) Plumbing system problems? If YES, explain:

- 97 (viii) Electrical System problems? If YES, explain:
- 98 (ix) Electronic security system problems? If YES, explain:
- 99 (x) Are there carbon monoxide or smoke detectors located in a
100 dwelling on the property? If YES, state the NUMBER of such detectors
101 and whether there have been problems with such detectors;
- 102 (xi) Fire sprinkler system problems? If YES, explain:
- 103 (E) A subsection entitled "Water System"
- 104 (i) Domestic Water System Type: Public; Private Well; Other
- 105 (ii) If Public Water:
- 106 (I) Is there a separate expense/fee for water usage? If YES, is the
107 expense/fee for water usage flat or metered? Give the AMOUNT and
108 explain:
- 109 (II) Are there any UNPAID water charges? If YES, state the amount
110 unpaid:
- 111 (iii) If Private Well:
- 112 Has the well water been tested for contaminants/volatile organic
113 compounds? If YES, attach a copy of the report.
- 114 (iv) If Public Water or Private Well: Are you aware of any problems
115 with the well, or with the water quality, quantity, recovery, or pressure?
116 If YES, explain:
- 117 (F) A subsection entitled "Sewage Disposal System"
- 118 (i) Sewage Disposal System Type: Public; Septic; Cesspool; Other
- 119 (ii) If Public Sewer:
- 120 (I) Is there a separate charge made for sewer use? If YES, is it Flat or
121 Metered?

- 122 (II) If it is a Flat amount, state amount and due dates:
- 123 (III) Are there any UNPAID sewer charges? If any unpaid sewer
124 charges, state the amount:
- 125 (iii) If Private:
- 126 (I) Name of service company
- 127 (II) Date last pumped: AND frequency:
- 128 (III) For any sewage system, are there problems? If YES, explain:
- 129 (G) A subsection entitled "Asbestos/Lead"
- 130 (i) Are asbestos containing insulation or building materials present?
131 If YES, location:
- 132 (ii) Is lead paint present? If YES, location:
- 133 (iii) Is lead plumbing present? If YES, location:
- 134 (H) A subsection entitled "Building/Structure/Improvements"
- 135 (i) Is the foundation made of concrete? If NO, explain:
- 136 (ii) Foundation/Slab problems or settling? If YES, explain:
- 137 (iii) Basement Water Seepage/Dampness? If YES, explain Amount,
138 Frequency and Location:
- 139 (iv) Sump pump problems? If YES, explain:
- 140 (v) Do you have any knowledge of any testing or inspection done by
141 a licensed professional related to a foundation on the property? If YES,
142 disclose the testing or inspection method, the areas or locations that
143 were tested or inspected, the results of such testing or inspection and
144 attach a copy of the report concerning such testing or inspection.
- 145 (vi) Do you have any knowledge of any repairs related to a

146 foundation on the property? If YES, describe such repairs, disclose the
147 areas repaired and attach a copy of the report concerning such repairs.

148 (vii) Do you have any knowledge related to the presence of pyrrhotite
149 in a foundation on the property? If YES, explain:

150 (viii) Roof type; Age?

151 (ix) Roof leaks? If YES, explain:

152 (x) Exterior siding problems? If YES, explain:

153 (xi) Chimney, Fireplace, Wood or Coal Stove problems? If YES,
154 explain:

155 (xii) Patio/deck problems? If YES, explain:

156 (xiii) If constructed of Wood, is the Wood Treated or Untreated?

157 (xiv) Driveway problems? If YES, explain:

158 (xv) Water drainage problems? If YES, explain:

159 (xvi) Interior Floor, Wall and/or Ceiling problems? If YES, explain:

160 (xvii) Fire and/or Smoke damage? If YES, explain:

161 (xviii) Termite, Insect, Rodent or Pest Infestation problems? If YES,
162 explain:

163 (xix) Rot or Water damage problems? If YES, explain:

164 (xx) Is house insulated? If YES, Type: Location:

165 (xxi) Has a test for Radon been performed? If YES, attach a copy of
166 the report.

167 (xxii) Is there a Radon Control System in place? If YES, explain:

168 (xxiii) Has a Radon control system been in place in the previous 12
169 months? If YES, explain:

170 (I) A subsection entitled "Flood Risk Awareness"

171 (i) Is the property located in a Federal Emergency Management
172 Agency designated floodplain? If YES, which zone:

173 (ii) During the time that the seller has owned the property, has the
174 seller received assistance or is the seller aware of any previous owners
175 receiving assistance from the Federal Emergency Management Agency,
176 the United States Small Business Administration or any other federal or
177 state disaster assistance program for flood damage to the property?

178 (iii) Is there a current flood insurance policy in effect on the property?

179 (iv) Is a Federal Emergency Management Agency elevation certificate
180 available?

181 (v) Has the seller ever filed a claim for flood damage to the property?

182 (vi) If there is a structure on the property, has the structure
183 experienced any water penetration or damage due to seepage or a
184 natural flood event?

185 (J) The Seller should attach additional pages to further explain any
186 item(s) above. Indicate here the number of additional pages attached:

187 (K) Questions contained in subparagraphs (A) to (J), inclusive, of this
188 subdivision shall contain checkboxes indicating "yes", "no", "not
189 applicable" or "unknown".

190 (3) The written residential condition report shall contain the
191 following immediately below the questions contained in subparagraphs
192 (A) to [(I)] (J), inclusive, of subdivision (2) of this subsection:

193 A certification by the seller in the following form:

194 SELLER'S CERTIFICATION

195 "To the extent of the seller's knowledge as a property owner, the seller
196 acknowledges that the information contained above is true and accurate

197 for those areas of the property listed. In the event a real estate broker or
198 salesperson is utilized, the seller authorizes the brokers or salespersons
199 to provide the above information to prospective buyers, selling agents
200 or buyers' agents.

T1 (Date) (Seller)
T2 (Date) (Seller)"

201 (4) The written residential condition report shall contain the
202 following in a separate section immediately below the seller's
203 certification:

204 IMPORTANT INFORMATION

205 (A) RESPONSIBILITIES OF REAL ESTATE BROKERS

206 This report in no way relieves a real estate broker of the broker's
207 obligation under the provisions of section 20-328-5a of the Regulations
208 of Connecticut State Agencies to disclose any material facts. Failure to
209 do so could result in punitive action taken against the broker, such as
210 fines, suspension or revocation of license.

211 (B) STATEMENTS NOT TO CONSTITUTE A WARRANTY

212 Any representations made by the seller on the written residential
213 condition report shall not constitute a warranty to the buyer.

214 (C) NATURE OF REPORT

215 This Residential Property Condition Report is not a substitute for
216 inspections, tests and other methods of determining the physical
217 condition of property.

218 (D) INFORMATION ON THE RESIDENCE OF CONVICTED
219 FELONS

220 Information concerning the residence address of a person convicted
221 of a crime may be available from law enforcement agencies or the

222 Department of Public Safety.

223 (E) BUILDING PERMITS AND CERTIFICATES OF OCCUPANCY

224 Prospective buyers should consult with the municipal building
225 official in the municipality in which the property is located to confirm
226 that building permits and certificates of occupancy have been issued for
227 work on the property.

228 (F) HOME INSPECTION

229 Buyers should have the property inspected by a licensed home
230 inspector.

231 (G) CONCRETE FOUNDATION

232 Prospective buyers may have a concrete foundation inspected by a
233 licensed professional engineer who is a structural engineer for
234 deterioration of the foundation due to the presence of pyrrhotite.

235 (H) DAM

236 Information concerning the registration and categorization of a dam
237 on the property may be obtained from the Department of Energy and
238 Environmental Protection.

239 (I) FLOOD INSURANCE, FLOOD MAPS AND FLOOD RISK

240 Federal law requires owners to obtain and maintain flood insurance
241 for properties financed with a federally regulated or insured mortgage
242 in a Special Flood Hazard Area, also known as a high-risk zone on
243 FEMA's flood insurance rate maps. In addition, for properties that have
244 previously received federal disaster assistance, owners are required to
245 obtain and maintain flood insurance as a condition to be eligible for
246 future assistance. This requirement affixes to the property and applies
247 to all future owners. FEMA flood maps are not designed, nor intended
248 to be, a reliable tool for buyers to assess a property's flood risk. A
249 property does not have to be near water or in a flood zone to flood. For

250 additional information on obtaining important flood insurance, contact
251 an insurance professional.

252 Information concerning the registration and categorization of a dam
253 on the property may be obtained from the Department of Energy and
254 Environmental Protection.

255 (5) The written residential condition report shall contain the
256 following immediately below the statements contained in
257 subparagraphs (A) to [(H)] (I), inclusive, of subdivision (4) of this
258 subsection:

259 A certification by the buyer in the following form:

260 BUYER'S CERTIFICATION

261 "The buyer is urged to carefully inspect the property and, if desired,
262 to have the property inspected by an expert. The buyer understands that
263 there are areas of the property for which the seller has no knowledge
264 and that this report does not encompass those areas. The buyer also
265 acknowledges that the buyer has read and received a signed copy of this
266 report from the seller or seller's agent.

T3 (Date) (Buyer)

T4 (Date) (Buyer)"

267 Sec. 2. Section 20-673 of the general statutes is repealed and the
268 following is substituted in lieu thereof (*Effective October 1, 2026*):

269 Upon receipt of a completed application and fee, the Commissioner
270 of Consumer Protection shall issue and deliver to the applicant a
271 certificate to engage in the business for which the application was made;
272 or refuse to issue the certificate. The commissioner may suspend, revoke
273 or refuse to issue or renew any certificate issued under sections 20-670
274 to [20-680] 20-686, inclusive, or may place a registrant on probation or
275 issue a letter of reprimand. No application for the reinstatement of a
276 certificate which has been revoked shall be accepted by the

277 commissioner within one year after the date of such revocation.

278 Sec. 3. Subdivision (17) of section 42-515 of the 2026 supplement to
279 the general statutes, as amended by section 5 of public act 25-113, is
280 repealed and the following is substituted in lieu thereof (*Effective July 1,*
281 *2026*):

282 (17) "Gender-affirming health care services" has the same meaning as
283 provided in section [52-571n] 52-571m.

This act shall take effect as follows and shall amend the following sections:		
Section 1	<i>from passage</i>	20-327b(d)
Sec. 2	<i>October 1, 2026</i>	20-673
Sec. 3	<i>July 1, 2026</i>	42-515(17)

GL *Joint Favorable*