

CONNECTICUT GENERAL ASSEMBLY

SENATE

Thursday, April 30, 2026

The Senate was called to order at 12:46 p.m.,
President in the Chair.

CLERK:

The Senate will convene immediately. The Senate will
convene immediately.

THE CHAIR:

Will the Senate please come to order? Members and
guests, please rise, and direct your attention to
Father David Cinquegrani. And if I didn't get his
name right, we're going to call him Father David,
and he will fill you in on the correct pronunciation
of St. Timothy's in West Hartford. Father David.

FATHER DAVID CINQUEGRANI:

Thank you so much. And I know that you all have had
busy and stressful days these last weeks, and some
days coming up. So may this prayer give all of you
some comfort and peace. So let us pray. Good and
gracious God, smile on us and lift us with your
strength. Deepen our concern for our neighbors who
endure the burdens of poverty, abuse, and
persecution.

Let us enthusiastically play our part in the mission
of bringing peace into our world. Guide the members
of this body today on your path. Direct our
legislators to set priorities, inspiring them with a
resolute determination to fulfill your purposes on
Earth. God bless this day as we gather to serve you,
as we serve our community. And let us all say amen.
Thank you so much for having me.

THE CHAIR:

And we will have Senator Harding lead us in the pledge.

SENATOR HARDING (30TH):

I pledge allegiance to the flag of the United States of America and to the republic for which it stands, one nation under God, indivisible, with liberty and justice for all.

THE CHAIR:

Thank you, Senator Harding. Senator Duff, good afternoon.

SENATOR DUFF (25TH):

Good afternoon, Madam President. Madam President, we have a number of introductions today. First, I'm going to pass it over to Senator Gaston.

THE CHAIR:

Senator Gaston, good afternoon, sir.

SENATOR GASTON (23RD):

Good afternoon, Madam President. It's so good to see you up there. Today, I have the auspicious pleasure to introduce some and introduce to others, none other than the black attorney general of the United States, Benjamin Crump, who comes from Tallahassee, Florida. And I dare say that good stuff comes from Florida because I'm a product of Florida Agricultural and Mechanical University.

I had an opportunity to get to know Attorney Ben Crump and his law partner at the time, Daryl Parks. And I can tell you that he has been a foot soldier for justice for a very, very long time. And so, I

remember him when he was fighting a case in Florida of a young man that was killed at the hands of the juvenile justice system, Martin Lee Anderson. And I walked alongside him in the streets of Tallahassee, and we helped to make some serious changes in our local government.

Also, I remember him when the incident of Trayvon Martin happened in Sanford, Florida. And he was on the front line of the civil rights fight. He has the bloodline of Dr. Martin Luther King Jr., Fannie Lou Hamer, Ella Baker, Abraham Heschel, and so many others who fought, who bled, and died to ensure that inclusivity is something that America moves towards.

And so every time I think about Attorney Ben Crump, I think about how Dr. King talked about the moral arc of the universe is long, but that it bends towards justice. And every so often, we see that retraction of that arc bending in the wrong direction, and sometimes we see it bending too far to the left, but it's people like Ben Crump that helps keep us honest and to keep us at the moral center.

I also want to recognize the NAACP president for the state of Connecticut, who is here. He is a moral tiger. He is a gentle giant, and when he walks into the room, he continue to make sure that the blood stained banner of the civil rights movement continue to move forward, and that is none other than Scott X. And so I also want to recognize the NAACP local branch here in Hartford that's here with us on today, and we look forward to working with them on ensuring that the policies that we create here effectuates itself into all of our communities, and that we all are equally represented, and the issues and challenges plaguing our communities will be addressed swiftly and through the law. And so with that, I would ask my colleagues if we could give them a standard ovation, as we do here in the Senate, to welcome them here in Connecticut. So thank you. (applause)

THE CHAIR:

Thank you. Senator Duff.

SENATOR DUFF (25TH):

Thank you, Madam President. Madam President, we have an introduction as well. If I can ask Chief Casanova and some of our state capital, please come on over here as well. Madam President, we're very honored today that we have our Connecticut State Police K9 Training Unit and some of our folks here today. Wanted to make sure that we recognize them. Senator Looney, Senator Harding and myself, that we recognize the Connecticut State Police K9 program, which was first founded in 1934 with a bloodhound named Smiley.

They have a long history as a pioneer in the field of canine training. They have trained the world's first forensically validated accelerant detection canine in 1986, named Canine Maddie, and the world's first electronic storage system detection canine team, a Labrador Retriever named Canine Selma.

They've been tasked with assisting with national and international operations. They deployed search and rescues and human remains detection, canine teams at Ground Zero in response to 9/11. They've deployed specialized canine search teams in response to the Boston Marathon bombings in 2013. They've deployed to Lithuania in 1992 at the request of the US State Department to protect the Pope during his visit.

Many notable agencies have sought out their training, certification, and guidance, including the FBI, the US Department of State, the US Capitol Police, and multiple foreign governments. Madam President, the Connecticut State Police Canine Training Unit is recognized both nationally and internationally as a leader and innovator in the law

enforcement canine industry, as well as an example of what is possible.

They have trained our state capitol police dogs as well. And we know that we want to make sure that we keep our grounds here on our campus as safe as possible. They have been trained by literally the best in the world. And so, thanks to Chief Lou Casanova, who has helped to bring about this, all of our state police and our state Capitol police here as well.

We wanted to just take a moment to thank them and honor them and recognize them for their support as well. We think that this is important, not only recognition of our state capitol police who work to protect us each and every day, but, of course, our state police and the work that they do internationally and nationally as well.

Many times, we may not even know what they're doing, because they're just doing their job without the benefit of being on the front page of the newspaper. But they are doing important work nonetheless, and it is a good time for us to recognize that hard work and to say thank you for their work as well. And so, Madam President, maybe I can ask Senator Looney to say a few words, and Senator Harding, and then we will present a citation, if that would be okay. Senator Looney.

SENATOR LOONEY (11TH):

Thank you, Mr. Majority Leader. And, Madam President, yes, I would have joined the majority leader in really praising and extolling the work of what the canine units have done in Connecticut. But as we know, there is great potential for canine units to be extraordinarily helpful in difficult, demanding, and stressful situations and in complex investigations, but they can only be helpful when they are trained by highly skilled and resourceful officers who know exactly how to train in a way

that's going to make those canines most effective on duty.

And that's why we need to celebrate what we have here in Connecticut, because we have, as the majority leader said, among the very best in training for the canine officers that we have. We have assistance at the municipal levels, at the state police, here at the Capitol. But our unit, in the state police, I think, is regarded nationally as one that knows how to make maximum use of canine patrols and canine units in support of all of their efforts. So, want to join in the congratulations here today.

THE CHAIR:

Thank you. Senator Harding.

SENATOR HARDING (30TH):

Thank you, Madam President. I just want to echo the words of Senator Looney and Senator Duff regarding our state police in its entirety, particularly the canine unit. You literally save lives, rescue lives. We cannot thank you enough for what you do. And frankly, you don't hear it enough coming from this building. You should hear it a lot more. Thank you for what you do in our communities. Truly.

You keep our community safe. You save lives on a daily basis. You run to incidents where others run away, and you don't get the thank you deserve across the state. So thank you from my heart and everyone else's heart. Thank you for all you do. We have Senator Somers here from our caucus, Senator Sampson, Senator Berthel, Senator Cicarella, Senator Gordon, all individuals that truly support your work here and want to thank you also for all that you do here in our state. So thank you so much.

THE CHAIR:

And Senator Harding, I will just add, before we give them a round of applause and before we hear from Senator Gaston, that I've had the opportunity to visit the training center where you train canine officers in Meriden, and it is incredibly impressive. And the people of our state should know that you have the state-of-the-art canine training center in the United States. And even people from around the world come to get training for canine officers. Your work is incredibly impactful and impressive, and we salute you. And Senator Gaston, can we hear from you, Chair of our Public Safety Committee?

SENATOR GASTON (23RD):

Thank you, Madam President. Madam President, I rise today to align my comments with what my colleagues have already said. But I want to pay homage to our law enforcement community who really fight each and every day when you put that uniform on protecting and serving our communities across the state of Connecticut. And I want to first of all say thank you all for your hard work and dedication that you commit every day.

And I think that it's indicative of the training that our canine officers also receive is emblematic of the kind of training that they receive from law enforcement and the law enforcement community. So thank you so much for showing up for us. Thank you for all that you do to protect the lives of our residents, our citizens, those who frequent this, the state of Connecticut. And if there's anything that we continue to do in the Public Safety Committee to advance your calls, we stand ready to do that.

I am honored to serve as the co-chair of the Public Safety Committee. It is one committee in this building, I think, that really works very well together across the aisle because we know that public safety is not an issue that impacts only one

community or one group of people. Well, public safety is something that all of us benefit from in all of our 169 towns, regardless of our zip code, what we look like, and what we choose to do on a daily basis. So we really appreciate you, and thank you so much for joining. I would ask my colleagues to please give us a thunderous round of clap. Oh, okay. Yes. Senator Somers.

SENATOR SOMERS (18TH):

No applause yet. No. Thank you. I rise for just a few comments. First of all, I wanted to do a heartfelt thank you to our Capitol Police. You guys are always smiling. You're always here. We love having the dogs. They're amazing. And you always are checking up on us to make sure we're okay or how we're feeling.

I know sometimes when I leave late and no one else is here, you're always standing out or sitting in your car, making sure we get there and making sure that I park okay in my parking space. It's so nice to have you here. I know sometimes you're like a fixture, so we don't think about it. But I want you to know how much we appreciate it and how much you are loved by not just me, but probably everybody in this building.

And to our state police, I want to thank you. You happen to represent and take care of a lot of the towns that I represent up north. Whenever we call, you are there. And a shout out to your canine program. I had the honor of going to a canine ball. I know it was for local municipalities to raise money to help municipalities afford canine dogs.

I think what you do is amazing. I had the opportunity to work with somebody from the western part of our country who is not a police officer, but he's training canines to smell COVID as a test. So I just think dogs are amazing. They're way better than

people on so many levels, and I want to help you get as many dogs as you need.

I have two dogs that could never be canines though. I can't even get them to sit. So I applaud you. My hat's off to you and all the things that you do. And I hope that you enjoy being here today and you recognize how special you all are and how much we appreciate you, and that you enjoy the round of applause you're about to get. Thank you. (applause)

THE CHAIR:

Senator Cicarella, you have the final word, sir.

SENATOR CICARELLA (34TH):

Thank you, Madam President. And I'm just going to rise quickly just to say I truly enjoy working on public safety as a ranking member, and we truly support what you do every single day to keep us safe. I echo all the words of the colleagues around the circle, but more fitting especially for the canine officers.

My cousin, Officer Brown, had a canine. He actually lost one of his canines on the job. And I understand you bring them home. They're a member of your family. And when the call comes, you're sending them into the most, possibly dangerous situations. And I know that must be extremely challenging. But I just wanted to recognize your service and sacrifice, and thank you for all that you do. Thank you.

THE CHAIR:

Senator Duff.

SENATOR DUFF (25TH):

Thank you, Madam President. Madam President, I'd like Senator Harding and Senator Looney to join me over here, if you don't mind. And we have a general

assembly official citation introduced by myself, Senator Looney, Senator Harding, and myself. And it says, be it hereby known to all that the Connecticut senate hereby offers a sincerest congratulations to the Connecticut State Police Canine Training Unit in recognition of their groundbreaking leadership in law enforcement canine training, pioneering specialized canine discipline, supporting national and international security efforts, the training, the state capitol police explosives detection canine teams that protect the capital complex.

They have earned worldwide recognition as innovators and leaders in the law enforcement canine profession. The entire membership extends its very best wishes on this memorable occasion and expresses hope for continued success given this 30th April, 2026 here at State Capitol, signed by our senate president, Senator Looney, and our Secretary of State, Stephanie Thomas.

And again, do you gentlemen, somebody want to come here and grab it, and we'll take a picture in a circle, but our way, again, saying thank you for all that you do each and every day to keep us safe. And on behalf of all 36 members of the state senate, all of us, and our lieutenant governor, we want to say thank you, and we support what you do, and we support the work each and every day. Thank you. And can we give them a big round of applause? (applause)

THE CHAIR:

And we can't forget our friends, Officers Abaci (phonetic) and Chappie (phonetic), who one is taking a nap. All right. Well, we are welcoming the Lyman Hall Hockey team. And Senator Cicarella would like to say a few words about your accomplishments. Senator Cicarella.

SENATOR CICARELLA (34TH):

Thank you, Madam President. I rise for a point of

personal privilege to recognize the great young men here before us. He doesn't want to come too far. I'm too short. You won't be able to see me. So I rise in support, and recognizing the team before us. We have a bunch of young men that worked extremely hard to bring a state title home, and that's no small feat. It takes a lot of hard work and discipline. And those life lessons that they learn to win that state championship will be taken with them for the rest of their lives, and that work ethic and passion will be applied to the next chapter of their life.

And it wouldn't be possible without their parents, all the support that they have, their coaches. You really don't realize how much the coaches do for these young men and have such a positive impression on them. And I want to just thank the coach and his coaching staff, not only for bringing home a state championship, before they do every day and mentor the young men before us that will grow up to be fine citizens and support their community.

Again, want to recognize them and congratulate them on that great accomplishment of becoming state champions. I think there's only two seniors, so we'll have you back next year when you win the next one. So we want to thank you guys, along with the athletic department and the principals here as well. Thank you, Madam President.

THE CHAIR:

Thank you so much, Senator Cicarella, and congratulations to the entire team and to the coaches, and we wish you continued success. Oh, very nice. We are standing at ease and awaiting the arrival of other groups who will be introduced. Senator Sampson. Senator Sampson, do you have a point of personal privilege, sir?

SENATOR SAMPSON (16TH):

Yes, Madam President. I rise for a point of

introduction. I have the great pleasure today of introducing my intern for this legislative session, my friend, Piper Kubicki from Madison, Connecticut who is here with us. Piper goes to the University of New Haven. She's studying to be a lawyer, and she has been an outstanding asset to me this legislative session.

We pride ourselves in my office, and you'll note my two other assistants, Juliana and Maggie, who are on the staff. We call ourselves the A team, and we consider ourselves to be the best staff in the building. And I will tell you that Piper has made a tremendous addition to our staff, and I am so pleased to have all three of them frankly.

They do such a great job. They make sure that I am prepared every day when I come out here to do battle on the floor of the Senate, and they are all an asset to me and an asset to the state of Connecticut. Piper is a remarkable person, and gives me a lot of confidence and faith for the future of our state if she's the kind of person that's going to be leading us someday. And with that, Madam President, I'd appreciate my colleagues giving her a round of applause. Thank you. (applause)

SENATOR DUFF (25TH):

Madam President.

THE CHAIR:

Senator Duff.

SENATOR DUFF (25TH):

Thank you, Madam President. Madam President, we just have another introduction. I'd like to yield to Senator Gadkar-Wilcox.

THE CHAIR:

Thank you. Senator Gadkar-Wilcox, do you accept the yield?

SENATOR GADKAR-WILCOX (22ND):

I do. Thank you, Madam President. Madam President, I rise for a point of personal privilege to recognize the incredible work that has been done by Sarah Velasco, who has been an intern with me, and also with Senator Needleman, who's going to speak soon, and just so proud of everything she's done in the short time that she's been here.

She was incredible in the mock session. So she obviously took that insight and put it into actual application. Any task we gave her, research, bringing out back notes from committee meetings, insights on new bills, she was there. She was on top of it. And I'm looking forward to continuing to work with her because she has a commitment to human rights. So she's looking to be part of the Oxford Consortium for Human Rights program, and I'm so excited to continue that work on human rights education.

And we have a citation here for her. I'll just read that before Senator Needleman speaks. Sarah, this is for you. We're grateful for your professionalism, strong work ethic, positive attitude, and readiness to take on any assignment. Your contributions are greatly valued. It's been a sincere pleasure to have you on board. We wish you continued success in all of your future endeavors. People should take note of her name because she's going to be doing amazing things. So thank you very much to Sarah, and I'd like to yield to Senator Needleman.

THE CHAIR:

Senator Needleman, do you accept the yield and take your time? We will let you get back to your microphone. We'll get you the volume. There you go.

SENATOR NEEDLEMAN (33RD):

Thank you, Madam President, and thank you, Senator. It's such a pleasure. Yesterday, we had a really, really pleasant conversation. It's not often you meet somebody this in this generation that knows movies that were made before 2010, let alone the 1930s. Historical perspective really matters in what we do. And understanding that the world didn't begin at the moment of our birth is something that's really important. Understanding art and culture and all the things that we stand for in this chamber and as Democrats is really important. And I look forward to your continuing to be here and being involved with all of us. So thank you so much.

THE CHAIR:

Thank you. And good luck, Sarah. We wish you every success, and we'll give you a round of applause. (applause) Senator Honig, do you have a point of personal privilege?

SENATOR HONIG (8TH):

Thank you, Madam President. I rise for a point of personal privilege, here with Senator Marx, to introduce the intern that we both worked with this session, Paula Kaye Balajir (phonetic). Paula Kaye is a student studying policy at Eastern. And she's also very interested in a legal career in law school, specifically military law. So that fits in very well with the Veterans Military Affairs Committee.

She wrote a really nice JF report for one of our bills about military restraining orders, and she was great, working with constituent inquiries. Really appreciate the great attitude, the energy, and just getting along with everyone in the office here. And wishing you the best success in the future. And I hope you really enjoyed your time here at the

General Assembly. And, Madam President, I'd like to yield to Senator Marx, please.

THE CHAIR:

Please do. Senator Marx, do you accept the yield?

SENATOR MARX (20TH):

I do. Is it okay if I stand here, Madam President?

THE CHAIR:

Absolutely.

SENATOR MARX (20TH):

Thank you.

THE CHAIR:

I'm in charge. Go right ahead.

SENATOR MARX (20TH):

Thank you, Madam President. Paula Kaye has been amazing from the minute she walked in. I'm sure it's not easy to be my intern, because I fit in, do this, this, this, this, this, and I flit out. And she did this, this, this, this, this, this. And she interviewed people for us. She wrote JF reports. Never was afraid.

From day 1, I gave her a list of things I needed, and she did it. But I will say, when we have interns, it's not really the senators that put them under their wings and mentor them. So I do have to thank my aide, Brianna Horton, who is beyond fabulous. And to Paula Kaye, you were very fortunate to be able to have Brianna Horton there as your mentor.

So I think we're going to see Paula Kaye in the future. You heard she was going to law school. I heard she was going to get a doctorate in political science, and she also might want to become a nurse. So I think she has a lot of different things that she is thinking about doing, which is awesome. This generation is going to live to 100, and they have lots of acts in their life. So it's awesome having an aide, an intern. We don't get to see as much of them as we want to. But I wish you much luck in the future.

THE CHAIR:

Thank you so much.

SENATOR MARX (20TH):

Let's give Paula Kaye a big round of applause.
(applause)

THE CHAIR:

Absolutely.

THE CHAIR:

And Paula Kaye, FYI, we have a legal intern position in the Lieutenant Governor's office. Just put that in the back of your mind when you get there. Senator Maher.

SENATOR MAHER (26TH):

Thank you, Madam President. I rise for a point of personal privilege.

THE CHAIR:

Please proceed.

SENATOR MAHER (26TH):

Thank you. And I am so excited to talk about Daniella Mancini, who is -- from the very first day that she walked into the office, impressed me tremendously. And I'm going to embarrass her right now. So please let me go ahead and do that.

Daniella came from Northwestern Connecticut Community College. What impressed me was how quickly she grasped ideas, how she was able to articulate them. She came in with a body of knowledge around the environment that I just found really refreshing. She has done work researching legislation, constituent services, bill tracking, intern mock trial, attended and recorded commune committee and public hearing deliberations.

And she has not only been committed in the moment, but she's been engaged in the future. So right now, Daniella is in the process of transfer -- not transferring, but going on to complete her four-year degree. And we are hoping that she absolutely is the shining star in that next two years and after that she has been here in the legislature. And I really want to thank the Intern Committee because they pick really terrific interns. So thank you to Daniella, and thank you very much, Madam President.

THE CHAIR:

Let's give her a round of applause, everyone.
(applause)

SENATOR DUFF (25TH):

Madam President?

THE CHAIR:

Senator Duff.

SENATOR DUFF (25TH):

Thank you, Madam President. Madam President, is there business on the clerk's desk?

THE CHAIR:

Mr. Clerk.

CLERK:

Good afternoon. The clerk is in possession of Senate Agenda Item Number 1, dated Thursday, April 30th, 2026.

THE CHAIR:

Senator Duff.

SENATOR DUFF (25TH):

Thank you, Madam President. Madam President, move all items on Senate Agenda Number 1, dated Thursday, April 30th, 2026, and that the agenda be incorporated by reference into the senate journal and senate transcripts.

THE CHAIR:

So ordered, sir.

**Senate Agenda
No. 1
REGULAR SESSION
Thursday, April 30, 2026**

BUSINESS FROM THE HOUSE:

HOUSE BILL(S) FAVORABLY REPORTED - to be tabled for the calendar.

APPROPRIATIONS COMMITTEE

SUBST. HB NO. 5421 AN ACT ESTABLISHING AN ACCOUNT TO PROVIDE DURABLE MEDICAL EQUIPMENT TO HEALTH CARE

FACILITIES. (As amended by House Amendment Schedule "A" (LCO 4932))

APPROPRIATIONS COMMITTEE

SUBST. HB NO. 5567 AN ACT CONCERNING HEALTH CARE IN THE DEPARTMENT OF CORRECTION FACILITIES. (As amended by House Amendment Schedule "A" (LCO 5000))

JUDICIARY COMMITTEE

SUBST. HB NO. 5431 AN ACT CONCERNING COOPERATIVE CORPORATIONS.

PUBLIC HEALTH COMMITTEE

SUBST. HB NO. 5515 AN ACT CONCERNING THE DEPARTMENT OF MENTAL HEALTH AND ADDICTION SERVICES' RECOMMENDATIONS REGARDING ACCESS TO OPIOID OVERDOSE REVERSAL MEDICATION. (As amended by House Amendment Schedule "A" (LCO 4517))

TRANSPORTATION COMMITTEE

SUBST. HB NO. 5464 AN ACT IMPLEMENTING RECOMMENDATIONS FROM THE DEPARTMENT OF TRANSPORTATION AND ESTABLISHING A PILOT PROGRAM TO OPERATE AUTOMATED TRAFFIC ENFORCEMENT SAFETY DEVICES ON LIMITED ACCESS HIGHWAYS. (As amended by House Amendment Schedules "A" (LCO 4662), "B" (LCO 4958), "E" (LCO 5182), "F" (LCO 5139))

JUDICIARY COMMITTEE

SUBST. HB NO. 5313 AN ACT CONCERNING THE DEVELOPMENT AND IMPLEMENTATION OF A PLAN FOR THE USE OF UNIFORM STATE-WIDE CASE IDENTIFICATION CODES IN DOMESTIC VIOLENCE CASES.

PLANNING AND DEVELOPMENT COMMITTEE

SUBST. HB NO. 5394 AN ACT CONCERNING THE UNIFORM RELOCATION ASSISTANCE ACT. (As amended by House Amendment Schedule "A" (LCO 5113))

GOVERNMENT OVERSIGHT COMMITTEE

HB NO. 5256 AN ACT CONCERNING THE PROCESS FOR INITIATING LOCAL LEGISLATION IN THE GENERAL ASSEMBLY.

HOUSING COMMITTEE

HB NO. 5369 AN ACT ESTABLISHING A TASK FORCE ON THE CALCULATION OF AFFORDABILITY IN THE AFFORDABLE HOUSING APPEALS PROCESS. (As amended by House Amendment Schedule "A" (LCO 5122))

INSURANCE AND REAL ESTATE COMMITTEE

SUBST. HB NO. 5263 AN ACT CONCERNING THE ASSIGNMENT OF POST-LOSS HOMEOWNERS AND COMMERCIAL PROPERTY INSURANCE BENEFITS, CONSUMER BILL OF RIGHTS AND REVISING DISCLOSURE REQUIREMENTS FOR HOME IMPROVEMENT CONTRACTORS AND SALESPERSONS. (As amended by House Amendment Schedule "A" (LCO 4527))

MATTER(S) RETURNED FROM COMMITTEE - to be tabled for the calendar.

NEW FILE:

JUDICIARY COMMITTEE

SUBST. SB NO. 481 AN ACT REQUIRING NURSING HOME OWNERSHIP TRANSPARENCY, FINANCIAL SAFEGUARDS PROTECTING NURSING HOME OPERATIONS AND PROPERTY AND PROHIBITING REQUIRED ARBITRATION AGREEMENTS.

NO NEW FILE:

APPROPRIATIONS COMMITTEE

SUBST. SB NO. 125 AN ACT RESTRICTING PRIVATE EQUITY OWNERSHIP OF NURSING HOMES. (As amended by Senate Amendment Schedule "A" (LCO 5011))

APPROPRIATIONS COMMITTEE

SUBST. SB NO. 282 AN ACT APPROPRIATING FUNDS TO THE NEGLECTED CEMETERY ACCOUNT AND CONCERNING CARE AND MAINTENANCE OF WARTIME VETERANS' GRAVES.

SENATOR DUFF (25TH):

Thank you, Madam President. Madam President, I'd like to have a resolution to read, please.

THE CHAIR:

Please proceed.

SENATOR DUFF (25TH):

Thank you, Madam President. We have a resolution recognizing our long-standing partnership between the province of Quebec and the state of Connecticut. Whereas the province of Quebec has maintained a permanent presence in New England since 1970 in order to facilitate relations with the six New England states, including Connecticut.

And whereas Quebec and Connecticut are founding members of the conference of New England governors and Eastern Canadian premiers, where they work cooperatively to address their shared interests, such as trade, energy security, affordability, environmental sustainability, and modernizing transportation and industry.

And whereas Quebec and Connecticut are members of legislative associations, including national conference of state legislatures and the council of state governments, where representatives of Quebec and Connecticut convene and work collaboratively to address issues of mutual interest and engage in discussions.

And whereas the state of Connecticut has historically recognized Quebec's national holiday on June 24th known as St. Jean Baptiste and raised the Quebec flag at the State Capitol Building. And whereas common traditions and values have existed historically between Connecticut and Quebec, including economic, educational, cultural exchanges on both sides of the border.

And whereas in 2024, trade between Connecticut and Quebec represented more than \$4.9 billion. And whereas Connecticut and Quebec prioritize the same commercial sectors, including aerospace, advanced

manufacturing, technology, innovation and life sciences. And whereas the interconnectedness of the two economies is demonstrated by the many aerospace products incorporated to Connecticut from Quebec. And whereas it is abundantly fitting and proper that this remarkable partnership be appropriately recognized during the special time.

Therefore, it be resolved that the senate pause in deliberations to recognize the long-standing partnership between the province of Quebec and the state of Connecticut, and extends best of wishes for many more years of mutual prosperity and growth, and be it further resolved that a copy of this resolution suitably engrossed be sent to the premier Quebec, Francois Legault, the National Assembly of Quebec, and the Quebec government office in Boston.

Thank you, Madam President. The reason I bring this up is based on our visit yesterday by NCSL. This comes to us because of our strong relationships with the National Conference of State Legislatures and their partnership with Quebec and the visits we've had there as well. And, of course, our longstanding partnerships and friendships with them also. So thank you, Madam President, for the indulgence. And if we can stand at ease.

THE CHAIR:

Thank you. We will stand at ease. Senator Lesser, I understand you have a point of personal privilege, sir. Good afternoon.

SENATOR LESSER (9TH):

Yes. Thank you, Madam President. Good to see you. I rise for an introduction.

THE CHAIR:

Please do proceed.

SENATOR LESSER (9TH):

So today, I'm proud to recognize Amber Mozillo, (phonetic), who is concluding her service in my office as part of the Connecticut General Assembly Internship Program. Amber is a junior at Central Connecticut State University, where she has been double majoring in political science and sociology.

She has distinguished herself on campus through her deep commitment to public service and student leadership. And she is currently serving in the student senate, helping to lead the political science club. And most notably, she has just been elected president of the CCSU student government, a role she will be sworn into next Wednesday.

We are all was anxious to see new student senators in this state senate, and we're wishing her the very best. During her time with our office, Amber has been an invaluable member of our team. She has worked directly with my constituents, assisted in drafting correspondence, conducted policy research, and helped manage the day-to-day operations of our office.

She has approached every task with professionalism, curiosity, and positivity. Amber represents the very best of the next generation of public servants, thoughtful, hardworking, and deeply engaged in our community. Madam President, I ask that you and all of our colleagues join me in extending our sincere thanks. And congratulations to Amber for her contributions, and wishing her continued success in all that lies ahead. And I ask that we extend our usual warm welcome.

THE CHAIR:

Let's do that for Amber. (applause). Senator Hartley, do you have a point of personal privilege?

SENATOR HARTLEY (19TH):

Good afternoon, Madam President. Yes. Indeed. Thank you for the recognition. It is my honor, Madam President, to introduce to the chamber and to my colleagues today, Tom Clark, the consul general of Canada in New York. And, of course, as we know, Canada, our neighbor to the north, we have had a long and enduring relationship with the Canadians. And it really is more important now than ever. And we are so grateful that the consul general is with us to continue to strengthen and scale our relationship with Canada.

They are one of our largest trading partners, and particularly align with the state of Connecticut, with regard to our very deep aerospace sector, aligns completely with the Canadian aerospace. In fact, we are working on a workforce issue with the Canadians right here at Bradley International Airport. But it's not just in aerospace and the aerospace ecosystem. It is also in the pharmaceutical sector, the financial sector.

And, of course, Connecticut, with our very, very strong, and long legacy with defense manufacturing, aligns with our neighbor to the north. And our message to the consul general is, of course, that we are a derisk community, a derisk state, and we want to continue to work with all of your companies, continue educational, academic, cultural alliances. And so that's why we are so particularly happy to have Mr. Clark with us.

Mr. Clark, actually, the general counsel in New York, was appointed by Prime Minister Trudeau. And prior to that, he served as the chair of the global public affairs entity, which was one of the largest, if not the largest, public affairs strategy communication firms in Canada.

Additionally, Tom is a distinguished, elite journalist, having been in the field of journalism

for some four decades, 45 years. He was posted as the bureau chief to Washington, DC and in China. He worked in more than 30 countries, including eight tours in active war duty. And during such time, has been recognized with numerous recognitions, distinctions, and awards. So once again, I ask my colleagues to extend a warm welcome to the consul general and to our northern allies in Canada. Thank you, Madam President.

THE CHAIR:

So I do believe that Senator Fonfara, who represents the beautiful city of Hartford, has an introduction of our scholar athletes from Trinity. So Senator Fonfara, if you would please introduce our guests.

SENATOR FONFARA (1ST):

Madam President, thank you very much. It's my honor to introduce the national champions, Trinity men's squash team, known as the Bantams, of course. I am an alumni, not of the undergraduate school. They wouldn't let me in, but I snuck in the back door for graduate school. So proud of you.

And the history I'm reading about the squash team is just absolutely otherworldly, I must say. And you've continued the tradition of national championships, obviously with Coach Emeritus Paul Asante (phonetic), but also now with your new coach, Mustafa Lamada. Is he here? There you are. Congratulations. Madam President, I'd like to name each one of these young men because --

THE CHAIR:

Please go right ahead.

SENATOR FONFARA (1ST):

I hope I don't do too much damage because I haven't had a chance to get your correct pronunciation. The

chamber is -- they're in a caucus right now, and so they're working on what bills we're going to be doing today. But it's important that not only this building knows the effort that you put in to get here.

We have UConn that comes up when they're -- almost every year. But Trinity is right here, almost a walking distance to the Capitol. And in my district and very proud of Trinity. But to have such recognition, such incredible accomplishment, I think it's important that -- and by the way, this is being, I think, being aired on CTN, and you'll be able to get that tape if it is.

But, Madam President, I'd like to recognize, again, Coach Lamada, Coach Emeritus Asante, faculty and staff liaison, Andrew Filibert. And this is Lucas Alvarez, a sophomore from New Canaan. Zane Amjad, first year from Hong Kong, China. Ayed Awad, first year from Cairo, Egypt. Akeem Chua, senior, Shah Alam from Malaysia. Husiafa Ibrahim, a sophomore from Karachi, Pakistan, Mohammad Ashab Ifan, first year from Houston, Texas, Andric Lin Kaishan, a junior from Melaka, Malaysia. Warshm Lau, a sophomore from Ipao, Malaysia. This is a tough one. Charlie Mullen, a sophomore from Cincinnati, Ohio. Beau Page, a junior from Wayne, Pennsylvania, Taft, Connecticut. Segundo Portobales, first year, Ma del Plata. I'm not sure what country that would be. Argentina. Great. Graham Roberts junior from Atlanta, Georgia, Woodberry Forest School in Virginia. Javier Romo Lopez, a sophomore from Quito, Ecuador. Angel Segado junior, first year from Hartford, Connecticut. Great. Oliver Scott, a sophomore from New York. Dmytro Cherbakov, junior, Kyiv, Ukraine. As someone who shares your heritage, very proud. Daniel Simon, junior, Budapest, Hungary. Benedek Tokacs, a senior from Chagat, Hungary. And Ricky Wong, first year from Hangzhou, China. And I mentioned the coaching staff.

The new president is here with us today. Congratulations, Mr. President, and I wish you very great success in your tenure. Madam President, these young men, as you can tell, are from all over the world, and how proud we are that you're here in our city, in our state, and representing Trinity College, a great institution that has graduated and produced such incredible scholars all over the world right here in our own backyard. And I hope that if others want to speak, after that we could give the chamber to recognize them by giving a round of applause.

THE CHAIR:

We will certainly do that. And Senator Anwar, did you want to say a few words, sir?

SENATOR ANWAR (3RD):

Yes, Madam President. Thank you so much, Madam President, for this opportunity. I just wanted to mention a couple of things. First of all, Trinity is known for their brains. Some of the smartest people in our region have been graduating from Trinity College, but I also wanted to mention how difficult squash as a game is.

When I thought I was in the best shape of my life, I lasted for 10 minutes. May not reflect on the game, but I think it does from my perspective. I have deep respect for anybody who can play squash and be victorious. Trinity is known in the world now for squash championships. This is one of the place to go. And then, actually, if you don't see the people and then the background of all of our athletes here today that actually highlights the point that this is a group that has come here to be able to win and then be able to show their capacity.

But this group actually makes it a little bit more exciting for me because Zain Amjad is my nephew. He's like my nephew, so that's why it becomes

important. I didn't even know that he was going to be here, but I should have known. But I know that from Hong Kong, he's been one of the top players, and then here we are. Congratulations to them, and I wanted to thank you. And I'll yield back to Senator Fonfara.

THE CHAIR:

And before we do that, I'll just say, Mr. President, we are very privileged to share with you our house majority leader, Jason Rojas. So, we're very proud of him, and we're glad he helps you out in his off hours. All right. Senator Looney.

SENATOR LOONEY (11TH):

Yes. Thank you, Madam President. Wanted to join in welcoming this championship team. Trinity is to college squash what Alabama is to college football. Just legendary in that regard. I want to welcome this team made up of players from all over the world. Trinity has had a tremendous impact on the state government in Connecticut.

Many members and leaders in the General Assembly over the years have been graduates of Trinity. We have an internship program with Trinity the last several years. Some of the best interns I've ever worked with were from Trinity. My legislative aide, Foster Hall, here is a Trinity grad. So Trinity has an impact throughout the General Assembly and throughout state government with a very distinguished alumni association. So congratulations to all.

THE CHAIR:

Thank you. Senator Fonfara.

SENATOR FONFARA (1ST):

Thank you, Madam President. And in closing, Coach

Lamada, I don't know if you'll be able to replicate the success of the Emeritus Paul Asante, but I'm betting on you. And you've started off on a great foot and -- to be a national champion in any sport, but I've never played squash, but I'm certain I wouldn't make your team. But we're very proud to have you today. And if the circle would rise and give the team our usual warm thanks and congratulations. (applause). Thank you, Madam President.

THE CHAIR:

We're going to do a photo. Senator Cohen, do you have an introduction?

SENATOR COHEN (9TH):

I do, Madam President. Nice to see you today. So I do rise for the purpose of an introduction today. We have Fire Service Day today here at the Capitol, and I'm pleased to welcome into the chamber the Middlefield fire chief, Chief Peter Tyk is with us today, along with Representative Quinn, gracing us with his presence in the chamber up here.

So I just wanted to introduce him, thank him for his tremendous service to the town of Middlefield, which, of course, also services Wadsworth and Powder Ridge and so many others. So we're grateful for that fire department, all volunteer, and they do a lot of great work for the state of Connecticut. So if the chamber could welcome the chief, I'd be appreciative. (applause)

THE CHAIR:

Chief, thank you so much for your service. Have a wonderful day here with us at the Capitol. And Senator Needleman. Senator Berthel, do you have a point of personal privilege, sir?

SENATOR BERTHEL (32ND):

Yes. Good afternoon, Madam President. I do rise for a point of personal privilege. I know some of my colleagues have already recognized their legislative interns. I'd like to have Laura Sansor, who is just completing, like every other intern right now, their semester with us here in Hartford, immersed in our wonderful experience of politics.

Laura comes from the great town of Milford. She is a junior at the University of Connecticut, a finance major. And, Madam President, you'd be happy to know she wants to go on to study law and wants to study policy law. So maybe we'll see Laura back here in the hallowed halls of our beautiful Capitol Building at some time, but thank you, Laura, for being such a great intern, and I hope the experience was good for you as well. Thank you, Madam President.

THE CHAIR:

Thank you so much. And let us give her a round of applause.

SENATOR BERTHEL (32ND):

Yes. Thank you.

THE CHAIR:

Senator Duff.

SENATOR DUFF (25TH):

Thank you, Madam President. Madam President, for our markings, please.

THE CHAIR:

Yes, please.

SENATOR DUFF (25TH):

Thank you, Madam President. On Agenda 1, I'd like to ask for a suspension, please.

THE CHAIR:

So ordered.

SENATOR DUFF (25TH):

Thank you, Madam President. Calendar 108, Senate Bill 282, like to mark that item go.

THE CHAIR:

So ordered.

SENATOR DUFF (25TH):

On Calendar Page 19, Calendar 234, Senate Bill 321, like to mark that item go.

THE CHAIR:

So ordered.

SENATOR DUFF (25TH):

Calendar Page 53, Calendar 109, Senate Bill 352, like to mark that item go.

THE CHAIR:

So ordered.

SENATOR DUFF (25TH):

Calendar Page 42, Calendar 450, House Bill 5350, I'd like to mark that item go.

THE CHAIR:

So ordered.

SENATOR DUFF (25TH):

On Calendar Page 22, Calendar 257, Senate Bill 478,
like to mark that item go.

THE CHAIR:

So ordered.

SENATOR DUFF (25TH):

Can Senate stand at ease for a moment?

THE CHAIR:

Senate can stand at ease.

SENATOR DUFF (25TH):

Thank you, Madam President. Madam President, if we
can just go with those items that I marked for now.

THE CHAIR:

Absolutely. Thank you. Mr. Clerk.

CLERK:

Senate Agenda Number 1, Senate Calendar 108,
substitute for Senate Bill Number 282, An Act
Appropriating Funds to the Neglected Cemetery
Account and Concerning Care and Maintenance of
Wartime Veterans' Graves. There are two amendments.

THE CHAIR:

Senator Honig, good afternoon.

SENATOR HONIG (8TH):

Good afternoon, Madam President. Madam President, I move acceptance of the joint committee's favorable report and passage of the bill.

THE CHAIR:

The question is on passage. Will you remark?

SENATOR HONIG (8TH):

Madam President, the Clerk is in possession of an amendment, LCO Number 5334. I ask that the Clerk please call the amendment.

THE CHAIR:

Mr. Clerk.

CLERK:

LCO Number 5334, Senate Amendment "A".

THE CHAIR:

Senator Honig.

SENATOR HONIG (8TH):

I move the adoption of the amendment, waive its reading, and seek leave of the chamber to summarize.

THE CHAIR:

Let's get it up there on the board, and then we will have you summarize, sir. There it is. Go right ahead.

SENATOR HONIG (8TH):

Thank you, Madam President. Madam President, this amendment requires the Department of Veterans

Affairs to create a form on their website where people can register complaints about veterans' graves that are unkept. The Department of Veterans Affairs will then contact the municipality where the grave is located, informing them of the situation and advising them that they are able to apply for grants to help pay for the remediation of that unkept grave.

THE CHAIR:

Very good. Will you remark further on the amendment? Will you remark further on the amendment? If not, let me try your minds. All in favor, please signify by saying aye.

MEMBERS:

Aye.

SENATOR HONIG (8TH):

Opposed? The ayes have it. The amendment is adopted. Senator Honig.

SENATOR HONIG (8TH):

Thank you, Madam President. This bill as a whole is a result of the Veterans Graves Working Group. And I'd like to thank Senator Cohen for her advocacy in setting up this working group. And I'd like to thank Mike Frieda and John Carmen, the co-chairs of the working group, for their work providing these recommendations. This bill will allow municipalities to go into the neglected cemetery account and apply for grants from that account, in order to remediate any issues that there are with veterans' graves. The bill also provides an additional \$100,000 of funding from the general account to that neglected cemetery account. Thank you, Madam President.

THE CHAIR:

Thank you so much. Will you remark further? Senator Gordon. Good afternoon, sir.

SENATOR GORDON (35TH):

Good afternoon, Madam President. I rise to support this as well. Happy that the Veterans and Military Affairs Committee, once again, has been working in a wonderful bipartisan way on a lot of different bills. This is one of them. It is an important bill, wanting to make certain that we are having the proper upkeep for veterans' graves, some of which go back quite a very long period of time, with the history of our country. But this is also important, being able to provide some money into a fund that municipalities can apply for. That's a positive. So, for various reasons, this is a good bill. Glad to see it has gone through the committee and is here before us, and I encourage my colleagues to support it. Thank you.

THE CHAIR:

Will you remark further? Senator Cohen, good afternoon.

SENATOR COHEN (9TH):

Good afternoon, Madam President. I rise in support of the legislation before us today, Madam President. Since I came into this chamber in 2019, I have been working on this. Thanks to a constituent of mine by the name of Ed Zach, who has been such a champion of making sure that we have proper upkeep of our veterans' graves, recognizing that we honor those who serve our country, and we should be honoring them in death as well.

What we've seen, unfortunately, is if there's no real ownership over these cemeteries, often these gravesites can go unkept, and it's left up to individuals who may notice them. Maybe they don't have family members any longer that are going out to

these gravesites to do the upkeep. And so for a long time, it was figuring out that process, between DCP and Veterans Affairs. The Department of Public Health also has oversight. So something that seems like such a straightforward, simple matter, and that we should be able to get done, has really taken us a long time.

I want to thank First Selectman Mike Frieda, who led the Veterans Graves Working Group, for us and the participants of that group, the commissioners from the agencies that I've mentioned. And I really want to thank Senator Honig because he's only been here a short time with us in the chamber, and yet he's been able to make progress on this legislation for us, understanding its importance.

So I want to thank both chairs as well as the rankings, but particularly the chairs in this case, who took the guidance of the working group and really put it into action, not only with funding, but also with process. And I'm grateful to the Department of Veterans Affairs, who have stepped up to help in this process as well. So, special thanks to the Veterans Committee, and thanks to my constituent, Ed Zack, who, again, is such a champion. Thank you, Madam President.

THE CHAIR:

Thank you. Will you remark further? Senator Needleman, good afternoon.

SENATOR NEEDLEMAN (33RD):

Good afternoon, Madam President. And I also want to thank Senator Honig and Senator Cohen, who have worked tirelessly on this. You hear about issues in the strangest places. Ed and I share the same primary care doctor. So I had my doctor at a patient visit talking to me about how this was so important, and I reached out to Senator Cohen, and she has been working on it with Senator Honig. And I just also

want to thank Ed Zach for his tireless effort in pursuing this cause. So thank you.

THE CHAIR:

Thank you. Will you remark further? If not, the machine is open. Mr. Clerk.

CLERK:

An immediate roll call vote has been ordered in the Senate. An immediate roll call vote has been ordered in the Senate. We're going on substitute for Senate Bill Number 282, An Act Appropriating Funds to the Neglected Cemetery Account and Concerning Care and Maintenance of Wartime Veterans' Graves. An immediate roll call vote in the Senate on Senate Bill Number 282 as amended. We're voting on the bill. This is Senate Bill Number 282 as amended. An immediate roll call vote in the Senate. An immediate roll call vote has been ordered in the Senate. An immediate roll call vote has been ordered in the Senate. We're voting on Senate Bill 282.

THE CHAIR:

Have all the senators voted? The machine is locked. Mr. Clerk, tally, please.

CLERK:

Senate Bill 282:

Total Number Voting	36
Those voting Yea	36
Those voting Nay	0
Those absent and not voting	0

THE CHAIR:

Thank you. (gavel) Legislation passes. Senator Duff.

SENATOR DUFF (25TH):

Thank you, Madam President. Madam President, one bill that I marked inadvertently needs the PT, Calendar Page 42, Calendar 450, House Bill 5350.

THE CHAIR:

Sorry. I could not hear that.

SENATOR DUFF (25TH):

Calendar Page 42, Calendar 450, House Bill 5350 needs to PT, please.

THE CHAIR:

We will mark that PT. Mr. Clerk.

CLERK:

Page 53, Calendar Number 189, subsequent to Senate Bill Number 362, An Act Concerning Revisions to Statute Related to Municipal Property Tax Assessment. There are two amendments.

THE CHAIR:

Thank you. Senator Needleman, and we'll just wait till we get the bill right up on the board for us. Thank you, Senator Needleman. Senator Rahman. Thank you. We are back on track. Senator Needleman, back to you, sir.

CLERK:

Page 19, Calendar Number 234, substitute for Senate Bill Number 32, An Act Concerning Requirements for Certain Excavation Projects. There's an amendment.

THE CHAIR:

Thank you. Senator Needleman.

SENATOR NEEDLEMAN (33RD):

Thank you, Madam President. I move acceptance of the joint committee's favorable report and passage of the bill.

THE CHAIR:

And the question is on passage. Will you remark?

SENATOR NEEDLEMAN (33RD):

Yes. Madam President, the Clerk is in possession of a strike-all amendment, LCO Number 5365. I would ask that the Clerk call the amendment.

THE CHAIR:

Mr. Clerk.

CLERK:

LCO Number 5365, Senate Amendment "A".

THE CHAIR:

Senator Needleman.

SENATOR NEEDLEMAN (33RD):

Yeah. Thank you, Madam President. I move the adoption of the amendment, waive its reading, and seek leave of the chamber to summarize.

THE CHAIR:

Let's get the amendment up there. There we go. Please do summarize, sir.

SENATOR NEEDLEMAN (33RD):

Thank you, Madam President. This is a strike-all amendment. It has to do with excavation projects around utility and infrastructure additions. It's been amended, based on some suggestions from a bunch of people. Do I move that this needs to be --

THE CHAIR:

Yes. You move adopt.

SENATOR NEEDLEMAN (33RD):

We move the adoption of the amendment, and do it by acclamation.

THE CHAIR:

Yes. Absolutely. Let me see. Will you remark further on the amendment? Will you remark further on the amendment? If not, let me try your minds. All in favor of the amendment, please signify by saying aye.

MEMBERS:

Aye.

THE CHAIR:

Opposed? The ayes have it. The amendment is adopted. Will you remark on the bill as amended?

SENATOR NEEDLEMAN (33RD):

Sure. As I said, Madam President, this is a bill about trenching and digging for utility lines, seeking to fix something that seems to have never been used, where these trenches were kept open for a substantial period of time, and we're looking to shorten that. It's funny that we're doing this bill

after we do a bill about graves, but I'm not going to even go into that. So, if there's no objection, I'd ask that this bill be placed on the consent calendar.

THE CHAIR:

Seeing and hearing no -- Senator Fazio. Okay. Would you like to remark on the bill? Thank you. Okay. All right. Senator Fazio.

SENATOR FAZIO (36TH):

I am simply rising in favor of this legislation today. A few years ago, there was a policy that was implemented via statutory change and a PURA docket, that would require that there be at least 30 days that excavation projects on our roads, in our infrastructure, be left open for at least 30 days, in order to allow other providers to do maintenance and utilize the excavation. Over the last four years, that allowance has been utilized exactly zero times in this state. And so this is an effort to undo that policy, and allow the maintenance on our Internet and telecommunications lines and infrastructure to be done in a more expeditious fashion. I think this is a sensible change, and I will support the legislation today.

THE CHAIR:

Thank you. And I just want to be clear, Senator Needleman, you asked -- I think we are in the middle of requesting that this be placed on consent. Okay. Very good. We will not place it on consent.

SENATOR NEEDLEMAN (33RD):

We're not asking placing it on consent calendar, want to just remark very quickly that this has to do with lines from the road to individual properties. And as Senator Fazio said, it was an attempt at giving other carriers and contractors the

opportunity to use the trench. In the years that the law was implemented, I gather it was actually never used. So with that, I move for the adoption of the bill.

THE CHAIR:

Thank you. Will you remark on the bill as amended? Will you remark on the bill as amended? If not, the machine is open. Mr. Clerk.

CLERK:

An immediate roll call vote has been ordered in the Senate. An immediate roll call vote has been ordered in the Senate. We're voting on the subsequent Senate Bill Number 321, An Act Concerning Requirements for Certain Excavation Projects, as amended. An immediate roll call vote in the Senate. An immediate roll call vote has been ordered in the Senate on Senate Bill Number 321 as amended. An immediate roll call vote in the Senate.

THE CHAIR:

Have all the senators voted? The machine is locked. Mr. Clerk, the tally, please.

CLERK:

Senate Bill 321:

Total Number Voting	36
Those voting Yea	36
Those voting Nay	0
Those absent and not voting	0

THE CHAIR:

Thank you, Mr. Clerk. (gavel) Legislation passes.
Sorry, I forgot that part.

CLERK:

Page 53, Calendar Number 189, substitute for Senate
Bill Number 362, An Act Concerning Revisions to
Statute Relating to Municipal Property Tax
Assessments.

THE CHAIR:

Senator Rahman, we are back to you, sir.

SENATOR RAHMAN (4TH):

Thank you, Madam President. Madam President, I move
acceptance of the joint committees' favorable
reports and passage of the bill.

THE CHAIR:

The question is on passage. Will you remark?

SENATOR RAHMAN (4TH):

Yes, Madam President. Thank you, Madam President.
Madam President, concern revision to statute
relating to municipal property tax assessment.
Sometimes our towns assessor confuse evaluating the
20-plus-year-old vehicle. They are evaluating more
than \$500 assessment values. And this bill is also
making some technical fix. This bill come out of
committees unanimously, and I urge my colleagues to
support this bill. Thank you, Madam President.

THE CHAIR:

Thank you. Will you remark further on the bill?
Senator Gordon.

SENATOR GORDON (35TH):

Thank you, Madam President. I rise to support the bill. This is another of a good bipartisan effort that the Planning and Development Committee has done this year in a list of good bills. This one is very self-explanatory in the description. It's a good bill, and it'll be helpful for the municipalities and the people who live in those towns and cities, and I encourage my colleagues to vote for it. Thank you.

THE CHAIR:

Thank you. Will you remark further? Will you remark further? If not, the machine is open. Mr. Clerk.

CLERK:

An immediate roll call vote has been ordered in the Senate. We're voting on Senate Bill 362, An Act Concerning Revisions to Statute Relating to Municipal Property Tax Assessment. An immediate roll call vote in the Senate. We're voting on Senate Bill 362. An immediate roll call vote in the Senate.

THE CHAIR:

Have all the senators voted? Have all the senators voted? The machine is locked. Mr. Clerk.

CLERK:

Senate Bill 362:

Total Number Voting	36
Those voting Yea	36
Those voting Nay	0
Those absent and not voting	0

THE CHAIR:

(gavel) Legislation passes. Mr. Clerk.

CLERK:

Page 22, Calendar 257, substitute for Senate Bill Number 478, An Act Concerning Consumer Safeguards for Long-term Care Policies. There are several amendments.

THE CHAIR:

We will get that up on the board, and then we will go to Senator Lesser. No problem. We will stand at ease. Senator Duff.

SENATOR DUFF (25TH):

Thank you, Madam President. Madam President, I believe we're going to have an introduction, and I would like to yield to Senator Winfield, please.

THE CHAIR:

Senator Winfield, please present these fabulous young people.

SENATOR WINFIELD (10TH):

Yes. They are fabulous, Madam President. Madam President, joining us in the chamber are quite a few of the NAACP's Connecticut youth and college members. If you could see their shirts, it talks about I'll take the mic. They joined us here today because the NAACP recognizes the importance of what we do here and the importance of potentially these young people doing it in the future. And so they have some pieces of legislation that they're concerned with.

There's been Senate Bill 127, Senate Bill 7, House Bill Number 5037, and House Bill 5259 that they've

done some advocacy for thinking about, and it's really great to see the future standing before us. I'm told that there were originally 184 young people signed up. That is amazing. This is what is here with us. I would ask the chamber to greet them in our normal way and thank you for joining us.
(applause)

THE CHAIR:

It's nice to see so many young female future leaders and gentlemen. Senator Lesser, we will go back to you if you are ready, sir.

SENATOR LESSER (9TH):

I am. And, Madam President, I rise to move acceptance --

SENATOR DUFF (25TH):

Madam President, I think we need to stand at ease for a moment, please.

THE CHAIR:

We will stand at ease. Senator Lesser.

SENATOR LESSER (9TH):

Hello again, Madam President. Madam President, I move acceptance of the joint committee's favorable report and passage of the bill.

THE CHAIR:

Thank you. And the question is on passage. Will you remark?

SENATOR LESSER (9TH):

Yes. Madam President, long-term care is expensive. And when you talk to people in Connecticut, you

realize that a lot of folks are aware of this. That for folks who are facing the possibility of going to a nursing home or an assisted living facility or need home care, the cost can be staggering, and yet, obviously, there are lots of people who need these services.

The state, recognizing that this is an issue, has for many years encouraged the residents of the state to purchase long-term care insurance. And this is important for families who are worried about exhausting their assets and exhausting their life savings. But it's also good for the state because when an individual family doesn't have the ability to afford long-term care, the way we pay for that as a society is the Medicaid program.

We think of Medicaid as a way to pay for health care for the poor, but the largest single thing that Medicaid spends money on, in fact, by some measures, the largest single item that the state of Connecticut spends money on, is long-term care for residents of the state. One of the things that the state has done to try to address the fiscal impact on the state, but also to provide a cushion for the residents of the state, is to encourage residents of Connecticut to purchase long-term care insurance policies. We have done that, and there are a variety of ways that we've encouraged that.

One of them is with something called the Office of Policy and Management's partnership plan, where certain policies are pre-certified. And if you buy one of these policies, you can access some Medicaid funds without exhausting your life savings. It's a way of financially protecting families, and lots of families, listening to the experts out there, their financial advisors, but also to the state of Connecticut have gone ahead and purchased long-term care insurance products. In many cases, the partnership policies in particular, were advertised and sold and introduced into the stream of commerce

as being designed not to result in premium increases.

This was particularly prevalent at the beginning part of this century, a couple of decades ago. And in reality, the experience found by consumers has been quite a bit different. Instead of finding that their premiums were level, we've seen year after year after year of increases that have been astronomical. And product that was seemingly affordable has become quite unaffordable. And this has made it very, very difficult for families in this position.

Now, if you listen to the industry, they just got every single assumption about long-term care insurance wrong. They got interest rates wrong. They got the cost of medical care wrong. They got the number of people who had dropped these policies over time wrong. Every assumption that went into these is wrong. And that may be innocent. There are a lot of explanations. This was a new product, but the fact of the matter is, that these policies and we were really focused on the Human Services Committee, on the partnership policies because they are tied into our state's Medicaid program. They have really caused some financial hardship for our residents, and yet they are really important. We need to get this right, and we need to do that because it's important for families' fiscal stability, and it's also important for the state's fiscal stability.

So, Madam President, this bill tries to provide some important consumer protections for people who have purchased long-term care insurance policies. The Clerk is in possession of an amendment, LCO 5414. I ask that the Clerk please call the amendment, and I'd be granted leave to summarize.

THE CHAIR:

Mr. Clerk.

CLERK:

LCO Number 5414, Senator Amendment "A".

THE CHAIR:

Thank you. Senator Lesser.

SENATOR LESSER (9TH):

Yes. Thank you. This amendment focuses on some core elements of the bill that are designed to provide regulators more tools to curtail potential increases and give more data about what is driving those increases in the rates that are being requested by insurers, and it also provides some important consumer protections directly to the consumers.

It provides information about actual and incurred losses by insurers to the insurance department, requires annual reporting to them that is disaggregated to protect consumer privacy, and it also requires reporting to consumers. We're looking at potentially getting refunds for all of the premiums that have been paid when someone wants to drop a plan because of excessive rate increases.

We're also looking at issues, like the impact of reinsurance on rates. Companies have reinsurance. They should be getting compensated, and yet they are still seeking rate increases. So we are looking to try to figure out what extra tools we can give to regulators, but also to consumers in the state, to protect them against long-term care rate increases. I don't pretend that this is going to solve the issue of long-term care premium increases. This is not, but it is a step forward, that will hopefully provide some compensation, some sign to the people of the state, that we care about this issue, that we are aware that the market has failed the people who purchase these policies, and that we need to do better in this state and this country and ensuring

that this is a product that actually works for the people of the state.

We do need people to buy these policies. Right now, there are a lot of folks not buying them because of the reputational damage that the industry has had, due to the excessive rate increases over now 20 years. And with that, I move adoption.

THE CHAIR:

Thank you, Senator Lesser. Will you remark on the amendment? Senator Perillo.

SENATOR PERILLO (21ST):

Madam President, thank you very much. I agree with the gentleman that long-term care insurance products are broken. It has become so expensive, and to the gentleman's point, it started two decades ago when these products were priced inappropriately with inaccurate information, and that was just the first domino in how we've gotten where we've gotten in terms of products that are unaffordable or are unappealing. I got to be honest, I'm not sure that the bill before us, as amended, will get us where we need to be.

I do have a couple of questions, Madam President. The first of which is regarding refunds of previously paid premiums if an individual decides to drop their coverage. How exactly is that expected to work? Through you, Madam President.

THE CHAIR:

Thank you. Will you remark further? Senator Lesser.

SENATOR LESSER (9TH):

Well, we're asking the Insurance Commissioner to consult with the Secretary of the Office of Policy and Management, and OPM is important because they

run that precertification program, the partnership program, by July 1st, 2027, on the feasibility of providing those direct refunds. And so we are, asking them to come up with this plan and to report back to us. Through you.

SENATOR MARX (20TH):

Senator Perillo.

SENATOR PERILLO (21ST):

Thank you, Madam President. But just to clarify, though, let's take a different insurance product. Let's say it's just simple property and cash, like an auto. So I have an automobile. I buy insurance because I have to. And five years later, I decide I don't want coverage anymore. I get rid of my vehicle. I decide I'm not going to use it. I'm going to leave it in the garage. I drop my coverage.

I'm not entitled to collect the previous year's premiums back because I didn't have an accident. So how is it that in this instance, I've purchased an insurance product, I've purchased long-term care insurance, and x years go by -- I'm still young. Obviously, I haven't had to utilize that insurance, any of those benefits. How is it then that I could cancel my coverage and then be entitled to get all the previously paid premiums back? Because those previously paid premiums are baked into the cost of not just the premiums on the insurance product, but the cost of actually providing the long-term care. How would that actually work? Through you, Madam President.

SENATOR MARX (20TH):

Senator Lesser.

SENATOR LESSER (9TH):

Well, first of all, to the Honorable Ranking Member,

we're not exactly saying how that would work because I agree with the gentleman that this is a thing that the Insurance Commissioner needs to figure out. Other states have adopted similar provisions, and we are looking closely at those and trying to figure out what is actuarially sustainable, and what would work.

However, I would just say that there are some important differences between automobile insurance and long-term care policies. For example, one important one is that the longer you drive, there's no particular increased risk of a bad event happening. But in this case, an insurance company wants people to drop policies, the longer you go, in part because your risk of needing long-term care when you're older is generally greater than when you are younger.

So it can be in the insurance company's interest to have people drop their policies later because these are fundamentally different types of risk modeling, just because presumably the risk of getting into a car accident is the same, no matter how long you have the policy. So it's a little bit of a different situation. Then we're asking the Insurance Commissioner to look at what other states have done and see if that's something that might work for Connecticut. Through you.

SENATOR MARX (20TH):

Senator Perillo.

SENATOR PERILLO (21ST):

Thank you, Madam President. I appreciate the gentleman's answer to the question. It is sort of a perverse incentive. The insurer wants you to get right up until about you need the long-term care insurance, and then decide that they're going to drop it. So, I hear you. I get that. Some of the reporting that's in the bill has changed. There have

been iterative changes in terms of what that reporting looks like. If the gentleman could just sort of talk a little bit about the aggregation of the reporting criteria or the data, and how it would be de-identified. What's the practicality of that?

THE CHAIR:

Senator Lesser.

SENATOR LESSER (9TH):

Well, it came to the attention of the committee that there was a fear that, depending on how granular the data is submitted to the committees of Cognizant and to the department, that it might be possible for someone to reverse engineer and perhaps identify a specific individual. Obviously, we don't want to do that, we don't want to expose anyone's privacy.

So out of an abundance of caution, I'm not -- was not persuaded that that was an overwhelming concern, but just out of an abundance of caution, we want to protect consumers' privacy. We're allowing the companies to submit aggregated and de-identified data. Through you.

THE CHAIR:

Thank you. Senator Perillo.

SENATOR PERILLO (21ST):

Thank you, Madam President. Again, I appreciate the answer to the question. And I actually think that's a very good example of how we can work together in a bipartisan way with the stakeholders to make sure that, to the best of our ability, we generate a statutory product that makes sense. The industry had some concerns. We took the time, met with them, and came up with this amendment. And it's been a pleasure to work with the chair of the committee on this. I appreciate his including me in the process,

and I would urge adoption of the amendment before us.

THE CHAIR:

Thank you, Senator. Will you remark further on the amendment? Senator Hwang.

SENATOR HWANG (28TH):

Thank you, Madam President. It's great to see a fellow seatmate right up there. You look fabulous. Through you, Madam President, some questions to the proponent of this bill. But before I begin asking the question about this bill, I want to reiterate that as the ranking member of the Insurance and Real Estate Committee, as well as the aging committee, long-term care insurance has been a critical issue that has impacted our constituency in our area of cognizance.

And for the past five years, we have looked at this issue and tried to address it. And I want to compliment the Human Services committee for addressing this important issue and proposing this amended bill, to address the concern that has been so, so powerfully impactful for many of our residents. But through you, if I could, anywhere in this bill that pertains to some of the critical questions I've been asked many years, and I wonder if this bill clearly addressed it. So, through you, to the proponent of this bill.

THE CHAIR:

Thank you. Senator Lesser.

SENATOR HWANG (28TH):

I think the first thing I would ask is where does this bill address long-term policyholders that have held the plan for 25 years, paid into a premium, that have been exposed to the challenges and the

frustration of incremental rate increases that now have incrementally exceeded their ability to maintain the policy at such a critical time when they need it the most.

Have this bill -- has this bill addressed any of those issues to be able to give relief to many of the policyholders that we have heard in the Aging and Insurance Committee that Human Services is undertaking? What relief mechanism, financially, do we give to those long-term policyholders that we are trying to solve in this bill, if any at all, through you, Madam President?

THE CHAIR:

Thank you. Senator Lesser.

SENATOR LESSER (9TH):

Yes. Thank you. Through you, Madam President, there are a couple of things. One, I would talk that we've discussed the potential for a full refund on all premiums paid that is contemplated in this bill. We're also -- because, to be honest, we are also in the business of regulating these companies in this industry. There's also an enforcement piece, and that's in lines 174 to 194, which potentially include a referral to the attorney general, if a company is found to be engaged in bad acts. Through you.

THE CHAIR:

Thank you, Senator Hwang.

SENATOR HWANG (28TH):

Thank you, Madam President. But through you, on line 41, I think the good chair of Human Services articulated that there are refunds. But the language, and I'll repeat, and he could possibly clarify, that Section A on line 41(a), that that

cites in regards to some of the provision, related to the cognizance of matters related to Aging, Human Services, and Insurance and Real Estate on the feasibility and the effects of the access to long-term care, A, of a requirement that issuers a long-term care insurance policy provide policyholders an opportunity to cancel such insurance and obtain full refund of any premiums paid since the start of the policy whenever such issuers file for a rate increase that exceeds the rate of inflation?

Through you, Madam President, what if somebody held that policy for 30 years, and there was an incident 25 years ago that a rate increase exceeded the rate of inflation? Are we looking to retroactively, through this legislation, give relief to those individuals? Are we looking prospectively moving forward? Because it is a critical issue for many of those long-term holders.

Through that language, I read it that if I held it for 30 years and those rates exceeded the rate of inflation, I'm entitled to a full refund. Is that what I read the legislation? Because it's confusing to me, and the powerful effect that should occur. You're going to have a flood of individuals that have held a policy for over 30 years that we have heard so much that have been dramatically impacted by long-term care insurance premium increases. Through you, Madam President.

THE CHAIR:

Thank you. Senator Lesser.

SENATOR LESSER (9TH):

Yes. Thank you, Madam President. I think the gentleman is correct. The words full refund means a full refund, but we are looking at the feasibility of that. We are concerned, obviously, as always, about fiscal stability and make want to make sure that there is not a run on insurance companies.

Well, that's what we're charging the insurance commissioner with figuring out. Can we do this? Can we issue full refunds to folks? There are a lot of folks who feel like they've been taken for a ride, and because of the promises made by this industry, that turned out not to be true. Through you.

THE CHAIR:

Thank you. Senator Hwang.

SENATOR HWANG (28TH):

Through you, Madam President. I don't want to paraphrase the good Senator and the chair, but what I just heard was the fact, indeed, the example I gave. If 25 years ago, a purchaser of our policy saw that the rate increases exceeded the rate of inflation, they are entitled to a full refund. I'll be honest with you. That sounds like a great idea, but has the Agent Committee and the Insurance Committee as a review of this process? That comes with a significant fiscal note that was not encumbered in this report. And number two, when you're looking at that kind of a dramatic impact, we have already seen a dramatic decline in offerings and long-term care insurance companies in the state of Connecticut and in the industry as a whole.

In fact, dare I say, there are challenges affecting long-term care insurance companies in the state of Connecticut right now. Should this become law at the language that's affected in the articulation that's offered by the good chair of the Human Services Committee, you are looking at a cascade of refunds under this statute, and based upon the legislative intent that is offered by the good chair of Human Services articulating line 41 to 43. Nope. From line 41 to 45, what do we do when we have a run on long-term care insurance? The consequential impact of that phrase and that argument articulation sounds great to have a full refund back to the rate of inflation.

But then the reality hits, because in the five years that we've worked on Aging and Insurance as committees of cognizance in this, we understood the consequential impact and the fiscal impact, and the financial impact of long-term carriers in the state of Connecticut that this kind of policy, this kind of language could definitely cause a run. And I say definitely.

It will cause a run on long-term care insurance companies in the state of Connecticut. So, through you, Madam President, could I give the good chair of Human Services a more clarification of what he had stated earlier in regards to that phrase and language? Through you, Madam President.

THE CHAIR:

Thank you. Senator Lesser.

SENATOR LESSER (9TH):

Through you, the insurance commissioner is charged with establishing the feasibility -- reporting to us on the feasibility of providing refunds. We'll find out from him whether or not that's feasible. Through you.

THE CHAIR:

Thank you. Senator Hwang.

SENATOR HWANG (28TH):

Thank you. And I appreciate it. I have great trust and respect for the insurance commissioner, the prior commissioner, and the current commissioner. But that being said, would we not appropriately then deem it to have a fiscal note, a consequential fiscal note that we are looking at calculating the number of outstanding long-term care policies from the many of the advocates, articulate, passionate,

and feeling incredibly, frustrated advocates that this kind of consequential policy change that sounds really, really alluring and attractive could have consequential devastating impact to the reality of the marketplace.

For a marketplace, dare I say, that was wholly miscalculated and underappreciating the cost of healthcare cost, which has dominated the landscape for many, many years. But through you, have we considered a truly fiscal pack impactful note on this based upon the language of our ideas? Because as I read this, through you, Madam President, as I read through this, it seems like a genie's wish that we want to give all the challenges we have for the five years that we worked on this committee in Aging and Insurance, that the devil was a detail to get a fiscal note that was palatable and acceptable to the challenges of addressing this issue. If perhaps the good chair can articulate, again, a qualified reservation to that phrase, and also, has he fully considered the economic and fiscal impact of this analysis? Through you, Madam President.

THE CHAIR:

Thank you. Senator Lesser.

SENATOR LESSER (9TH):

Yes. Thank you, Madam President. Through you, the nonpartisan office of fiscal analysis has issued a fiscal note and says the amendment makes various changes to long-term care insurance policy, resulting in no fiscal impact to the state. Through you.

THE CHAIR:

Thank you. Senator Hwang.

SENATOR HWANG (28TH):

Through you, Madam President, has the good chair and the advocates of this bill asked the specific question that was just asked of me to the good chair, in which he articulated that should any policyholder who holds a policy and when the rate increases exceed the rate of inflation, that they are entitled to a full refund of all premiums paid. Through you, Madam President, as the good chair and the proponent of this bill, articulated that specific fiscal analysis to OFA. Through you, Madam President.

THE CHAIR:

Thank you. Senator Lesser.

SENATOR LESSER (9TH):

Yes. They've looked at the amendment. They have determined that there is no fiscal impact to the state. Through you.

THE CHAIR:

Thank you. Senator Hwang.

SENATOR HWANG (28TH):

I'm sorry, Madam President. I was interrupted, and I apologize to the good chair. I did not hear his articulation. But could he, again, for legislative intent, clarify through my question was, was the specific question in which he answered that those policyholders are entitled to a full refund with no time limit, no perspective or proactive perspective, or retroactive perspective, that there is a fiscal note calculation to that. I didn't get that. And if he did, I would love to hear it. So, through you, Madam President.

THE CHAIR:

Senator Lesser.

SENATOR LESSER (9TH):

Yes. Thank you, Madam President. So the nonpartisan office of fiscal analysis looks at the fiscal cost of every single amendment that is brought forward in this legislature, including this amendment. And they looked at it. They determined that there is no fiscal impact to the state. Through you.

THE CHAIR:

Senator Hwang.

SENATOR HWANG (28TH):

Thank you. And I appreciate the qualification. But to the state, you're absolutely right. The state hasn't gotten into the long-term care insurance business yet, but then you never know. But it's been an incredibly challenging business. And if the state wants to get involved in it, we're going to look at loss ratios that have been inescapably impacting taxpayers. But that being said, through you, Madam President, the good chair articulated no fiscal impact to the state.

Is there a fiscal impact to the industry and the carriers who are dwindling and leaving the state of Connecticut, and most important of all, to the long-time struggling and suffering carriers or holders of this long-term care that they're being offered through this language an opportunity to recruit? Will this have a fiscal impact on the industry and the various precarious companies of long-term care insured? Not the state of Connecticut. Three of you, madam.

THE CHAIR:

Senator Lesser.

SENATOR LESSER (9TH):

I think it's a good question. I think the gentleman just referred to the long-term, struggling carriers. This amendment is not about the long-term struggling carriers, it's about the long-term struggling people of the state of Connecticut, who deserve refunds, and that's what the bill is intended to address. Through you.

THE CHAIR:

Thank you. Senator Hwang.

SENATOR HWANG (28TH):

Thank you. Thank you to the good chair. And he and I share the same equal commitment and passion in hearing the stories of many of our constituents and the consumers that purchased under a premise that has been long suffering for them. But the question at hand that I need clarification that the fiscal note impacting companies and their ability to stay in the state of Connecticut and to conduct business in the insurance capital of the world. The question through you, Madam President, have we studied the fiscal note of impact of the powerful language that's articulated? That sounds fantastic. But nevertheless, in the reality of the marketplace, has there been a fiscal note? Not the state, but to the business impact of entities providing long-term care insurance. Through you, Madam President.

THE CHAIR:

Senator Lesser.

SENATOR LESSER (9TH):

That's specifically what the bill is designed to address. It's to get that information by charging the insurance commissioner with figuring that out.

They'll report back to us. We'll find out what he says. Through you.

THE CHAIR:

Senator Hwang.

SENATOR HWANG (28TH):

Thank you, Madam President. Here's the problem. You make the charge. We make laws. There could potentially be a floodgate, a floodgate of applicants that will look back. And this is a population that's smart, that's passionate, articulate. You could open up a floodgate of a line running out and a run on companies. So we could do a study, and I would encourage that we do a fiscal note on this. But we are opening up Pandora's box, and I'll close by simply saying this, these were the issues that the committee of cognizance in aging and in real estate insurance have discussed, evaluated, analyzed, gone through the fiscal analysis impact of real-life policies that we make impact. That is the area. That is the reason why we are the committee of cognizance.

We're passing out a bill that I'm fearful has potentially very, very significant unintended consequences. I believe this bill should have gone to the finance committee to look at the fiscal impact on businesses and industries. And again, I appreciate the good chair's articulation of a real powerful statement. Okay? That I'm going to repeat again for legislative intent what this language says. That on line 41, Section A, effective no later than July 1, 2027, on Section A -- subsection (a) of a requirement that issuers of long-term care insurance policies provide policyholders an opportunity to cancel such insurance and obtain a full refund of any premiums paid since the start of the policy whenever such issuers file for rate increases that exceed the rate of inflation.

That's a Pandora's box being opened. And if I was a long-term policyholder, I rush the line in July 1, 2027, and make a run on long-term care providers and say, this law lets me do that. And I'll be the first one to go before an insurance company goes bankrupt and leaves the state. That's the consequence of our power in policymaking. That is the power and consequence where committees of cognizance with the expertise and the insight to be able to articulate and understand the consequential impact of policy is able to articulate. So, I'll move on to another section if I may, through you, Madam Chair.

THE CHAIR:

Senator, I'm going to ask you to pause for just a moment and ask folks that are engaged in conversation to please take their conversation outside of the chamber, especially if you're in the upper echelons of the chamber. Senator, the floor is yours.

SENATOR HWANG (28TH):

Thank you, Madam Chairwoman. Madam Speaker or Madam President. Sorry. Let me get that right. So on line 19, Section 2, the language says that the issuer shall file an annual report. But under Section 35, line 35 and line 37, it talks about another report and says may file a report. So, through you, Madam President, what is the difference between the requirements of the report? Why should we not be able to utilize the word " shall " in a mandated requirement for these kind of reports? I read in 37 that has the good chair of Human Services articulated in regards to line 41, I repeat myself. But nevertheless, the language of that section offers that a report may be submitted.

So there is no statutory requirement to the insurance commission to be able to provide that report. Why? Because under section two, there was a mandate of shall report. But conveniently, in the

most important part that I've argued and debated about the power and impact of fiscal consequences, we provide a language that says you may report in that. So there is no political mandate and weight to offer such a report. So, through you, could the good chair of Human Services and the pro right here, proponent of this bill, explain the differential why shall versus may? Because in this building, those words have very powerful meanings. Through you, Madam President.

THE CHAIR:

Thank you. Senator Lesser?

SENATOR LESSER (9TH):

Yes. Through you to ensure that there's no fiscal impact on the state. Through you.

THE CHAIR:

Senator Hwang.

SENATOR HWANG (28TH):

Thank you. Thank you. Let me ponder that a little bit. I think the good chair of Human Services articulated to ensure that there is no fiscal impact because they may is permissive. There may not even be a report that is mandatorily required. But under Section 2, we do require it. But on an area where we talked about significant, significant fiscal impact on businesses. And as a good chair of Human Services articulated that they will the insurance department will do the study and evaluate the fiscal impact of line 41 to 43. We now just stipulate that this is a may, that there is not a statutory requirement. And dare I even think, if the numbers are so damaging, we don't even provide it because there is no statutory. So, in one section, we require a mandate of shall. But on the second section, where the

fiscal impact is so significant, we use the word may.

And there is no mandate. There is no requirement. So, through you, the good chair articulated in very succinct terms, so that there is no fiscal impact. It seems inconsistent what would you argue in the first 15 minutes of this debate, that section line 41, subsection (a), is such an important factor that the insurance commissioner will do this analysis. But he just confirmed that this is not a statutory requirement to submit such a report. So, through you, Madam President, which one is it? Through you.

THE CHAIR:

Senator Lesser.

SENATOR LESSER (9TH):

I'm sorry. Through you to the honorable ranking member of the Insurance and Real Estate Committee, can you please just reframe the question?

THE CHAIR:

Senator Hwang.

SENATOR HWANG (28TH):

Absolutely. As I said, I tend to repeat myself. I'm happy to do so. Under Section 2, line 19, the report language says the insurance commission department shall, with a mandate, submit a report. But under Subsection (3), in line 37, the language says, May. And we have spent the bulk of this conversation talking about the very powerful, fiscally impactful language that's offered here.

And if I may repeat myself again, again, subsection (a), a requirement that issuers of long-term care insurance policies provide policyholders an opportunity to cancel such insurance and obtain a

full refund of any premium paid since the start of the policy whenever such issuer files for a rate increase that exceeds the rate of inflation. And the good chair articulated, whenever that happened, retroactively, and when questioned, the original response is no fiscal impact to the state.

And when asked, the fiscal impact analysis on businesses as long-term care insurance, the answer was, we will await the insurance department and the commissioner's report. So I repeat the question again. On such a critical analysis and report requirement that have such a significant fiscal impact, why is it a may instead of a shall? Through you, Madam President, I hope I was able to repeat myself clearly this time. Through you.

THE CHAIR:

Thank you. Senator Lesser.

SENATOR LESSER (9TH):

Thank you. I think I already answered that question, but I'm happy to repeat my previous answer for the honorable ranking member. So the answer is that it is a may not a shall, because that helps ensure that there is no fiscal impact to the state. Through you.

THE CHAIR:

Thank you. Senator Hwang.

SENATOR HWANG (28TH):

I see we're not going to go anywhere in answering the impact of this language, the impact of this bill, the impact of a lack of a mandate of a sufficient report to quantify the challenges of the language and the power, and the fiscal impact to businesses and long-term carriers that provide this. Nonetheless, it's not about the state of Connecticut. It's about long-term carrier and, most

important of all, we agree, the policyholders. Because when a policy and a carrier policyholder continues to want that service, and a carrier goes bankrupt because they cannot meet the requirement we just mandated, and we don't require a report to understand the implications of the language that we put into law.

That is my struggle with this bill. Make no mistake about it. long-term care insurance, trying to find solutions for many people is critical to my role as the ranking in Aging, as well as Insurance and Real Estate, as well as the bipartisan chair and leadership, and committee members. But we acted responsibly to be sure that whatever policy we implement has fiscal consideration on sustainability and balance. I don't think this language articulates that. And more powerfully, it does not mandate that we get transparency and accountability for the true, true impact and cost.

Let me be clear. It is a well-intentioned bill. And make no mistake about it. The Insurance Committee, the Real Estate Committee, the Aging Committee has grappled with this for nearly five years. But we took it with the due process and consideration that the impact on fiscally, not only to the state, but to businesses, and most important, guaranteeing the sustainability and the viability of these policyholders to have a policy maintained and sustained when they need it the most, but also give them some relief in regards to the financial burden that they are now saddled with.

This is a one-sided solution, and I'm going to tell you. On July 1, 2027, if this gets enacted into law, I probably know a whole quadrate of people that'll be first in line said, in 2010, the rate of inflation exceeded -- my rate of increase exceeded the rate of inflation, and I want all of my premiums refunded back to that date in 2010. That's what this language says. That's what the good chair of the

Human Services articulated when asked for legislative intent.

And I fear, I fear without addressing this issue, we are creating a long-term care insurance run on July 1, 2027. So I want to thank the good chair for withstanding and allowing me to repeat myself and answering these issues if I had not been clear. But I'm deeply concerned as someone who cares deeply about many of the advocates that have stood before us and told us these incredibly challenging and frustrating stories that we want to do something for them.

But this language in this bill seems to be a reach too far and a promise that I'm not so sure that we can keep, and raises, again, false hope for real solutions. So I want to thank the good Madam President. Thank you. It's good to see you up there. I want to thank the good chair of Human Services for making a very valiant effort to try -- to address a very vexing issue. But I'd be very curious after this debate, many of the long-term insurance long-term care insurance holders in listening to this will ask the same very question. And will they be in that line on July 1, 2027, to get the refund that they are entitled to under the language of this bill? So thank you, Madam President. Through you.

THE CHAIR:

Thank you, Senator. Senator Lesser, would you care to respond?

SENATOR LESSER (9TH):

I don't know that there was a question there. I urge -- I don't know whether or not there will be a line on July 2. But I do urge adoption of the amendment.

THE CHAIR:

Thank you, Senator. Will you remark further on the

amendment? Will you remark further on the amendment? If not, I will try your minds. All those in favor of the amendment, please indicate by saying aye.

SENATORS:

Aye. The ayes have it. The amendment is adopted. Will you remark further on the bill? Will you remark further on the bill as amended? Senator Sampson.

SENATOR SAMPSON (16TH):

Thank you very much, Madam President. I'll just point out that I don't think that you asked for no's on the voice vote. And based on the folks present in the room, the outcome is in doubt, but I'll leave that as it may. I want to just get up and discuss the bill as amended at this point. I really do appreciate the conversation that we've just had in this room. This is a very difficult subject. I've had a number of conversations with constituents over the years who have really struggled with this. These are people that did everything right. These are people that actually tried to be responsible and put aside money for their future health care.

So many people in our society are just letting it ride. Willing to let their neighbors ultimately take care of them. And yet the people that did the right thing, that tried to buy a product to take care of themselves, to take personal responsibility, something very important to me, they're the ones getting hammered. And I know it's an easy target to say that these insurance companies created this problem, and I'm not going to cut them any slack either.

But I do believe it's worth pointing out that it was almost impossible for them to actually predict the future, because that's what they would have needed to do to be able to accurately price the product of long-term care insurance. And to be able to

understand that years down the road, things are going to happen.

We're going to have massive inflation in all strata of society. We're going to have extreme inflation in the area of health care. And what the government might do at all levels, state and federal government. Did they know when the original long-term care insurance policies were created that Obamacare was going to become a thing? Did they know that was going to interfere with the way health care was produced, provided? Whether health care insurance still exists in the same form that it even did at the time that they created long-term care insurance. The world really has changed a lot since they started that process.

So, in fairness to them, I would suggest that even their best experts probably could not have predicted everything that would happen, which would have made it a tremendous risk to begin with. The sad part is that the people in our society that did the right thing and took the personal responsibility, ultimately, with eyes wide open, but not being aware of the circumstances, have taken the biggest risk, because I fear that this product is not long for this world.

I don't know that long-term care insurance can exist unless there are major reforms in the way it is produced, underwritten, and sold, not just here in Connecticut, but across the board. So the proponent of the bill said that the original policies were based on a lot of assumptions, and those assumptions were wrong. And I completely agree with him there. But the one point that he failed to mention was that government is a big factor in altering those assumptions.

And I want to just make sure we assign at least a significant portion of the blame to government regulation and rhetoric that have displaced the dollars that people earn every day, and how they are

allotted when it comes to taking care of their health throughout their lifetimes. Because I think government has manipulated that in many, many ways that are not exactly appropriate or fair.

The bill, without getting into some of the detail, that Senator Hwang did, which I really appreciated about the discussion having to do with the refund process that is up for future debate, but created in the amendment that was just passed as a possibility for the future, I have to agree, is unworkable and very likely to end the existence of this product in the state of Connecticut if it actually comes to fruition.

What I really want to talk about more than anything, though, is that the title of this bill and the reason why this bill is before us, I think, is more political than it is policy. It is the majority trying to show us that they're attempting to do something. Here we are. We're here to help, as always, and act concerning consumer safeguards for long-term care policies. I look through this bill. I don't see any consumer safeguards. I see a bunch of reporting requirements and the potential to completely dismantle an industry, not to fix it.

And I'm not saying I have the answer for that either, but we could do things. We actually do have the power in this body to change policy that would actually help and would actually reward people who, as I've said from the very beginning, did the right thing. They bought long-term care insurance because they recognized their own personal responsibility to take care of their health in their later years in life. To be honest with you, that's a very honorable thing in my view. And the people that have done it deserve to be treated fairly, they deserve to be honored for doing so. They don't deserve to be ignored, frankly, in the way this spot of business is addressed in this bill and in this general assembly, where we have the ability to make policy changes.

So with that, Madam President, I want to offer an amendment also with that directly in mind, which is doing something, not just talking about it, not just studying it, not just coming up with more reporting requirements, but actually doing something to provide some relief to these very important individuals in our state. So the Clerk is in possession of LCO 5427. I ask that the Clerk please call this amendment, and I'd be given leave of the chamber to summarize.

CLERK:

LCO No. 5427, Senate Amendment B.

THE CHAIR:

Senator Sampson.

SENATOR SAMPSON (16TH):

Thank you, Madam President. This amendment is very straightforward. I'm not actually a fan that it was done as a strike-all amendment. It didn't need to be done that way because all it really is a small section, a short paragraph to be added at the end of the bill. And I would have preferred it was drafted that way, but I don't get to decide that. So this is a strike-call amendment.

But the only change is to take and add a paragraph at the very end of the bill that would create a truly helpful and beneficial mechanism for the people that have purchased long-term care insurance. And that is to provide tax relief. So there is a sentence that begins on line 55, 59, it says, for the taxable year commencing January 1, 2026, and each taxable year thereafter, the amount of any premium paid in the taxable year for a long-term care insurance policy issued pursuant to section so and so of this bill will now become tax deductible.

This is the most clear and straightforward mechanism to provide actual and genuine relief to the people that have paid into the long-term care insurance industry, and they are suffering. We need to find a way to make sure that they can continue to keep these policies going so that these companies can remain going concerns, and this product exists for other people to enter into. And this is a great way to do it. This is a very straightforward amendment.

If you care about people who are out there struggling, who've paid a great deal of money in long-term care insurance premiums, this is a very straightforward and simple mechanism to provide them some relief. If you believe that, you vote yes for this amendment. I encourage adoption. I move adoption, and I'd like a roll call vote.

THE CHAIR:

Thank you for moving adoption on the amendment, Senator Sampson. The question is on adoption now. Will you remark further? Senator Lesser.

SENATOR LESSER (9TH):

Yes. Thank you, Madam President. I appreciate the gentleman's amendment. I don't often say this, but I totally agree with Senator Sampson on the policy of this amendment. I think a tax credit for people who purchase long-term care insurance would be a good idea, and we should look at that, but there is no funding for that currently in this year's budget. And so accordingly, I would ask that members reject the amendment, but I'd be excited to work with him on this issue going forward, perhaps in a future session.

THE CHAIR:

Okay. A roll call vote has been requested. Will you remark further on the amendment? Senator Perillo.

SENATOR PERILLO (21ST):

Thank you, Madam President. I appreciate it. One of the first things that the chair of the Human Services Committee said when we started this debate, one of the first things, was that we want to encourage the purchase of long-term care insurance. Why? For two reasons. Number one, and most important, it's good for the purchaser of the insurance. It's good for their retirement. It's good for their health care in the long-term and their later years. That's number one. Number two, it's good for the state of Connecticut because it alleviates some of the cost born by the state with Medicaid for those seniors who need that long-term care. If we truly want to encourage the purchase of long-term care insurance, we have to reward the purchase of long-term care insurance, and we do it with the tax credit that Senator Sampson just outlined.

We want to reward people for doing the right thing, for thinking ahead, for being smart, for buying long-term care insurance to provide for themselves, to make sure that they have the resources they need to grow old comfortably and healthily. A tax credit of those premiums so that those beneficiaries of the insurance so that they can get that money back. That is how we encourage the purchase. I think this amendment is exactly on point. It is exactly what seniors need to make sure that they're healthy in their later years. I strongly support the tax credit that Senator Sampson laid out. I think it's the right approach here. I think it's the right thing to do for all residents of the state of Connecticut, and in fact, the right thing to do for the taxpayers of the state of Connecticut. Because in the end, the insured individual saves money, and the taxpayers save money. I urge adoption of the amendment.

THE CHAIR:

Thank you, Senator Perillo. Will you remark further

on the amendment? Will you remark further on the amendment? Senator Martin.

SENATOR MARTIN (31ST):

Thank you, Madam President. Just a question or two for the proponent of the of the amendment. Through you, Madam President, do you see any other option other than the tax credit in order to save this product from being sort of vanishing from the market? Through you, Madam President.

THE CHAIR:

Senator Sampson.

SENATOR SAMPSON (16TH):

Thank you very much, Madam President. I appreciate the question very much. It's obviously a very complex question, and it has to do with the cost of health care. I mean, the number one driver in the cost of long-term care insurance is the cost of the claims that are being paid out to make sure that people still have viable health care into the future. And I don't think that was factored into the early premiums. As a result, the amount of money that's been collected is not enough to make up to pay for the claims of today. So, unless there is a major and significant change in the cost of health care and its delivery, I don't know that there's another mechanism that would encourage people to purchase this product.

The fact that remains also that what happened is a warning to anyone who might invest in the future in a similar product. Who knows what the next thing around the corner is? Who knows, the next time the state or federal government will interfere in the insurance marketplace, create another Obamacare, for example, that might drive up insurance premiums exponentially? If that happens again, that would mean that whatever insurance premiums you're paying

today might be very, very short of what is necessary when your claims become due in 15, 20, 30 years. Through you, Madam President.

THE CHAIR:

Thank you. Senator Martin.

SENATOR MARTIN (31ST):

Thank you, Madam President. And through you, Madam President, do you believe that if this amendment doesn't go through, that the insurance industry will basically say goodbye to the product, then just go on to try to develop something else? Through you.

THE CHAIR:

Thank you. Senator Sampson.

SENATOR SAMPSON (16TH):

Thank you very much, Madam President. The long-term care insurance products that exist currently are in life support across the country. It's not a Connecticut problem. It's a national problem. And part of it is that there is a desire on behalf of the progressive majority in this state and Democrats nationally to nationalize health care, to create single-payer health care systems, to open up Medicaid for all. These types of programs effectively would eliminate the need for private insurance in these cases. So there is political pressure that's creating policy that actually does endanger the future of long-term care insurance products, through you.

THE CHAIR:

Thank you. Senator Martin.

SENATOR MARTIN (31ST):

Thank you, Madam President. And through you, Madam President, do you believe the underlying bill is I guess, going to be -- you mentioned about the progressive, are trying to sort of change the way that we are insurance is provided through the to the public. Do you think that this underlining bill is heading that in that direction? Through you, Madam President?

THE CHAIR:

Senator Sampson.

SENATOR SAMPSON (16TH):

Thank you very much, Madam President. The amended bill is a good question. I had not seen the amendment until moments ago, because the original file copy of the bill, I thought, was positively terrible. It was more of a political statement about tying the ability of insurance carriers to charge premiums based on their executive pay and things like that.

Something that may sound really good to the average person on the street, but would not result in savings to a consumer or straightening out how a company is run. The amendment -- even though I'm not a 100% familiar with it, looks like a lot of reporting requirements to track the amount of claims that have been paid. Everyone knows this information already, though. These insurance companies have their internal data. They're looking at their bottom line on the premiums collected over time, the trajectory of healthcare, costs going forward.

There is a serious danger ahead, and I think everyone is aware of that. I don't think it's a bad idea to do some of the things that are mentioned in the amended bill, which would be to track this, have our insurance department looking more closely at this information. The creation of a mechanism to provide for full refunds, I do believe, well, might

make some people artificially whole. And when I say that, I mean the fact that matters, you're not really being made whole if you get your premiums returned to you. What you really would prefer is to get the product you paid for. And I think that's the best result is we could find a way to make sure people still get what they paid for.

I think that there is grave danger in creating that even as a potential for the future, just because I do believe that that might be a signal the end of long-term care insurance in Connecticut, through you.

THE CHAIR:

Thank you. Senator Martin.

SENATOR MARTIN (31ST):

Yeah. Thank you, Madam President. I've pretty much understand, or my questions have been answered, so I do appreciate the good senator answering them. So thank you, Madam President.

THE CHAIR:

Thank you, Senator. Will you remark further on Senate Amendment B? Will you remark further? Will you remark further? If not, Mr. Clerk, please announce a roll call vote. The machine will be opened.

CLERK:

An immediate roll call vote has been ordered in the Senate. We're voting on Senate Amendment B of Senate Bill 478 as amended, AN ACT CONCERNING CONSUMER SAFEGUARDS FOR LONG-TERM CARE POLICIES. An immediate roll call vote has been ordered in the Senate. We're voting on Senate Amendment B. This is not the bill. We're voting on Senate Bill No. 178 as amended, AN ACT CONCERNING CONSUMER SAFEGUARDS FOR LONG-TERM

CARE POLICIES. An immediate roll call vote in the Senate on Senate Amendment B. We're voting on Senate Amendment B. This is not the bill. We're voting on Senate Amendment B. An immediate roll call vote in the Senate.

THE CHAIR:

Have all the members voted? If all the members have voted, the machine will be locked. Will the Clerk please announce the tally?

CLERK:

Senate Amendment B of Senate Bill 178:

Total number voting	36
Total voting Yea	11
Total voting Nay	25
Absent not voting	0

THE CHAIR:

The amendment fails. Will he remark further on the bill? Will he remark further? Will he remark further? If not, Mr. Clerk, will you please announce a roll call vote?

CLERK:

An immediate roll call vote has been ordered in the Senate. An immediate roll call vote has been ordered in the Senate. We're voting on Senate Bill No. 478 as amended, AN ACT CONCERNING CONSUMER SAFEGUARDS FOR LONG-TERM CARE POLICIES. Immediate roll call vote in the Senate. Immediate roll call vote has been ordered in the Senate on substitute for Senate Bill No. 478 as amended. An immediate roll call vote in the Senate. There is an immediate roll call being

held in the Senate. An immediate roll call has been called ordered in the Senate.

THE CHAIR:

Have all the members voted? If all the members have voted, the machine will be locked. Mr. Clerk, will you please announce the tally?

CLERK:

Senate Bill 478 as amended:

Total number voting	36
Total voting Yea	35
Total voting Nay	1
Absent not voting	0

THE CHAIR:

The bill passes. Senator Duff.

SENATOR DUFF (25TH):

Thank you, Madam President. Madam President, our next item we need to PT for the moment, and we'll go to the next item, which is Calendar page 6, Calendar 47, Senate Bill 266.

THE CHAIR:

Very good. We will mark that go. Thank you. Mr. Clerk, we'll get the item on the board. Yes. Indeed.

CLERK:

Page six. Calendar No. 47, substitute for Senate Bill No. 266, AN ACT LIMITING THE ACCESS OF PRIVATE EQUITY TO FUNDS FROM THE EARLY CHILDHOOD EDUCATION ENDOWMENT.

THE CHAIR:

Thank you, Senator Maher. Good afternoon.

SENATOR MAHER (26TH):

Good afternoon, Madam President. I move acceptance of the Joint Committee's Favorable Report and passage of the bill.

THE CHAIR:

Question is on passage. Will you remark?

SENATOR MAHER (26TH):

Yes, Madam President. The Clerk is in possession of LCO No. 4674. I ask that the Clerk please call, and I be given leave of the chamber to summarize.

THE CHAIR:

Mr. Clerk.

CLERK:

LCO No. 4674. Senate Amendment A.

THE CHAIR:

Senator Maher.

SENATOR MAHER (26TH):

Thank you, Madam President. In this, the bill states that the commissioner of OEC may not office of early childhood may not expend endowment funds to any early care and education programs or preschool programs for which private equity has a controlling interest until all other eligible programs have been -- the funding has been expended.

THE CHAIR:

Thank you. Will you remark further on the amendment?
Good afternoon, Senator Perillo.

SENATOR PERILLO (21ST):

Madam President, thank you. We had quite a bit of debate about this bill, both during the public hearing process and the committee meeting. So I just want to understand a little bit clearly, exactly what are we talking about when we define controlling interest and private equity through you, Madam President?

THE CHAIR:

Thank you, Senator Maher.

SENATOR MAHER (26TH):

Private equity entity means any entity that collects capital investments from individuals or entities and purchases as a parent company or through another entity that the private equity entity completely or partially owns or controls. A direct or indirect ownership interest of an early care and education program or preschool program.

THE CHAIR:

Thank you. Senator Perillo.

SENATOR PERILLO (21ST):

Madam President, thank you. That's a lot. So let me just ask a few more questions so we can get a better handle. So one of the concerns that we had in committee was that, as defined at the time, at least in my estimation, any individual who invested their own capital in early education, even down to a home daycare, would have been considered private equity as was defined at the time. So my question, Madam

President, through you is, how is this different than what we saw and heard during the hearing process?

THE CHAIR:

Thank you, Senator Maher.

SENATOR MAHER (26TH):

So thank you for that question. The difference between what we discussed in committee, and we've worked on this based on information that came out in committee, and many, many lots of input, is that it's about the controlling interest. So if a private individual wants to invest in a childcare company, that's fine. As long as they don't have the controlling interest, the concern is that with the controlling interest, you will then restrict potentially salaries, all sorts of other ways of controlling the provision of childcare.

THE CHAIR:

Thank you, Senator Perillo.

SENATOR PERILLO (21ST):

Thank you, Madam President. I appreciate it. So, I appreciate that answer. So if I'm following that, two individuals get together to open up a home daycare. One of those individuals who puts in the bulk of the money has 51% ownership of the home daycare. So would that entity then be moved to the back of the line, through you, Madam President?

THE CHAIR:

Thank you. Senator Maher.

SENATOR MAHER (26TH):

So, what it would mean, a private equity entity

means any entity that collects capital investments from individuals or entities and purchases as a parent company, and now we're going to here we go again, or through another entity that the private equity entity completely or partially owns or controls. So it's not the same thing as two people coming in and one having 51% and one having 49% of ownership. That it's different. It's about the parent company or through another entity that the private equity entity completely or partially owns or controls than having a direct or indirect ownership interest.

THE CHAIR:

Thank you, Senator Perillo.

SENATOR PERILLO (21ST):

Okay. I think I understand. But let's take it a step further because we do have -- we're in a litigious society, and a lot of people will choose to protect themselves. So let's take those same two individuals and each of them forms an LLC, and they do the exact same thing. One of the LLCs is the primary investor. They own 51% of the new entity. They have a controlling interest. Would they be moved to the back of the line as a private equity entity defined in here? Through you, Madam President.

THE CHAIR:

Thank you. Senator Maher.

SENATOR MAHER (26TH):

Right. The LLCs would then have to collect capital investments in order for them to be to fit this definition.

THE CHAIR:

Thank you, Senator Perillo.

SENATOR PERILLO (21ST):

Okay. Thank you, Madam President. I appreciate the answer. So same two people. Each formed an LLC. Each of them takes money, assets out of their own pocket, puts it into the LLC. They merge 51%. They're the controlling entity. They've now put those assets in, that capital in, as I believe the chair of the children's committee stated. Does that new entity then get moved to the back of the line? Because what I'm trying to -- I'm really just trying to drill down. I'm not trying to be difficult.

But this was a real sticking point early on was, we didn't want to see a scenario where everyday normal individuals who might just choose to go into the field of early childhood education and daycare and whatnot, we didn't want to move them to the back of the line. And I just want to make sure that the changes that have been made along the way when it comes to definitions of private equity and definitions of controlling interest, that we're not shutting out those normal folks, so that they're not moved to the back of the line that we're actually if indeed we choose to target private equity as most people conceive private equity, I want to make sure that the statutory language here in does exactly that and not more, and that we don't create sort of unintended, undesirable consequences.

So, that's why I asked the questions, and I believe the chair has stated that, just so I'm clear, that indeed we're not trying to do that. We're really looking at entities that have aggregated significant assets from multiple investors. We're not looking at Senator Martin and Senator Perillo decide to open up a daycare, but Senator Martin's got a lot of money, and he's got the controlling interest.

So we don't want to shut him out and me out, and we're not moved to the back of the line. So that is my understanding. I believe we're in agreement. So,

that's helpful. But I'd like to understand a little bit further, and this was again something we talked about during the hearing process and during the committee process. Why we are doing this? If I could get some clarity on that. through you, Madam President, I would appreciate it.

THE CHAIR:

Thank you. Senator Maher.

SENATOR MAHER (26TH):

So, essentially, we're doing this so that we're not saying private equity can't get funded through the early childcare endowment. What we're saying is they just go to the back of the line. So if a childcare entity wants to open up I mean, excuse me, a private equity controlled business wants to open up a, site in a desert, a childcare desert, where no one else is and there are no small providers that want to open and receive funding from the endowment, then we would say, okay, because we know we need child care in that child care desert. So they went to the back of the line. No one else came first. They would get funded. So it's a way of just making sure that we are allowing small providers and growing businesses in Connecticut before we fund private equity entities.

THE CHAIR:

Thank you, Senator Perillo.

SENATOR PERILLO (21ST):

Thank you, Madam President. Again, I appreciate the answer, and I kind of understand that, but at the same time, I'm wondering why we are choosing a specific class of owners. and as has been stated, moving them to the back of line. Why are we choosing one type of owner over another? Like, all around this circle, we say frequently and I think we're

mostly in agreement that we do want to support the small business. Right? We want we do want to make sure that the start-up, run and owned by Connecticut residents, has every advantage.

But at the same time, in the circumstance we're looking at right now in the bill before us, I do have a little bit of a concern that we are segregating one type of owner. And I just don't love that precedent, because, sure, today it's private equity versus everybody else, but what is it tomorrow? Like, who are we choosing to advantage tomorrow and disadvantage tomorrow? That's, I think, the biggest concern for me because I don't have -- certainly we want to make early childhood education, childcare as available as possible here in the state of Connecticut.

And the chair referenced those deserts that we've talked about. It's very important that we get care delivered in those areas. We need access, and we all agree on that. But at the same time, this feels a little bit arbitrary for me. And when we start picking winners and losers on an arbitrary basis, what's next? We take this private equity discussion. We can bring it over to health care. And I've seen data that indicates that the care provided, safety factors, clinical care ratios in a health care environment in a private nonprofit versus private equity, those are different. And we can look at hard data that says that, generally speaking, and I don't want to disparage any providers, but there tends to be higher risk of adverse care when a health care facility is owned by private equity.

That we've seen that, and we've seen evidence of that too in nursing care and senior care, but we've not seen any evidence of that when it comes to early childhood education. Testimony that we heard indicated, in fact, my own personal experience, would, at least anecdotally, support that the education and the care provided in a setting owned by private equity actually tends to be pretty good

at least on par with that, care provided by private individuals and smaller entities.

So, again, it seems arbitrary for me why we've taken one class of owners and move them to the back of the line. So, I think it's important that we kind of keep tabs on that and we make sure that there is not some sort of slippery slope involved in that. And I think there needs to be full transparency in that. So, with that, Madam President, the Clerk is in possession of an amendment. It is LCO 5358, and I ask that he please call it and I be given leave of the chamber to summarize.

THE CHAIR:

Thank you. But we cannot do that until we vote on the amendment at hand. We're happy to entertain that. So I will ask the chamber if there's anyone else who would like to remark on the amendment that is before the chamber. Will you remark on the amendment before the chamber? If not, let me try your minds. All in favor of the amendment before the chamber, please signify by saying aye.

SENATORS:

Aye.

THE CHAIR:

Opposed? The ayes have it. The amendment is adopted. Will you remark further on the bill, Senator Perillo?

SENATOR PERILLO (21ST):

Madam President, thank you. As I stated earlier, we want full transparency here so we can see which providers have been selected to quote, move to the back of the line. So with that, the Clerk is in possession of an amendment. It is LCO 5358. I ask

that he please call and I be given leave to summarize.

THE CHAIR:

Thank you, Senator Perillo. Mr. Clerk first.

CLERK:

LCO No. 5358. Senate Amendment B.

THE CHAIR:

Senator Perillo.

SENATOR PERILLO (21ST):

Thank you, Madam President. So, this amendment very simply states that the office shall annually compile a list of early care and education programs and preschool programs that applied for funding during the prior fiscal year, but did not receive such funding, and make that list available on the office's Internet website. Madam President, the purpose of the amendment is very clear. We want to keep track of the impact of the bill that is before us. Who gets shut out? We need to know that. The community needs to know that. The industry needs to know that so that we, maybe in the future, have an educated discussion about whether or not this is working, whether or not it is causing unintended consequences. So if we can actually aggregate those losers, in the process, I believe that would be helpful. And I would move adoption. I ask that when the vote be taken, it'd be taken by roll.

THE CHAIR:

Thank you. We will have a roll call vote, and will you remark on the amendment before the chamber, Senator Maher?

SENATOR MAHER (26TH):

Thank you, Madam President. I appreciate this thought process behind the amendment, and I certainly hope that next year, this will be brought forward, and we can include it, after discussion in the committee.

THE CHAIR:

Let's get your microphone back so we can hear that right now.

SENATOR MAHER (26TH):

Thank you. In the meantime, I would ask everyone to consider this an unfriendly amendment and vote no. Thank you.

THE CHAIR:

Thank you. Will you remark further on the amendment before the chamber? If not, we have a request for a roll call vote on the amendment. I will open the voting machine.

CLERK:

An immediate roll call vote has been ordered in the Senate. We're voting on Senate Amendment B. On Senate Bill No. 266. An immediate roll call vote in the Senate. We're voting on Senate Amendment B. This is not the bill. We're voting on the amendment, Senate Amendment B for Senate Bill No. 266, AN ACT LIMITING THE ACCESS OF PRIVATE EQUITY TO FUNDS FROM THE EARLY CHILDHOOD EDUCATION ENDOWMENT. An immediate roll call vote has been ordered in the Senate. Senate Amendment B, Senate Bill No. 266 as amended.

THE CHAIR:

Have all the Senators voted? The machine is locked.

Mr. Clerk, give us the tally on the amendment, if you would.

CLERK:

Senate Amendment B:

Total number voting	36
Total voting Yea	11
Total voting Nay	25
Absent not voting	0

THE CHAIR:

Thank you. Amendment fails. Will you remark further on the bill? Senator Sampson, good afternoon.

SENATOR SAMPSON (16TH):

Good afternoon, Madam President. I rise in opposition to the bill that is before us. I think the easiest thing I could say about it is it's just positively silly on its face. The majority party in the state of Connecticut has a new toy, apparently, and it's the term private equity. And they're going to sit around and apply it to as many bills as they possibly can, because they think somehow outside this building, private equity, in quotes, is something that gets people charged up from a political standpoint, because private equity is so bad. But the fact of the matter is this bill's, in my view, unconstitutional, and it's going to cause a significant amount of diminishing of the quality of services that the state of Connecticut can provide. Because frankly, sometimes, these experienced operators that have been around are actually good at what they do.

I'm looking forward to debate on the next bill, which we're going to talk about, is going to be

about private equity and residential purchases. This one is all about being able to participate in the landscape of childcare. What we should be talking about here, and what should matter, is the standards necessary to operate one of these facilities. and if it doesn't have to do with the quality of the facility, the quality of the education they provide, the safety of the premises, then it shouldn't be a factor, because those are the things that matter, both to the parents of these children, the children themselves, obviously, and I think to the people on the street that are sending us here to debate these issues.

But instead, we're playing a game, and it's a dangerous game. And in fact, I said earlier on a similar bill where the term private equity was bandied about again for political purposes, that it's as bad as racism. You're basically telling people that because they fall into a certain classification, which changes by the minute, by the way. These bills get bounced around this building. It goes to the judiciary committee. Oh, it's going to be 30 million or more. Oh, no. Wait. We're going to send it over here. It's 50 million or more. We're trying to attack a class of people. That is not what we're supposed to do in the legislature. We shouldn't be attacking any class of people based on their wealth, based on their race, based on their religion, based on their belief system. But that's exactly what these bills do.

These bills carve up the world into different pieces. But what the proponents don't realize is that in the process of trying to attack a segment of our society -- to vilify a segment of our society, they're creating less than desirable results for everyone else. Can I just ask a question through you, Madam President?

THE CHAIR:

Absolutely.

SENATOR SAMPSON (16TH):

I'd like to ask the proponent. Are there any facilities in the state of Connecticut operating today that would be potentially eligible for the grant that is included in this bill? Through you.

THE CHAIR:

Thank you, Senator Maher.

SENATOR MAHER (26TH):

Yes. There are.

THE CHAIR:

Thank you. Senator Sampson.

SENATOR SAMPSON (16TH):

Thank you very much. Madam President, are they bad? Through you.

THE CHAIR:

Thank you. Senator Maher.

SENATOR MAHER (26TH):

May I have clarification on the question, please, Madam President?

THE CHAIR:

Senator Sampson.

SENATOR SAMPSON (16TH):

Are they doing something that would cause them to be punished by the state of Connecticut? Through you.

THE CHAIR:

Thank you. Senator Maher.

SENATOR MAHER (26TH):

We are looking at private equity when 10% to 12% of private equity -- excuse me. 10% to 12% of childcare in the United States right now is private equity. So what we are doing is not saying private equity can't be in Connecticut. What we are saying is potentially, private equity has a financial incentive, and that financial incentive, when they are not meeting their goals, can actually create a situation where they close, and we have seen that in the country. And in Connecticut, with the early childcare endowment, which is a new, very important initiative. We want to make sure that we are building both from the ground up with small providers and still allowing private equity to be a provider as long as they are not at the front of the line.

THE CHAIR:

Thank you. Senator Sampson.

SENATOR SAMPSON (16TH):

Thank you very much. Madam President, I'm trying to think about how to respond and whether I should go down the gentle lady's rabbit hole or not, because I think that's a worthy endeavor as well. But I think I might say that until I'm done with my line of questioning, which is all about basically disagreeing with the premise that you're not causing a difficulty for a certain segment of investors, for lack of a better term, in one of these operations. Because you most certainly are. You said, we're not trying to keep them out of the state of Connecticut, but you most certainly are. You're telling them that you're not interested in them participating. And

therefore, we're putting you at the end of the line, quote unquote, or the back of the line.

You realize we can't do that. Right? We have a constitution that carries a very significant amount of weight about how much policy we can draft, and what the rights of the state of Connecticut is to interfere with private commerce. We have an Equal Protection Clause in our Constitution. And when you say that this particular group is not eligible for something for no other reason than you've put a target on their back, you have decided to besmirch their name by giving it a category in quotes. That is a direct violation of the Equal Protection Clause. It's also a violation of substantive due process. These folks are not giving the ability to defend themselves to suggest whether they're good or bad. The gentle lady just said, well, we've seen in other states where certain types of private equity companies have done this or that. Is there a guarantee, through you, Madam President, that any private equity company is going to engage in the nefarious activities that were suggested by the proponent? Through you.

THE CHAIR:

Thank you. Senator Maher.

SENATOR MAHER (26TH):

There is no guarantee.

THE CHAIR:

Thank you. Senator Sampson.

SENATOR SAMPSON (16TH):

Thank you very much, Madam President. Is there any guarantee that somebody who is not a private equity company wouldn't also have bad results, or close an

operation, or fail to protect the kids, or provide a bad education? Through you?

THE CHAIR:

Thank you. Senator Maher.

SENATOR MAHER (26TH):

We're not suggesting there are nefarious plans.

THE CHAIR:

Thank you. Senator Sampson.

SENATOR SAMPSON (16TH):

If there is no suggestion that there would be a less-than-desirable result with private equity, then why would we exclude private equity from eligibility? Through you.

THE CHAIR:

Thank you, Senator Maher.

SENATOR MAHER (26TH):

Because we already see the growth of private equity in our country, and we know that KinderCare closed a third of their sites overnight. And I believe it's Senator Jeff Merkley has started looking into the issue of child care -- private equity in child care because of the financial imperative, which ends up putting a stronger burden on parents as they're looking to rejoin the workforce.

THE CHAIR:

Thank you, Senator Sampson.

SENATOR SAMPSON (16TH):

Thank you very much, Madam President. Alright. So now we've got to the crux of the situation is that we have one example that occurred in the news media that now is going to be exploited as a mechanism to mischaracterize or to put everyone else of a similar background into the same category. That is no way to do things. Certainly no way to write legislation. We already heard an acknowledgment that just because you have the same financial depth that maybe KinderCare has, that you're not necessarily or you're going to necessarily end up with the same results. And we also heard that if you're not in their boat, if you're a small operation starting from the ground, as was described, that there's no guarantee that you're going to work out in any way different.

So why would we create a policy that creates an equal protection violation, denies substantive due process, interferes with intrastate commerce as well? These folks have deep pockets. And if I were them, I would sue. I would sue the state of Connecticut for interfering with their ability to operate businesses in the state of Connecticut. That's what I would do. Because these bills are unconstitutional. They're also immoral and unethical. And again, it's not easy to get up here and suggest that somehow I'm defending the private equity companies, like big operations with millions of dollars, but I'm not.

I'm not defending them. I'm defending the premise that in America, we don't put people into boxes. We do not judge them on the behavior of people that are not them. We don't say because X, Y, Z person did something bad that all people that look like them are bad, we do not do that in America. And we shouldn't do it here in this bill either. So I asked earlier whether or not there were any operations in the state of Connecticut operating today, right this minute, that would be eligible, that would fall under this category of private equity entity, through you.

THE CHAIR:

Thank you. Senator Maher.

SENATOR MAHER (26TH):

Yes. There are many.

SENATOR SAMPSON (16TH):

That's correct. And then I asked if they are bad, and I believe the answer I got was no. So then why are we treating them differently? Through you.

THE CHAIR:

Thank you. Senator Maher.

SENATOR MAHER (26TH):

Because we do not know if their financial imperative of making money for the private equity is going to have an impact. It is potentially unstable.

THE CHAIR:

Thank you. Senator Sampson.

SENATOR SAMPSON (16TH):

Thank you very much, Madam President. I hope that people are listening. We just heard that the fact that people are in business with a quote-unquote financial imperative, which that's some fancy words, but I think it means they're there to make money, which is why most people go into business. You know what I would be more worried about? I would be worried about someone going into business not to make money. That's what I would be worried about. It only is logical for people to go into business to make money.

And in fact, I would say that if we had two businesses side by side and we were worried about one of them being successful and one of them failing, I would suggest that the one that is actually interested in making a profit and being able to sustain itself has got a much better chance of survival. What we also heard is extremely telling, Madam President, because we're finding out what this is actually about, which is an assault on everything that our country is about. It's an assault on free market economics. It's an assault on capitalism.

The financial imperative. I'm standing in the state of Connecticut, in the United States of America, and I am being told by a colleague that the financial imperative is a negative. I can't even believe it, frankly, I'm with a straight face. And as if there's some sort of moral superiority on top of it, we live in the greatest country on earth because of the financial imperative. People who make money are not evil. People who make money invest that money, and that investment is what drives our economy and creates all the success that we have. I know it's really cool if you're a progressive college student to be like anti-capitalization and against corporations and everything else while you're walking in and out of Starbucks, and buying Gucci bags. Those companies are making money.

And they're providing products. And you know what? We get the use of those products. I don't need to give another lecture about the value of capitalism on this floor. Everybody's heard it before. But I really wish it would sink in. I really do. We get to live a luxurious life we have. We have the quality of health care we had. We have the quality of infrastructure, the quality of education, everything that is around us is a direct result. The safety that we live and experience as American citizens is a direct result of our prosperity.

And our prosperity comes from the financial imperative. And this bill wants to attack the financial imperative. That's what it's actually about folks. I don't know what else I can say. I can say. I'm just going to leave it where I started, which is apparently the Connecticut Democrats think that it is in their political interest to capture the hearts and minds of people and Connecticut by using this term repeatedly. I'm standing up to private equity.

You're not standing up to anything except for flying in the face of what creates wealth, what gives people opportunity, what creates jobs. That's what you're doing, standing away progress, treating people unfairly, suggesting that because KinderCare over here did something, somehow because we connect you to KinderCare based on the amount of wealth you have, you are also bad. That's wrong. It's morally wrong. It's morally wrong. There are people investing in these types of institutions because they care. And yeah, some of those are little mom and pop operations, and some of those are big corporations. But there's no distinction to say that all mom and pops are good, and all corporations are bad. That's as bad as attacking someone on race, religion, the color of their eyes, or their shoe size. It's ignorant, frankly. It's a superficial characteristic.

And if you want to attack people on the financial imperative, that shows extreme lack of understanding of economics. And that's what this bill is, frankly. An extreme lack of understanding of economics. Because you know what's going to happen is you're going to have fewer capable entities investing in these products and these entities. These early childhood education operations. That's what we need. We need more people investing. We don't need to be scaring them away. We need more money in the system so that we can provide more products and benefits to our citizens. And we also want to do it with private

money, so that taxpayers do not have to foot the bill.

So if you're new to a conversation like this and you're watching this for the first time, and you're interested because it's a debate about private equity and whether it's good or bad, I really, really hope you're letting that sink in. That what you're doing is watching a political debate where a policy debate should be occurring. And the policy debate should be about the quality of the facility, the quality of the education, and the safety of the children. And it shouldn't be about trying to create some sort of jargon that is going to be used in an election for political purposes to besmirch the most key cornerstone ideas of America. This is a bad bill, Madam President. I'm a known.

THE CHAIR:

Thank you, Senator Sampson. Will you remark further, Senator Martin?

SENATOR MARTIN (31ST):

Good afternoon, Madam President. Thank you. Madam President, I have been listening to the debate and other debates that have been taken place, And there's a recurring, I guess, word or term that's being used in a few of these bills, and that is the private equity. And it makes it sort of seem that these entities are bad thing. And I think we have to tread lightly regarding what we're doing here. I understand the intent. However, I think the focus, it shouldn't be on the private equity portion of all this, but access to the funding that we've provided for this industry through this endowment really ought to be on the child, the family, the safety of the children while they are in child care, et cetera, and not necessarily on the structure or the entity itself. How that money, to operate, I guess, is for me, is secondary, more what I care about is the children and how they're being taught.

I guess what my concern is this structure and this sort of back of the line, so to speak, in order to qualify for the funding. Those families that happen to be part of or go or tend to in this business, in their area is -- I'm sure there are some that do not -- would qualify for or need money in order to qualify. And if we limit the private equity from the overall endowment fund, then aren't we not injuring those families who are part of that business?

So I question that, one of the things that came to my head. But also, not only that but we're also -- they're at the bottom of the list, and they do not get any money or maybe a little bit, they don't get as much as others in the endowment. You also not only have children and families that are impacted by it, but you also have the educators, those that are working for that entity that are impacted because if others are going to be receiving a wage increase, then why not them?

They're getting it because they are receiving part -- partly their funding, their revenue will be from the endowment. And then lastly, I'll say lastly regarding that bit is the educators also are impacted not only by the wages, but development, educational development, professional development, I guess is what I'm looking for.

Again, impacting the business itself and the service or the care that is being provided by that entity being impacted because of the lack of funding from the endowment? And lastly, how about the rural areas that may not get any type of service at all? So, so Madam President, I really, I'm going to vote -- be voting no on this. And by the way, I hope Senator Sampson doesn't stop talking about capitalism. I think we learn it.

We learn what capitalism is by hearing what it actually does. And repetition, repetition, repetition is a formal learning here. So, I'm just

going to close, Madam President, by saying, listen, funding for this endowment, the use of those endowment funds should be prioritized by looking at how it's -- how we are going to better the child, better the family situation, and overall, what the need of the community is. So thank you, Madam President.

THE CHAIR:

Thank you, Senator Martin. Will you remark further? Will you remark further? If not, the machine is open. Mr. Clerk?

CLERK:

An immediate roll call vote has been ordered in the Senate. We're voting on Senate Bill No. 266 amended. AN ACT LIMITING THE ACCESS OF PRIVATE EQUITY TO FUNDS FROM THE EARLY CHILDHOOD EDUCATION ENDOWMENT. An immediate roll call vote in the Senate. Immediate roll call vote in the Senate. We're voting on Senate Bill No. 266 as amended. Immediate roll call vote. We're now voting on the bill. Senate Bill No. 266 as amended.

THE CHAIR:

Have all the Senators voted? The machine is locked. Mr. Clerk, kindly give us the tally.

CLERK:

Total number voting	36
Those voting Yea	24
Those voting Nay	12
Those absent	0

THE CHAIR:

Legislation passes. Senator Duff.

SENATOR DUFF (25TH):

Thank you, Madam President. Madam President, in order you would like to return to an item previously marked PT, Calendar page 51, Calendar 124. Senate Bill 256, followed by Calendar page 53, Calendar 205, Senate Bill 359.

THE CHAIR:

So ordered. Mr. Clerk.

CLERK:

Page 51. Calendar 124, substitute for Senate Bill No. 256, AN ACT CONCERNING THE PURCHASE OF RESIDENTIAL PROPERTY BY PRIVATE EQUITY ENTITIES. Two amendments.

THE CHAIR:

Thank you. Senator Marx.

SENATOR MARX (20TH):

Thank you, Madam President. Madam President, I move acceptance of the Joint Committee's Favorable Report and passage of the bill.

THE CHAIR:

Question is on passage. Will you remark?

SENATOR MARX (20TH):

Yes, Madam President. The Clerk is in possession of an amendment LCO 5442. I would ask that the Clerk please call the amendment.

THE CHAIR:

Thank you, Mr. Clerk.

CLERK:

LCO No. 5442. Senate Amendment A.

THE CHAIR:

Senator Marx.

SENATOR MARX (20TH):

Thank you, Madam President. This amendment is a simple, it strikes lines 3 through 25, and in numerous lines, it just strikes the words private equity entity and inserts institutional real estate investor for those numerous lines. I ask that my colleagues support this amendment.

THE CHAIR:

Thank you.

SENATOR MARX (20TH):

And I move adoption of this amendment, and I ask that the reading be waived, and I seek leave of the chamber to summarize. I just did that.

THE CHAIR:

Thank you. Very good. Well, the question is on adoption. Will you remark on the amendment before the chamber? Senator Sampson, good evening.

SENATOR SAMPSON (16TH):

Good evening, Madam President. Can I just ask, through you, to the general lady, what the purpose of this amendment is, through you?

THE CHAIR:

Thank you. Senator Marx?

SENATOR MARX (20TH):

Yes. It is just to change the words from private equity because there might be instances that it might be confusing. And so by making it to an institutional real estate investor, we felt that it would cover more, different classifications through you, Madam President.

THE CHAIR:

Thank you. Senator Sampson.

SENATOR SAMPSON (16TH):

Thank you very much, Madam President. But I noticed the original bill has a definition for both private equity entity and institutional real estate investor, and it appears that we've simply just made institutional real estate investor cover all of the same territory that was once covered by the term private equity entity. For example, in the amendment, it says, strike this line or on this line, strike private equity entity, insert institutional real estate investor, and so on, over and over again. And I'm just curious why we would change the definition through you.

THE CHAIR:

Thank you. Senator Marx.

SENATOR MARX (20TH):

Thank you, Madam President. Because, actually, the private equity and the institutional real estate investor definitions are similar, and we just felt this would bring more clarity, technical change, and through you, Madam President.

THE CHAIR:

Thank you. Senator Sampson.

SENATOR SAMPSON (16TH):

Thank you very much, Madam President. I appreciate that. I noticed that the title of the bill still mentions the term private equity entities. Is that incorrect now? That should actually be institutional real estate investors, through you?

THE CHAIR:

Thank you. Senator Marx.

SENATOR MARX (20TH):

No. Madam President, through you.

THE CHAIR:

Thank you. Senator Sampson.

SENATOR SAMPSON (16TH):

Is that a no? Because these are essentially the same thing through you?

THE CHAIR:

Thank you. Senator Marx.

SENATOR MARX (20TH):

Through you, Madam President. Yes.

THE CHAIR:

Thank you. Senator Sampson.

SENATOR SAMPSON (16TH):

Very good. At least I understand what's going on. I'm trying to really understand exactly what the majority is up to, why they would draft a bill, and then suddenly feel the necessity of changing the definition that they created in quotes for various entities. I don't know if it's a policy, purpose, or a political purpose, but the amendment does not seem to change the bill in any substantive way. Am I correct about that through you, Madam President?

THE CHAIR:

Thank you, Senator Marx.

SENATOR MARX (20TH):

Yes. He is correct, Madam President, through you.

THE CHAIR:

Thank you. Senator Sampson.

SENATOR SAMPSON (16TH):

There is one exception, I believe, which is the amount that an institutional real estate investor would have to have as far as their net value or assets under its management on any day during the taxable year, increasing from 30 million to 50 million. Is that correct through you?

THE CHAIR:

Thank you. Senator Marx.

SENATOR MARX (20TH):

Yes, Madam President. That was changed by an amendment in Judiciary, through you.

THE CHAIR:

Thank you. Senator Sampson.

SENATOR SAMPSON (16TH):

Can I just ask the purpose of changing that number. through you?

THE CHAIR:

Thank you, Senator Marx.

SENATOR MARX (20TH):

That is how they got it through Judiciary by increasing the amounts that an individual investor must have on any given day in a Calendar year from 30 million to 50 million. It was a negotiation in the Judiciary Committee, through you, Madam President.

THE CHAIR:

Thank you. Senator Sampson.

SENATOR SAMPSON (16TH):

Thank you very much, Madam President. Because this number reflects the threshold at which this bill is going to artificially restrict access to a marketplace in America, I'm a little puzzled by the idea that this was negotiated in the judiciary committee to determine whether someone with assets of \$30 million is not somehow an institutional real estate investor or private equity entity, but somebody with \$50 million on any given day during the taxable year is. Am I understanding that correctly through you?

THE CHAIR:

Senator Marx.

SENATOR MARX (20TH):

Yes. Through you, Madam President.

THE CHAIR:

Senator Sampson.

SENATOR SAMPSON (16TH):

Boy, you learn something new every day today, here, Madam President, that we just use these random artificial terms and numbers, whichever way they seem to work and flow through this building. Okay. Well, I think that the amendment actually does make an extraordinarily bad bill, maybe one nth of a percent less bad. So I will wait for the amendment and then talk about the bill. Thank you.

THE CHAIR:

Will you remark on the amendment before the chamber? Will you remark? If not, let me try your mind. Not right. Senator Mark.

SENATOR MARX (20TH):

Yes. Thank you, Madam President. I do just want to say that this bill has passed in New York and that by changing it from private equity to individual real estate investor, that does match then the New York bill. Thank you.

THE CHAIR:

Will you remark further on the amendment? If not, let me try your minds. All in favor of the amendment, please signify by saying aye.

SENATORS:

Aye.

THE CHAIR:

Opposed? Yes. The ayes have it. The amendment is adopted. Will you remark on the bill as amended?
Senator Marx.

SENATOR MARX (20TH):

Thank you, Madam President. So this bill, what it does is it, when a new single family or two family home goes on the market, individual real estate investor must make 90 days before they, even put an offer in on the house or before they can buy the house. And this is very important because Connecticut has one of the largest amounts of single-family and two-family homes that are being bought by individual real estate investors. So it's a little easier for me when it was the other word. But for individual real estate investors. Institutional -- Oh, institutional investors. Oh, see. I told you.

And it's very important that we keep our single-family and two-family homes available for our constituents who want to buy those homes. The prices of homes has gone up 48% in Connecticut. And when institutional real estate investor comes to purchase a home, they can offer cash. They can say, I don't need any kind of inspection, and I will give you \$10,000 more.

So by doing this for 90 days, it just keeps those houses on the markets for our families, where we want our families to stay here in Connecticut. I do -- I think it's a great bill that will do just a very small thing to help the housing crisis here in Connecticut. I know many of my constituents are thrilled that we're doing this bill, and I do ask my colleagues to support the bill. Thank you, Madam President.

THE CHAIR:

Thank you. Will you remark on the bill as amended, Senator Sampson?

SENATOR SAMPSON (16TH):

Thank you very much, Madam President. Where to even begin? So what we've just heard is an acknowledgment that the majority party in the state of Connecticut intends to interfere with the economic marketplace, with the purchasing and sale of real estate in the state of Connecticut to artificially impair the ability of a seller to get the maximum value of their home so that we can artificially reduce the amount of competition for purchase and keep prices down and effectively diminish the value of real estate in the state of Connecticut.

Can the good, gentlelady, tell me if I've got that rate. Through you, Madam President.

THE CHAIR:

Senator Marx.

SENATOR MARX (20TH):

Thank you, Madam President. No. The house will still be available to the institutional real estate investor after the 90 days. Through you.

THE CHAIR:

Thank you. Senator Sampson.

SENATOR SAMPSON (16TH):

Well, thank you very much, Madam President. But what does that have to do with anything? You're restricting the ability of certain entities. In fact, the most capable purchasers of real estate from being able to engage in the purchase, thereby

reducing the competition and preventing the most significant bids on the property. The gentlelady acknowledged as much in her opening statement, where she said the goal was to reduce the price of real estate in Connecticut. I just want to make sure we're on the same page before I go any further on this bill. Through you.

THE CHAIR:

Thank you. Senator Marx.

SENATOR MARX (20TH):

Thank you, Madam President. When I said that the price of housing had gone up 48%, that was not because of the institutional real estate investors. That was because of the price of housing, because of our housing crisis, and because they have an easier time paying cash, which we all know. It's happened throughout all of our neighborhoods. To the Good Senator from Wolcott, this is to make sure that our single-family and two-family homes stay with single and two families. Through you, Madam President.

THE CHAIR:

Thank you, Senator Sampson.

SENATOR SAMPSON (16TH):

Thank you very much, Madam President. I have a lot to say on this bill. Although I much prefer the dialogue because I think it paints a much more clear image for people that are curious about this debate and trying to make their own determination about what is the most proper policy, what is conducive to the success of the residents of Connecticut, which I might remind everyone is the purpose of us being here, and what ultimately is the most moral choice for what type of policies we should have and enact in this state legislature.

My concern about this bill, first off, is that it's extremely arbitrary. That's number one. Everything that's in this bill is just some random number, and we already heard about how they changed 30 million to 50 million just since this bill started being debated this year. Why not 49 million instead of 50 million? There's no answer to that question. I could ask it, but it's not worth it. The fact is, there is no answer. These are arbitrary terms and limits. And that's what we're doing here.

We have a majority that believes in their arrogance, that they can interfere with the freedom of the people that they represent, to upset what exists in the marketplace as a natural byproduct of freedom. Because they don't like it. Whether we like something or dislike it doesn't mean that we have the right to deny certain individuals based on superficial characteristics the same freedoms as other people.

But let's talk about the arbitrary nature first, which is, I'm looking at the amendment now, which effectively replaces a large portion of the beginning of the underlying bill. But this is where we define an institutional real estate investor, which we heard from the proponent is the same thing as a private equity entity. There is just a change in wording.

This says that in order to be considered an institutional real estate investor and therefore have your rights trampled on by this proposed bill, you need to own 10 or more single-family residences or two-family residences. Why 10? Through you, Madam President. What if somebody met these requirements, but they only owned nine single-family residences or two family residences? Through you.

THE CHAIR:

Thank you. Senator Marx.

SENATOR MARX (20TH):

Then, if they only owned nine, they would not be an institutional real estate investor. Through you, Madam President.

THE CHAIR:

Thank you. Senator Sampson.

SENATOR SAMPSON (16TH):

Thank you very much. Madam President, does that mean that people that own 10 or more single-family residences and become institutional real estate investors are somehow harmful to the marketplace, but those who only own nine are not? Through you.

THE CHAIR:

Thank you. Senator Marx.

SENATOR MARX (20TH):

No. Madam President, through you.

THE CHAIR:

Thank you. Senator Sampson.

SENATOR SAMPSON (16TH):

So it's safe to say that this number was arbitrary and pulled from thin air. Through you.

THE CHAIR:

Thank you. Senator Marx.

SENATOR MARX (20TH):

No. Madam President, through you.

THE CHAIR:

Thank you. Senator Sampson.

SENATOR SAMPSON (16TH):

Through you, Madam President. How was the number 10 chosen?

THE CHAIR:

Thank you. Senator Marx.

SENATOR MARX (20TH):

Through research into what other states are doing, especially New York. It's what New York has in their state law. Through you, Madam President.

THE CHAIR:

Thank you. Senator Sampson.

SENATOR SAMPSON (16TH):

Is New York such an unbelievably well-run state that we should be following their laws without understanding where it came up with the termination that 10 was the proper number? Assuming that isn't case the fact, I don't know. Through you.

THE CHAIR:

Senator Marx.

SENATOR MARX (20TH):

Thank you, Madam President. So it's the institutional. An institution has to own 10 or more one or two-family homes or one-tenth of 10 or more single-family or two-family homes. It's like anything. Those are not arbitrary. And I like New York, but they have the law, and that is why we

looked at their law. And when you read housing policy, that is what was recommended. Through you, Madam President.

THE CHAIR:

Thank you. Senator Sampson.

SENATOR SAMPSON (16TH):

Thank you very much, Madam President. I don't know how much farther down this lane we should travel, but it sounds awfully arbitrary to me, even though the gentlelady keeps saying it's not arbitrary. We haven't heard a reason. Well, policy, we research in New York. Not anything that you can wrap your arms around to say, oh, well, the data says that the moment you get 10 single or two-family houses, you become a pumpkin. And now you're a bad actor, and we have got to regulate the crap out of you with laws from Connecticut. Nothing. It's arbitrary.

I want to just make a point that, as I go through this, I want you to pay attention to just how arbitrary all of it is. And also, just how easy it would be to get around if somebody wanted to get around it, because you set the freaking parameters right there for people. Well, I'll just make sure I don't own 10 or more single-family houses. I'll create another entity. I'll own nine, and then we'll create another entity that owns another nine, and so on. It also says that you have to have at least \$50 million in net value or assets under its management on any day during the taxable year. Does this mean that people that have \$49,999,000 are not institutional real estate investors, through you, Madam President?

THE CHAIR:

Thank you. Senator Marx.

SENATOR MARX (20TH):

Thank you, Madam President. Well, in the original bill, they were, but then when it went to Judiciary, the minority party chose an arbitrary number of \$50 million, and so we changed it in order to get the bill out of Judiciary. So I guess I would say the answer is yes. Through you, Madam President.

THE CHAIR:

Thank you. Senator Sampson.

SENATOR SAMPSON (16TH):

Oh, thank you very much. Madam President, I appreciate the notion that the minority party made that change, but can you let me know what the roll call vote was for that in the Judiciary Committee, Madam President?

THE CHAIR:

Thank you. Senator Marx.

SENATOR MARX (20TH):

No. Madam President. Through you.

THE CHAIR:

Thank you. Senator Sampson.

SENATOR SAMPSON (16TH):

Thank you, Madam President. And no, you don't have it. No, you don't want to give it to me. No, you don't like my question. Through you.

THE CHAIR:

Senator Marx.

SENATOR MARX (20TH):

All of the above, through you.

THE CHAIR:

Senator Sampson.

SENATOR SAMPSON (16TH):

Thank you very much, Madam President. This is illustrative of what it's like to serve in the minority in the Connecticut General Assembly. The majority doesn't seem to think that they have an obligation to answer my questions with facts or legitimacy or to truly respond to my concerns. When I say something is arbitrary and please defend that it's not, I expect a real answer. Instead, I've got no. That's what I've got. I've got no. So, because this section requires all three of those things to be true, does that mean that somebody has \$500 million but they only own nine single-family houses, is no longer an institutional real estate investor under this bill? Through you.

THE CHAIR:

Senator Marx.

SENATOR MARX (20TH):

Yes. Through you, Madam President.

THE CHAIR:

Senator Sampson.

SENATOR SAMPSON (16TH):

So if I were an institutional real estate investor, because I had \$480 million hanging around, and I added 11 single-family houses, I could probably

become not an individual real estate investor if I just sold one. Is that correct? Through you.

THE CHAIR:

Thank you. Senator Marx.

SENATOR MARX (20TH):

Yes, Madam President. Through you.

THE CHAIR:

Senator Sampson.

SENATOR SAMPSON (16TH):

Thank you very much, Madam President. This is my least concern about the bill, the fact that it's written in such an arbitrary manner, but I'm trying to show the people that are listening that this bill was not written by anyone with any kind of coherent economic understanding or logic. It was just an arbitrary rip at what I have referred to in the previous bill as the Democrats' new toy, which is the term private equity.

It's a term of art, which has gotten a lot of notoriety in the news media over the last year, because anytime some entity that has a lot of money screws up in some way, shape, or form, it's very easy to start throwing them into a category and say, " Oh, it's private equity. Messed up again." Certainly, private equity companies do mess up, but so do regular people. Lots of things happen in this world.

My issue is that they're trying to use this term as a mechanism to undermine everything sacred about the way we operate in America as a free society. The way people engage in free commerce, where they have the choice to buy and sell things. And they come and make policies that are designed to infringe upon

that freedom, and ultimately, in this case, diminish the value of people's property, telling Mr. Jones and Mr. Smith, who live in any town across Connecticut, that their house is now going to sell for less money than it did before. All because they want to associate free markets and true economic freedom as a negative.

That's what is going on here. This is a statement against economic freedom. That's what this bill is. The previous bill is also a statement against economic freedom. And I noticed when I asked the last time, the problem with private equity investors, according to one of my colleagues on the majority side, is the financial imperative. So let me ask this question of the Chairman of the Housing Committee. Is the danger of institutional real estate investors the financial imperative? Through you.

THE CHAIR:

Thank you. Senator Marx.

SENATOR MARX (20TH):

Can the Good Senator please repeat the question?

THE CHAIR:

Senator Sampson.

SENATOR SAMPSON (16TH):

I'm trying to understand through you, Madam President, what is the concern and reason for restricting access to the marketplace by so-called institutional real estate investors. Through you.

THE CHAIR:

Thank you. Senator Marx.

SENATOR MARX (20TH):

Thank you for your patience, Madam President. Through you, it's to save those houses that are so rare, our single and two-family houses. It's so difficult now to find one, to buy one, that we keep those in the market for our families because we all know the importance of home equity and how it helps with wealth, and we want that for the next generation. I want it for myself, and we want it for the next generation. So this is to protect our single and two-family homes for our constituents who want to buy up those single and two-family homes. Through you.

THE CHAIR:

Thank you. Senator Sampson.

SENATOR SAMPSON (16TH):

Thank you very much. Madam President. I don't know that that was an answer to my question. I'm trying to understand why you're restricting certain folks from being able to make the purchase. What's wrong with them? Why are they not allowed? Through you.

THE CHAIR:

Thank you. Senator Marx.

SENATOR MARX (20TH):

Because exactly what he just said. Why are you trying to stop those folks? It's not a folk. It's an institution. We don't want institutions to buy up our single and two-family homes. They can buy our 5, 10, 20, and 50-unit apartment buildings, but we want to save our single and two-family homes for the individuals who will raise their families in those homes. Through you.

THE CHAIR:

Thank you. Senator Sampson.

SENATOR SAMPSON (16TH):

Thank you very much, Madam President. It is not just institutional real estate investors that are not folks, through you, Madam President. This definition that is included in the amendment says not only to be an institutional real estate investor should you meet the arbitrary qualifications we already discussed about owning 10 or more units and having \$50 million. It also says, or if you are not one of those institutional real estate investors, it could be, or the letter b, receives funding from an organization that meets the criteria of subparagraph a. So that means if somebody helped a person buy a house that met the definition of an institutional real estate investor, then they would also be restricted. Is that correct? Through you.

THE CHAIR:

Senator Marx.

SENATOR MARX (20TH):

Through you, Madam President. Yes. But if that person was going to live in that house and be the occupant of that house and have a regular mortgage as we all do, then they could buy up that house. But they can't buy up that house to then not live in it. And if I could just add, Madam President, on January 20th of 2026, the President issued an executive order that, among other things, directed certain federal agencies to issue guidance.

One, generally preventing federal agencies and government-sponsored entities from taking certain actions that facilitate large institutional investors' acquisition of single-family homes, and two, promoting sales to owner-occupants, including

through anti-circumventing provisions, first look policies, and disclosure requirements. So, this is bipartisan, as much of the housing policy that we see now is happening in the other states. It is bipartisan, and it's just not the majority party that we have here in Connecticut that is pushing this legislation. It is both parties that are pushing this legislation. And so I just wanted to have that on the record that this is to our Republican President, Trump, who also issued this executive order in January 2026. Through you, Madam President.

THE CHAIR:

Thank you. Senator Sampson.

SENATOR SAMPSON (16TH):

Thank you very much. Madam President, is the gentlelady suggesting that we don't need this bill because the President issued an executive order to do the same thing already? Through you.

THE CHAIR:

Senator Marx.

SENATOR MARX (20TH):

No. I said federally funded properties, and these are single-family, privately owned homes. Through you, Madam President.

THE CHAIR:

Thank you. Senator Sampson.

SENATOR SAMPSON (16TH):

Thank you very much, Madam President. So when the gentlelady says push this policy, it's bipartisan. It's not this policy, is it? Through you.

THE CHAIR:

Senator Marx.

SENATOR MARX (20TH):

No. It is not exactly the same, Madam President, but there is intersectionality between the two, through you.

THE CHAIR:

Thank you. Senator Sampson.

SENATOR SAMPSON (16TH):

Thank you very much, Madam President. Duly noted, I don't know that it makes any difference to the arguments that I'm making, which is that you're interfering with the economic freedom of the participants, and most importantly, you're interfering with the potential prosperity, success, and wealth of your own constituents. When you tell people that they are no longer able to purchase your constituent's home because they're too able a buyer, because they have too much money, or they could buy cash, or they don't need to hassle the seller about an inspection, you are naturally diminishing the value of that property. So let me ask a question. Is it more important to punish institutional real estate investors than it is to see your home sellers inside your own district succeed and maximize the value of their home when they sell it? Through you.

THE CHAIR:

Thank you. Senator Marx.

SENATOR MARX (20TH):

Yeah. Thank you, Madam President. There was a lot to that statement, and the Good Senator first said that

if you have a lot of money and you can make a cash offer, we're preventing that from happening, which is not true. If you are not an institutional real estate investor and you just happen to have a lot of money and want to make a cash offer out of home, then go for it, and you can do it. This is just for the institutional investors. And then I think he's trying to ask me if it's more important to stop institutional real estate investors from buying up single and two-family homes than it is for letting the seller make as much money as they can. Through you, can I just make sure that's the question that the Good Senator is asking me?

THE CHAIR:

Senator Sampson.

SENATOR SAMPSON (16TH):

Through you, Madam President. Yes. I was asking which is more of a priority for you? Through you.

THE CHAIR:

Thank you. Senator Marx.

SENATOR MARX (20TH):

The priority for me is to make sure that our families, especially our young families who are moving here, working at Electric Boats, have homes to buy. Through you, Madam President.

THE CHAIR:

Thank you. Senator Sampson.

SENATOR SAMPSON (16TH):

Thank you very much, Madam President. There are a lot of confusing things about the argument that I'm hearing. At one point, I'm hearing that people that

are going to own or occupy their homes are okay, and people that are investors that are going to buy the homes are not. But if there is an investor that is buying a home, I'm going to guess that at some point, they're buying it so that they can provide it to another home if they're not living in it. So I don't understand the correlation between how this affects the ability for people to be able to make purchases in the marketplace.

Can the gentleman explain that to me? The houses are not disappearing. They're not buying the house and then poof, it disappears. It goes into the ether or the thin air. It's still there, and someone will be able to buy it. And if it's a single-family residence, presumably, they're going to live there as residents. Through you.

THE CHAIR:

Thank you. Senator Marx.

SENATOR MARX (20TH):

Yes. But we want our constituents, our residents, to have that home equity because that is what leads to generational wealth. So we want to keep those homes for our residents who can buy the home and have home equity. Through you, Madam President.

THE CHAIR:

Thank you. Senator Sampson.

SENATOR SAMPSON (16TH):

Well, thank you very much. Madam President, I'm confused. If someone is buying a home in any town in Connecticut, they are going to be a resident of that district. Are they not, through you?

THE CHAIR:

Senator Marx.

SENATOR MARX (20TH):

No. If they're an institutional real estate investor, they're not going to be living in the home, and the home equity of that home will not go to the person who is renting it. Through you, Madam President.

THE CHAIR:

Thank you. Senator Sampson.

SENATOR SAMPSON (16TH):

Thank you very much, Madam President. Oh, so now I'm understanding. The gentlelady believes that institutional real estate investors, in all cases, turn around and rent the homes that they purchase. Is that correct, through you?

THE CHAIR:

Thank you, Senator Marx.

SENATOR MARX (20TH):

Through you, Madam President. They're not living in them, so I guess they're either going to leave them empty or they're going to rent them.

THE CHAIR:

Thank you. Senator Sampson.

SENATOR SAMPSON (16TH):

Thank you very much, Madam President. Am I hearing that the people that might rent this property after the purchase by an institutional real estate

investor are less important as constituents than someone who had bought the house at a diminished value, because the seller, who was also a constituent, is unable to sell it for their full asking price, through you?

THE CHAIR:

Thank you. Senator Marx.

SENATOR MARX (20TH):

Well, first of all, it's not saying that they're unable to sell it at the full asking price. They're going to wait 90 days to sell that house. And if nobody after 90 days can buy that house at its full asking price, then it will go to the institutional investor. So that part of the debate that the Good Senator just said was wrong. Well, to my opinion, it was wrong. And renters are wonderful, but we want the people that buy, I, the majority party, would like the people that buy up the single and two-family homes to have that equity because it changes lives. Through you, Madam President.

THE CHAIR:

Thank you. Senator Sampson.

SENATOR SAMPSON (16TH):

Through you, Madam President. Do we have a shortage of available rental property in the state of Connecticut? Through you.

THE CHAIR:

Thank you. Senator Marx.

SENATOR MARX (20TH):

I think the Good Senator and I will disagree on this, but I say, yes. We do, Madam President.

THE CHAIR:

Thank you. Senator Sampson.

SENATOR SAMPSON (16TH):

Thank you very much, Madam President. It's a very interesting answer since I believe that the purpose of this bill is to diminish the opportunities for renters. We've just had the last 10-minute conversation, where it's very clear that the majority is prioritizing the ability of people to purchase these homes at a reduced value, which is inherent in the policy before us, and I want to get to that in a moment, in case it's unclear, rather than letting renters occupy those homes.

So I'm completely baffled and confused. If anyone is listening who is not baffled and confused, God bless you that you can figure that out. Let's talk about this 90-day thing. If I'm trying to sell a home, and I will tell you just for full disclosure, I am a real estate agent and have been for a long, long time, and I've been involved in many real estate transactions. I'm very good at negotiating with buyers and sellers and trying to maximize the ability for my seller to get the most value for their home that they can because that's what creates generational wealth. And instead, what we are hearing is that it's better for real buyers, ones with cash in hand who want to pay the maximum price, that they be removed from the equation.

So I can tell you that if we start telling people that they can no longer sell their house to everyone, you're only allowed to sell your house to these buyers, but not these buyers. What happens is the buyers that are left remaining, the ones that are still standing, that have the viable ability under Connecticut law, they're going to fully realize they don't have to offer as much money for the property as they did before because there's less

competition. And therefore, the value of the property will decline. It will drop.

So I appreciate the gentlelady talking repeatedly about generational wealth and people getting value for their home, but this bill does the opposite. This bill diminishes the value of the home. This bill will reduce the value that people have in their homes in the state of Connecticut. It will mean that when you go to sell your house, you cannot sell it for as much money as you could before.

If you tell the institutional real estate investor, by the way, well, you still can buy the house, but you have to wait 90 days. I can promise you that if 90 days go by and the seller has still not sold their house, that institutional investor may still be interested, but they are not paying the asking price; they're going to make an offer on the house that is substantially less. Because they're going to realize that you didn't have any other buyers, and there was no other competition.

All of this actually undermines what we call in America common sense. Common sense dictates that you do not start interfering with the marketplace if you want the best results. The thing that improves quality, the thing that increases value, is competition. And this is an anti-competition bill. And in fact, if anyone was trying to do this outside of the state government, I guarantee you they would find themselves in trouble because this is an antitrust bill. It is a violation of constitutional principles. It's a violation of equal protection.

In America, we're supposed to treat everybody the same. Everybody's supposed to have the same rights and same abilities. We don't carve it up and say, oh, people that are less than five feet tall have less rights than people that are more than five feet tall. We don't do that, because it's wrong. And we don't tell people that they should not have access to make a purchase. Are we going to tell

institutional real estate investors that they can't shop at Walmart? Are we going to tell them that? Is that next?

You've had too much success in the world. I'm sorry. You're not allowed to buy things anymore. And the net result of this and I get the focus here. The focus is on politics. The focus is we have to make sure that everyone understands those Republicans are defending those private equity people. I'm not defending anything except for freedom, fairness, economics, and the people that want to sell their houses that I represent. Because this bill is going to make their houses worth less.

So, through you, Madam President, can you explain to me how this is supposed to work, where someone's still going to get their maximum value, even though we're restricting the institutional real estate investor from being able to make a purchase for a full three months? Through you.

THE CHAIR:

Thank you. Senator. Marx.

SENATOR MARX (20TH):

Through you, Madam President. There was a lot said before this last question. want to say that last question again, Senator Sampson, please, through you, Madam President?

THE CHAIR:

Certainly. Senator Sampson.

SENATOR SAMPSON (16TH):

Thank you very much, Madam President. I'm just trying to be very generous with the opportunities that I'm offering to the majority to rebuke what I'm saying. I mean, I just laid out what this bill is.

And I'm looking for an alternative view. I'm looking for the argument from the majority. No, we think this is a good bill because I want to hear that argument. I'm saying this is a bad bill because, a, it violates constitutional principles. It gets rid of substantive due process. It interferes with interstate commerce. It screws with equal protection under the law. It is so eager to put certain people in a category arbitrarily, as if people with \$40 million aren't also rich. I don't get it.

Even if you're engaged in some sort of investment opportunity with someone else who's rich, you get roped into this. I know that you purposely removed mortgages, but there are a thousand other types of ways that you could be connected to a financial entity to have money to buy a house besides a mortgage. There are all kinds of creative economic things that happen in America based on freedom.

This bill flies in the face of freedom by denying access to those opportunities. And when it does so, it means less opportunities present themselves, and sellers will not have the same buyers in the marketplace for their homes, and their value of their homes will be diminished. To me, that is the key reason why this bill should not move forward.

I want to protect the value for the people that I represent. When they sell their house, I want them to get the maximum amount for it. So if the gentlelady can explain to me where I'm wrong, make a strong case for this bill, I'm open to it. But I haven't heard a strong case yet, other than I'm trying to protect generational wealth. Well, so am I, and my argument is strong. I'm making it clear how I'm protecting generational wealth. I am keeping every available buyer active in the sale of a house, so that the seller can get the maximum. The bill takes that away. So, how does your way protect generational wealth better than mine? Through you.

THE CHAIR:

Thank you. Senator Marx.

SENATOR MARX (20TH):

Thank you. Again, a lot for a single question. So, Madam President, I do think this bill is very good. First, the Good Senator continues to act as if the institutional real estate investor is one person, and it's not. It's an institution. It is a business buying up a single-family or a two-family home. I have lived in three homes in my life: the one that I grew up in, the one that the father of my children and I first had when we were young and got married and had our four children, and then where I live now, where we moved as we've had a little bit of equity, we could get a little bit bigger home.

In all of those homes, I know my next-door neighbors, I could knock on their door and borrow an egg. I'm always the nurse. And so somebody's kid is wheezing in the middle of the night, they would call me or the kid has croup, and I would go down the street with my stethoscope, and I would assess the child. There are stories after stories after stories.

It's not just the home equity. It's keeping the fabric of a neighborhood. I think all of my neighborhoods that I've ever lived in have created who I am, and the friends and my neighbors are such important people in my life. It's not just an investment. Like we have said with so many things in housing, when you rent an apartment, I continue to say, it is the renter's home. And so we want those neighborhoods to stay homes to single and two-family people, where the two-family is owner-occupied, when they buy their home.

To this day, every single one of the houses surrounding me, I have very special relationships with all of the people. And that if you have an

institution by your home, it changes that neighborhood. The Good Senator is saying, it's all about the person selling the home, and they need to get the absolute last penny out of that home that they can sell. So many of us here know that we have a home and that when you sell a home, you want it to be that's a family you really care about. Actually, in many states now, you're not allowed to write a letter to that person and say, oh, you came and looked at my house. I really like you because there might be some discrimination and bias with that.

So I can tell you right now that when I go to sell my home, there is no way. No. And I am not a rich person. I had too many kids. I will never be rich. That I would never ever sell my house to an institutional investor, and I can tell you that Teresa and Kirk would never sell their house to an individual investor, and that Christine would never, and that Marion would never. Every person around me would never ever do it. And that is why this bill is important to me.

I can see the look on your face. You're not going to agree with me. And I think, Senator Simpson, you and I will never agree on this bill. But I truly think this is what is best to keep our neighborhoods the way we want them. And you had so many assumptions in your first dialogue that you said, before the second dialogue, the same question. So many assumptions that this is going to happen, and therefore, that is going to happen, and therefore, that is going to happen. I don't know how you know all these things are going to happen. Just like when people bought their long-term care insurance that we just heard about two bills ago. Things didn't happen the way we all thought they were going to happen. They just doesn't happen the way you think they're going to happen.

I can tell you that New York has had this bill for a year and that there has been no evidence that the prices of housing have dropped. So there, there is

data. When this bill passes, we will have to see what the data shows. And there are some things you can't measure on a graph or on a pie chart, and that is the character of a neighborhood. I doubt that I've changed your mind, Senator Sampson, good senator from Wolcott. But that is why I think this is a very good bill. Through you, Madam President.

THE CHAIR:

Sorry about that. Senator Sampson.

SENATOR SAMPSON (16TH):

Thank you, Madam President. I appreciate the gentlelady's passionate dissertation on her feelings on the bill. There are three things I want to address. First and foremost, I want to make it very clear that this bill can apply to a single individual. I just want to make that abundantly clear. This can apply to one person. So when it was suggested earlier that this is not folks, this is an institution, et cetera, et cetera, it can apply to one person. That's one.

The second thing I want to say is that, while I appreciate a lot of the commentary that the gentlelady mentioned, I have to tell you that maybe my roots as a closet 60s era classic liberal, from a political perspective was like my spidey sense was tingling because talking about fabric of neighborhoods and keeping our neighborhoods the way I like them, these are the kind of phrases that are associated with things like redlining, segregation, et cetera.

Let me ask a direct question to the Good Chairman. Because of your desire to restrict rentals and make sure these houses are sold to people that already live in the neighborhood, presumably, that's what I'm gathering, would a proposal that restricted sellers from being able to rent or people purchasing those homes be able to rent them out, would that

achieve a similar result? Would that be an acceptable policy for the Good Chairman? Through you, Madam President.

THE CHAIR:

Senator Marx.

SENATOR MARX (20TH):

Thank you, Madam President. What I said had nothing to do with redlining and with what the Good Senator said. I find that very insulting. But if an institutional real estate investor buys a home and they rent it out, great. They rent it out. They can also turn it into an Airbnb, which is what many, many of them do. And that is what is really ruining the fabric of the neighborhoods. And maybe I should have brought that up a little bit sooner, because when I do talk about the renting, that is what I am thinking of is turning them into Airbnbs.

I do just want our young people to be able to buy houses, but you can't compete in the first 10 days that a house is on the market with somebody that can come -- you don't even have time to get approval for a mortgage. There are so many little nuances. I'm not that great at making up all the stories as the Good Senator is, but just that alone of being able to get approved for the mortgage when you see that house that then you like. Then that institutional investor has already come in with their cash and bought that house.

So, sure, rent it out to a person or a family, especially if they're not going to be living there for a long time and they don't want to buy a house. You can rent it out to three or four people. I just want the people trying to buy a single-family house to have a chance at buying them, and that the houses don't turn into Airbnbs. Through you, Madam President.

THE CHAIR:

Thank you, Senator Sampson.

SENATOR SAMPSON (16TH):

Thank you very much, Madam President. Again, as the Gentle Lady says, when I speak, there's a lot there. There was a lot there also. I did not realize that the Good Chairman felt that Airbnbs were the scourge of Connecticut and that they must be eliminated, and this is the mechanism to do so. It's kind of surprising.

The fact of the matter is that I'm seeing so much disconnect from the omnibus housing bills that were passed in recent years, including 8002. 8002 is precisely about denying individual communities from establishing what they look like. Restricting activities like Airbnb, or rental, or certain types of construction from existing in certain places. That's what it's all about. And me, as an opponent of 8002, was trying to defend the right of the towns to be able to maintain the character of their communities. The words that I just heard the Good Chairman say.

So I'm totally confused by all this. And I don't really think that has a lot to do with this bill, because I think that there is a huge misconception based on what I'm hearing. And that is that, somehow, people are being outbid by institutional real estate investors in so many cases across Connecticut, and it's just not happening. It's just not happening. It's just not happening. I'll keep saying it. It's just not happening. A few more times. It's just not happening. It's just not happening.

I work in the real estate market, and I will tell you that very often, almost every sale that is occurring in a seller's market, when there are a few houses that are available, and there are a lot of

buyers, they are indeed being bought by people with cash. And they are indeed being bought by people that are waiving requirements for home inspections. All of that is happening, but they are not corporate buyers. They're regular people because I have to explain something that maybe isn't common knowledge, but some people have money. They actually do.

They save their money so that they're in a position to buy a house with cash money. And they are. And there are also other types of financial products that people use to make purchases. Sometimes they will borrow against another property they own so they can cash out. So even though they still owe money somewhere else, their purchase looks like a cash purchase. And they do that on purpose because they want to put themselves in the best possible position in a free market where the seller is allowed to maximize their value, so they can compete.

I know, as a home buyer myself, I've bought individual homes to live in, and I've bought investment property, and I know how to negotiate. And I've helped my clients too. Now, certainly, you want to protect the buyer's interest. You try and encourage a home inspection, et cetera. But sometimes, if they want to get a house and there's a lot of competition for that house among different buyers, the fact of the matter is, people will find a way to get the cash. They might even go to their rich uncle. They might even go to their rich uncle that has 10 or more single-family residences and \$30 million hanging around. Once they do that, guess what? They were prohibited from being able to make the purchase.

This is what's crazy about this. And to answer a very direct question that the Good Chairman asked a moment ago, which is how I'm going to predict the future, how I'm going to know what's going to happen. The answer is I understand economics, and I have common sense. That's the answer to the

question. And folks can shake their heads if they like, which I don't know if it's appropriate.

But the fact of the matter is that it is common sense to understand that if you tell the most capable buyers when they go to buy something that they're not allowed to participate in the purchase, the value of the thing you're selling is going to go down. I don't need a degree. I don't need a crystal ball. I don't need to check my zodiac. It's common sense.

What this bill will do is to depress the value of property in the state of Connecticut. And maybe the majority wants that to happen. Maybe they think that's a good idea, because maybe that will allow more people to buy homes as entry-level homes. But the side effect of that is that you are also stealing the value of those homes from the people that already own them.

This bill tells your constituents that you are willing to diminish the value of their home. That's what this bill says. This bill says, I will make your home worth less, because I'm going to tell people that could buy it for a lot of money that they can't. It's a seriously flawed policy, and as I pointed out, it's not constitutional. It doesn't fit within our laws.

There are restrictions on treating different people differently under our system of laws and justice. You cannot tell people arbitrarily that they're not eligible to be in a purchase for some superficial characteristic. You can't do that. We have requirements for due process. We have requirements for equal protection. And I hope, I hope somebody comes along if this bill becomes enacted and says, look, you're not going to restrict me from the marketplace. I have a right to participate. And I have a right to participate because it's to the benefit of everybody in society.

Interfering with the freedom of your constituents is bad. And that's what this bill does. It interferes with the freedom of your constituents. Now maybe the majority is relying on the fact that they're going to make a political argument that only people that are interfering with are these rich bad people. But they are not just interfering with rich bad people; they are interfering with anyone who would help drive up the cost of your house that you live in right now when you go to sell it. And when your house doesn't sell for as much as your neighbor's house did last year, because there's not as many buyers interested, well, that's because this government said those buyers can't participate. They did that actively.

This is a terrible bill. We should not be interfering in the marketplace. This arrogance that the majority has that they think that they can tell people how to live, to the point where they can determine who's eligible to buy your house. That's what this bill does. It says, I'm going to tell you, Mr. and Mrs. Smith, who's allowed to buy your house or not. It's crazy. Don't vote for it.

THE CHAIR:

Thank you. Will you remark further? Senator Martin, good evening.

SENATOR MARTIN (31ST):

Good evening, Madam President. Madam President, thank you for letting me say a few words here. I agree with Senator Sampson. This bill attempts to control the market, and I don't think that's our place, as a government, to control or try to control any market. I've grown up in this industry regarding residential housing, construction of it, building single-family homes, building renovations, building subdivisions, condominiums, and congregate housing, and I've seen the low periods of the industry as well as the high periods multiple times from the

moment that I got out of college, and arriving to work for the family construction business in the middle of a recession back in 1978, '79, and then even actually, sort of a little bit of an uptick.

But in the early 1980s, we hit inflation period in our country. That was off the charts. We borrowed money at 22% for our land development for a condominium project, which was not successful. We were fortunate enough to squeak it out. We all took a loss, but I do remember those times when those interest rates started to go off the charts; we could not sell units at all.

What resulted back then was a slowdown in the marketplace. Getting past 1983, going on into 1987, things picked up, and then we were off into the '80s. But eventually we got to up and down cycles. But I do remember the year 2008 specifically, when the savings and loan crisis hit our whole country. It brought the housing industry literally to its knees. And what usually happens during those slowdowns are pent up demands in housing because homes deteriorate. They fall apart. People don't take care of them. There are buyers, but because of rates, they are reluctant to buy in because perhaps they're too high. But also, when they're too low, where they've refinanced and have a 3% rate, which we just experienced, people don't want to move and don't want to sell their homes. That creates an increase in supply as well.

You add that pent-up demand that I spoke to you about on a regular basis, year after year. And we went through almost 10 years of just a flat housing industry market. We were selling homes at \$200,000. It would stay on the market for six months, and we didn't have lookers. \$200,000, 2008, 2009, 2010, 2011. You had 400 houses on the market. I think that's what it was. My memory serves me right. Today, we have 50 houses on the market. Maybe a little bit more. Haven't looked at it in a while, been in here.

The cycles go up and down, up and down, based on market demand, based on what's happening on a national level regarding where the money's flowing to. We should not be intruding in this market. That's not our job. Our job is to keep the public safe. We want to do some housing regulations, some building codes, increase our safety regarding that. Absolutely. But for us to put ourselves in the midst of a housing market and control or try to regulate it. What will that do? What consequence will that open or create?

Another factor that's increased our demand here in this state is people moving from outside the state, from New York and Boston, during COVID. Prior to 2020, we didn't have this problem, but that created a demand. Add that to the pent-up demand. And the more buyers you have all at once, creates an increase in prices.

You talked a little bit, or you mentioned about the neighborhoods and keeping the integrity of the neighborhood. And you want that to be, I guess, passed along to other buyers. And you felt that big business, an institutional buyer, would come in and change all that. I beg to differ, but I'll just say to this: what we're doing here in this building regarding changing the makeup of a neighborhood and allowing room rentals and sort of creating boarding homes, that you're talking about changing the character of a neighborhood.

Changing the neighborhood when you see three or four cars piled up in front of your house or in various locations throughout the neighborhood. Talk about changing the character of a neighborhood. Absolutely. Not our place to be dictating that. That bill should have been in the control of the municipalities, not us, giving it by right.

In 2014, I'm the city councilman, I get assigned to the retirement board, overseeing where the money is

going or being invested for the three different pensions. I think it was fire, police, and city employees. We had an outstanding broker or investor who was a consultant. Obviously, they're hired. And I think that he still may be there today. Outstanding. And I remember him coming in and talking about how the market as a whole and finding these little niches of investment opportunities so that the rate of return for those pensions would be good. And one of them was investing monies into real estate. Those institutional investors are us. Our pension plans.

We had talked about the people that moved in from New York and from Boston. They left New York because of COVID, because of the fear that COVID created, and feeling like, I don't want to be next to people, basically. I don't want to live in an apartment. I don't want to live in this high-rise environment. So they moved here to a bigger space, land, bigger house, to get away from what was happening. But we also opened up a door by making this state a sanctuary state, and we have allowed 100,000 immigrants to come to our state.

What did that do to the housing cost? We had already pent-up demand for low housing, and now we've just added to that. What did that do? Did that increase the cost of rentals? Absolutely. Along with residential housing. I think we ought to think twice about what we're doing in this room, this building, the chamber downstairs. We're intruding on people's lives, and the Senator is correct.

Those people who own these homes have a right to get as much as they want. And by us limiting the number of people who are willing to bid on a property is not our place to do that. The sellers will decide whether or not they want to sell to them or not. Madam President, I thank you for allowing me to say a few words. I will not be voting for this bill.

THE CHAIR:

Will you remark further? Will you remark further?
Senator Duff or Senator Marx.

SENATOR MARX (20TH):

Thank you, Madam President. Nice to see you up there. I appreciate what the two Senators said. The Good Senator from Wolcott did say that it's not happening. Then if it's not happening, I don't know what he's worried about, but it is happening. Connecticut has one of the highest rates of institutional real estate investors buying a property. They also said that the seller will not get the full price that they want. If they are selling a house for \$500,000 and nobody in those 90 days buys the house for \$500,000, then the institutional investor can come in and buy that house for \$500,000. I, too, have common sense, just like the Good Senator, and my common sense says that this is a very good bill and that I urge my colleagues to vote for it. Thank you, Madam President.

THE CHAIR:

Thank you, Senator Marx. Will you remark further? Senator Duff. No. Okay. If not, will the Clerk please announce a roll call vote and the machine will be opened.

CLERK:

An immediate roll call vote has been ordered in the Senate. An immediate roll call vote has been ordered in the Senate. We're voting on the bill now. Senate Bill Number 265, as amended, An Act Concerning the Purchase of Residential Property by its Private Equity Entities. An immediate roll call vote in the Senate. We're now voting on the bill. This is Senate Bill Number 265 as amended. An immediate roll call

vote in the Senate. We're now voting on the bill. An immediate roll call vote in the Senate.

THE CHAIR:

Have all the members voted? If all the members have voted, the machine will be locked. Will the Clerk please announce the tally?

CLERK:

Senate Bill 256, as amended:

Total Number Voting	36
Those voting Yea	27
Those voting Nay	9
Those absent and not voting	0

THE CHAIR:

The bill passes. (gavel) Mr. Clerk.

CLERK:

Page 53, Calendar Number 205, substitute for Senate Bill Number 359, An Act Authorizing the Deferral of a Property Revaluation.

THE CHAIR:

Senator Rahman, the question is on the passage of the bill and adoption of the resolution. Will you remark?

SENATOR RAHMAN (4TH):

Good evening, Madam President. Madam President, I move acceptance of the joint committee's report and passage of the bill.

THE CHAIR:

The question is on passage of the bill and adoption of the resolution. Will you remark?

SENATOR RAHMAN (4TH):

Thank you, Madam President. Madam President, this bill authorized Harcourt to one year delay their property tax revaluation. Bill intend to help small business owners and homeowners in Hartford. I urge my colleague to support this bill. Thank you.

THE CHAIR:

Senator Gordon.

SENATOR GORDON (35TH):

Thank you, Madam President. I rise to note that this bill went through Planning and Development Committee without any problems, and it was a bipartisan bill and we'll be voting for it. Thank you.

THE CHAIR:

Thank you. Will you remark further? If not, the Clerk will announce a roll call vote, and the machine will be opened.

CLERK:

An immediate roll call vote has been ordered in the Senate. Media roll call vote has been ordered in the Senate on Senate Bill Number 359, An Act Authorizing the Deferral of a Property Revaluation. An immediate roll call vote in the Senate on Senate Bill Number 359. An immediate roll call vote in the Senate on Senate Number 359.

THE CHAIR:

Have all the members voted? If all the members have

voted, the machine will be locked. Will the Clerk please announce the tally?

CLERK:

Senate Bill 359, as amended:

Total Number Voting	36
Those voting Yea	36
Those voting Nay	0
Those absent and not voting	0

THE CHAIR:

The bill passes. Senator Duff.

SENATOR DUFF (25TH):

Thank you, Madam President. Good evening.

THE CHAIR:

Good evening.

SENATOR DUFF (25TH):

Good evening. Madam President, two more bills to mark, please. Calendar page 35, Callender 369, House Bill 5391. And Madam President, I'd like to ask for suspension, please.

THE CHAIR:

So ordered.

SENATOR DUFF (25TH):

Thank you, Madam President. On page 47, Calendar 476, House Bill 5288 is a go as well. Thank you, Madam President.

THE CHAIR:

So ordered.

CLERK:

Page 35. Calendar Number 369, substitute for House Bill Number 5391, An Act Concerning the Enforcement of Zoning Regulations.

THE CHAIR:

Senator Rahman.

SENATOR RAHMAN (4TH):

Thank you, Madam President. Madam President, I move acceptance of the joint committee's favorable report and passage of the bill.

THE CHAIR:

The question is on the passage of the bill. Will you remark?

SENATOR RAHMAN (4TH):

In conclusion of the House, Madam President, 5391, Madam President, this bill improving the enforcement of the zoning regulations. Under the current law, a Special Act town, they are not covered under the general law. But this bill allowing the special act count, covering the general law, and also they can take action, any zoning and planning violation against the bill.

And also, Madam President, there is a lot of problem with the planning and zoning regulation because the Special Act town, they can find 100 to \$250 one-time fee, but this bill, if the bill pass, allow them to execute also imports like regular other towns. So I

urge my colleagues to support this bill. This is a really good bill. Thank you.

THE CHAIR:

Senator Gordon.

SENATOR GORDON (35TH):

Thank you, Madam President. This is a very straightforward bill. It does exactly what it says in the OLR bill analysis describes it to do. I support the bill, and encourage my colleagues to support it as well. Thank you.

THE CHAIR:

Will you remark further? If not, would the Clerk please announce a roll call vote and the machine will be open.

CLERK:

An immediate roll call vote has been ordered in the Senate. An immediate roll call vote has been ordered in the Senate. We're voting on House Bill Number 5391, An Act Concerning the Enforcement of Zoning Regulations. An immediate roll call vote in the Senate on House Bill Number 5391, An Act Concerning the Enforcement of Zoning Regulations. An immediate roll call vote in the Senate. We're voting on House Bill Number 5391. An immediate roll call vote in the Senate.

THE CHAIR:

Have all the members voted? If all the members have voted, the machine will be locked. Will the Clerk please announce the tally?

CLERK:

House Bill 5391, as amended:

Total Number Voting	36
Those voting Yea	36
Those voting Nay	0
Those absent and not voting	0

THE CHAIR:

The bill passes. (gavel)

CLERK:

Page 47, Calendar Number 476, substitute for House Bill Number 5288, An Act Concerning Utility Connection for Accessory Dwelling Units.

THE CHAIR:

Senator Rahman.

SENATOR RAHMAN (4TH):

Thank you, Madam President. Madam President, I move acceptance of the joint committee's favorable report and passage of the bill in conclusion with the House.

THE CHAIR:

The question is on the passage of the bill. Will you remark?

SENATOR RAHMAN (4TH):

Yes, Madam President. Thank you, Madam President. Madam President, utility connection for accessory dwelling units. This bill intends to create more affordable housing. Madam President, this is also another special act. Towns not covered under general

law, but if this bill pass, we'll cover under the general law.

If there is any property owner want a build two-bedroom or one-bedroom separate units, but the utility company make them too -- because under the special act, towns, new connection, which could increase the cost like, \$15,000 to \$20,000 for a two-bedroom sewage connection or electricity connection. So this is why this is very important bill to pass. I urge my colleagues to support this bill. Thank you, Madam President.

THE CHAIR:

Will you remark further, Senator Gordon?

SENATOR GORDON (35TH):

Thank you, Madam President. This bill does what the bill says it's going to do, including what the OLR bill analysis says. This is a bipartisan effort that came through the Planning and Development Committee to further help housing opportunity for people. It's a good bill, and I urge my colleagues to vote forward. Thank you.

THE CHAIR:

Will you remark further? Will you remark further? If not, the machine -- oh, I'm so sorry. Senator Martin.

SENATOR MARTIN (31ST):

Thank you, Madam President. The chair happened to be in my way, so I couldn't step forward quite fast enough. I do have a question. So if I understand correctly, this connection is where -- it's a municipality that is going to be assuming the cost of the connections? Through you, Madam President.

THE CHAIR:

Senator Rahman.

SENATOR RAHMAN (4TH):

Thank you, Madam President. Yes. If it's the property owner, they have the extra lot, but is not creating the another lot. They want to open two bedroom or one bedroom build, but then they already have the properties, utility connections or sewerage connection, everything is there. But under the Special Act town, they are required to bring the separate connection or the sewerage line. It costs a lot of money. It's like 10,000, 15,000 because from main road to -- you have to bring to your property. Through you, Madam President.

THE CHAIR:

Senator Martin.

SENATOR MARTIN (31ST):

I think if I understand this correctly, so we have a sewer line, water line in the road. We've got an existing dwelling, residential home. Someone wants to put an accessory building on the property by right. I don't recall what we've done here, but I'm assuming it's by right. We're building it for mom or dad. And the cost of bringing in those utilities are going to be borne by the municipality? Through you, Madam President.

THE CHAIR:

Senator Rahman.

SENATOR RAHMAN (4TH):

Through you, Madam President. No. It's not cost for the municipalities or town, the property owner. Through you.

THE CHAIR:

Senator Martin.

SENATOR MARTIN (31ST):

Thank you, Madam President. I'm sorry. I don't quite understand. Maybe it's just a yes or no answer. So the cost for that connection is one thing, the connection itself. And then the running of the line, the utility line, whether it's water or sewer, is that paid by the municipality? Through you.

THE CHAIR:

Senator Rahman.

SENATOR RAHMAN (4TH):

So under the Special Act town, they are not covered, so municipality will not pay any cost. Property owner must pay. Through you, Madam President.

THE CHAIR:

Senator Martin.

SENATOR MARTIN (31ST):

Thank you, Madam President. As it should be. If I'm putting an accessory building on the property for my in laws or for my parents, that cost to bring in those utility lines should be by me, the homeowner. I'm assuming that's what the answer was that I heard from a good Senator. Go ahead.

THE CHAIR:

Senator Rahman.

SENATOR RAHMAN (4TH):

Thank you, Madam President. Yes. Like I said, under the Special Act town, they are not covered, but if it's any other town not under the Special Act town, they don't have to bring new line from the sewage line from main lines or electricity line because they already have the sewage line and electric line in their properties. They are just adding two-bedroom or one-bedroom separate units. So they already have the electricity lines or any other sewage lines, everything. But the Special Act town, they require separate line. They must bring another line from the main lines. Through you, Madam President.

SENATOR MARTIN (31ST):

Madam President, can we stand at ease, please?

THE CHAIR:

Chamber will stand at ease.

SENATOR MARTIN (31ST):

Thank you, Madam President. Madam President, I got some clarity regarding this. I had a question regarding the Special Act. I got some light shed on that question. So I want to thank you for giving me this opportunity to ask some questions. Thank you.

THE CHAIR:

Will you remark further? If not, the Clerk will -- oh, sorry. The Clerk will announce a roll call vote and the machine will be open.

CLERK:

An immediate roll call has been ordered in the Senate. An immediate roll call has been ordered in the Senate. An immediate roll call has been ordered in the Senate. An immediate roll call has been ordered in the Senate.

THE CHAIR:

Have all the members voted? If all the members have voted, the machine will be locked. Will the Clerk please announce the tally?

CLERK:

House Bill 5288, as amended:

Total Number Voting	36
Those voting Yea	26
Those voting Nay	10
Those absent and not voting	0

THE CHAIR:

The bill passes.

SENATOR DUFF (25TH):

Thank you. Madam President, Senate stand at ease for a moment.

THE CHAIR:

The Senate will stand at ease. Senator Duff.

SENATOR DUFF (25TH):

Thank you, Madam President. Madam President, our next, few items, the two items I will say, is Calendar Page 37, Calendar 391, Senate Bill 291, followed by Calendar Page 50, Calendar 96, Senate Bill 271.

THE CHAIR:

So ordered. Mr. Clerk.

CLERK:

Page 37. Calendar 391, Senate Bill 291, An Act Concerning the Responsibilities and Duties of the State Marshals Commission, the State Marshals Advisory Board, and the State Marshals.

THE CHAIR:

Senator Winfield.

SENATOR WINFIELD (10TH):

Good evening, Madam President. Madam President, I move acceptance of the joint committee's favorable report and passage of the bill.

THE CHAIR:

The question is on the passage of the bill. Will you remark?

SENATOR WINFIELD (10TH):

Yes. Thank you, Madam President. Before us is a bill that comes out of the Judiciary Committee. It deals with our state marshals. It deals with the marshal commission, and establishes clearly in a bill what a quorum is. It creates a process for filling vacancies. It requires that there's an annual report to the Judiciary Committee on information and data coming out of the commission. It also deals with the Advisory Board, and requires to deal with the qualifications of the members of the board. Madam President, it's a bill that comes with very strong support out of judiciary. I would urge passage.

THE CHAIR:

Will you remark further, Senator Kissel?

SENATOR KISSEL (7TH):

Thank you very much, Madam President. Good to see you up there this evening. I also stand in strong support of this bill. It's very bipartisan, not very controversial whatsoever, and urge my colleagues to support it as well. Thank you, Madam President.

THE CHAIR:

Will you remark further? If not, would the Clerk please announce a roll call vote? The machine will be opened.

CLERK:

An immediate roll call vote has been ordered in the Senate. An immediate roll call vote has been ordered in the Senate. We're going on Senate Bill 291. An immediate roll call vote in the Senate. We're voting on Senate Bill 29. An immediate roll call vote in the Senate on Senate Bill 291. An immediate roll call vote in the Senate.

THE CHAIR:

Have all the Senate members voted? If all the members have voted, the machine will be locked. Will the Clerk please announce the tally?

CLERK:

Senate Bill 291, as amended:

Total Number Voting	36
Those voting Yea	36
Those voting Nay	0
Those absent and not voting	0

THE CHAIR:

The bill passes. (gavel). Mr. Clerk.

CLERK:

Page 50, Calendar Number 96, substitute for Senate Bill Number 271, An Act Implementing the Recommendations of the Labor Department.

THE CHAIR:

Senator Kushner.

SENATOR KUSHNER (24TH):

Thank you, Madam President. I move acceptance of the joint committee's favorable report and passage of the bill.

THE CHAIR:

The question is on passage of the bill. Will you remark?

SENATOR KUSHNER (24TH):

Thank you, Madam President. This is a technical bill for the Department of Labor. It will make very simple modifications, eliminating an advisory committee that doesn't actually function, and also moving enforcement and claims about certain complaints under the jurisdiction of the Department of Labor.

THE CHAIR:

Will you remark further? Senator Sampson.

SENATOR SAMPSON (16TH):

Thank you very much. Madam President, the bill that is before us is a more or less technical bill. And I

concur with the general lady's description. And
thank you very much.

THE CHAIR:

Will you remark further? If not, the Clerk please
announce a roll call vote and the machine will be
opened.

CLERK:

An immediate roll call vote has been ordered in the
Senate. The immediate roll call vote has been
ordered in the Senate. We're voting on Senate Bill
Number 271, An Act Implementing the Recommendations
of the Labor Department. An immediate roll call vote
in the Senate. An immediate roll call vote in the
Senate on Senate Bill Number 271, An Act
Implementing the Recommendations of the Labor
Department. And immediate roll call vote in the
Senate.

THE CHAIR:

Have all the members voted? If the all the members
have voted, the machine will be locked. Will the
Clerk please announce the tally?

CLERK:

Senate Bill 271, as amended:

Total Number Voting	35
Those voting Yea	35
Those voting Nay	0
Those absent and not voting	1

THE CHAIR:

The bill passes. (gavel)

THE CHAIR:

Senator Duff.

SENATOR DUFF (25TH):

Thank you, Madam President. Madam President, two more items to go. Madam President, Calendar Page 27, Calendar 304, Senate Bill 137, followed by Calendar Page 27, Calendar 305, Senate Bill 138. Mark go, please. Both of them.

THE CHAIR:

So ordered. Mr. Clerk.

CLERK:

Page 27. Calendar Number 304, substitute for Senate Bill Number 137, An Act Implementing the Recommendations of the Office of Early Childhood. There is an amendment.

THE CHAIR:

Senator McCrory.

SENATOR MCCRORY (2ND):

Good evening, Madam President. How are you this evening?

THE CHAIR:

I am good, sir. And you?

SENATOR MCCRORY (2ND):

I am just wonderful. Let the clock strike 7:00, so we should get this done by 7:01. Question. Here we go. Madam President, I move the sentence of the

Joint Committee's Favorable Report and passage of the bill.

THE CHAIR:

The question is on passage of the bill. Will you remark?

SENATOR MCCRORY (2ND):

Madam President, the Clerk is in possession of amendment LCO Number 4116. I will ask the Clerk to please call the amendment.

CLERK:

LCO Number 4116, Senate Amendment A.

THE CHAIR:

Senator McCrory.

SENATOR MCCRORY (2ND):

Thank you, Madam President. Madam President, this is our traditional Office of Early Childhood bill. It makes minor changes and adjustments to the Office of Early Childhood, including in that -- not limited to the Early Childhood Cabinet. Changes some of the rates in section two. We struck out Section 3, and a couple of other minor changes. I move adoption.

THE CHAIR:

Please proceed.

SENATOR MCCRORY (2ND):

Madam President, as I mentioned, the minor changes should not affect too many things that we'd be concerned about in the Office of Early Childhood. We've done a great job working with commissioner. I

ask my colleagues to support this piece of legislation as we move forward. Thank you.

THE CHAIR:

Thank you. Senator Berthel. I'm sorry. I haven't eaten. My brain went blank. Apologies.

SENATOR BERTHEL (32ND):

Madam President, no apologies necessary. We're all human, and we're here at 7:01. We want to get done as quickly as we can. Madam President, I fully support the legislation and the amendment before us, which will become the bill upon a vote. And I urge members to support it as well. Thank you.

THE CHAIR:

Will you remark further as to the amendment? If not, I will try your minds on the amendment. All in favor indicate by saying aye.

MEMBERS:

Aye.

THE CHAIR:

The ayes have it. The amendment passes. (gavel).
Look. Will you mark further on the bill?

SENATOR MCCRORY (2ND):

Madam President, I will, once again, thank my co-chair working through these pieces of legislation as rapidly as we can, come to a final conclusion that everyone will be happy with. And I'm sure that Office of Early Childhood will also be happy. So I move adoption and acceptance. And thank you.

THE CHAIR:

Senator Berthel.

SENATOR BERTHEL (32ND):

Madam President, good bill, ought to pass.

THE CHAIR:

Will you mark further? If not, the Clerk please announce a roll call vote. The machine will be opened.

CLERK:

An immediate roll call vote has been ordered in the Senate. An immediate roll call vote has been ordered in the Senate. This is Senate Bill Number 137 as amended, An Act Implementing the Recommendations of the Office of Early Childhood. We're now voting on the bill. This is Senate Bill Number 137. An immediate roll call vote in the Senate on Senate Bill Number 137.

THE CHAIR:

Have all the members voted? If all the members have voted, the machine will be locked. Will the Clerk please announce the tally?

CLERK:

Senate Bill 137, as amended:

Total Number Voting	35
Those voting Yea	34
Those voting Nay	1
Those absent and not voting	1

THE CHAIR:

The bill passes. Mr. Clerk.

CLERK:

Page 27. Calendar Number 305, substitute for Senate Bill Number 138, An Act Implementing the Recommendation of the Department of Education. There is an amendment.

THE CHAIR:

And good evening, Senator McCrory.

SENATOR MCCRORY (2ND):

Good evening to you, Madam President. Madam President, I move acceptance of the Joint Committee's Favorable Report and passage of this bill.

THE CHAIR:

And the question is on passage. Will you remark?

SENATOR MCCRORY (2ND):

Yes, Madam President. Madam President, this bill is the State Department of Education's bill for the year. It comprises of a few minor changes and adjustments. It lists about six, seven sections, removing Section 2. Also, changing the dates around transportation grants to our districts, and lines the charter process up with our budget and small things like this. This is a great piece of legislation that we worked on together. Connect the league, and I move adoption.

THE CHAIR:

Thank you. The question --

SENATOR MCCRORY (2ND):

I didn't see them.

THE CHAIR:

Yes. You got it.

SENATOR MCCRORY (2ND):

I'm sorry. Yes. All right. Madam President, the Clerk is in possession of an amendment, LCO 4643. I will ask the Clerk to please call the amendment.

THE CHAIR:

Mr. Clerk.

CLERK:

LCO No. 4643, Senate Amendment "A".

THE CHAIR:

And let's get the amendment on the board, Senator, before you remark on the amendment.

SENATOR MCCRORY (2ND):

Yes. Thank you, Madam President. Let me try and see if I can repeat myself. Madam President, this is the State Department of Education aircraft carrier, which is not much of an aircraft carrier. It only has seven parts. It makes minor changes to some of the work that the State Department of Education, including aligning our charter approval process up.

Reflects what our budget looks like. Makes a couple of changes in our transportation policies around some of our districts. And finally, it does a couple other things. Removed Section 7. And also, this section resends the status of education technology in our schools. Madam President, I move adoption.

THE CHAIR:

Thank you. The question is on adoption of the amendment. Will you remark on the amendment? Sir. Senator Berthel.

SENATOR BERTHEL (32ND):

Thank you, Madam President. Yes. Remarking on the amendment. These are good changes to the underlying bill, and I guess I'll urge adoption as well.

THE CHAIR:

Thank you. Will you remark on the amendment? Will you remark on the amendment? If not, let me try your minds. All in favor of the amendment, please signify by saying aye.

(MEMBERS):

Aye.

THE CHAIR:

Opposed? The ayes have it, the amendment is adopted. Will you remark on the bill as amended? Senator McCrory.

SENATOR MCCRORY (2ND):

Madam President, just like I said earlier, we got this bill done in seven minutes, and in one minute and two seconds. I think we did a great job. It was a great piece of legislation to move the State Department of Education further. And I thank the support of my colleagues on both sides of the aisle.

THE CHAIR:

Thank you. Will you remark further on the bill as amended? Senator Berthel.

SENATOR BERTHEL (32ND):

Yes, Madam President. You missed it earlier. Good bill, ought to pass.

THE CHAIR:

Thank you. Will you remark? Will you remark? If not, the machine is open. Mr. Clerk.

CLERK:

Immediate roll call vote has been ordered in the Senate. An immediate roll call vote has been ordered in the Senate. We're voting on Senate Bill No. 138 as amended, AN ACT IMPLEMENTING THE RECOMMENDATIONS OF THE DEPARTMENT OF EDUCATION. We're now voting on the bill. This is Senate Bill No. 138. Senate Bill 138. We're now voting on the bill, Senate Bill 138 as amended. An immediate roll call vote in the Senate on Senate Bill No. 138.

THE CHAIR:

Have all the Senators voted? The machine is locked. Mr. Clerk, the tally, please, sir.

CLERK:

Senate Bill 138 as amended.

Total number voting	35
---------------------	----

Total number voting Yea	35
-------------------------	----

Total voting Nay	0
------------------	---

Absent not voting	1
-------------------	---

THE CHAIR:

Thank you. Mr. Clerk. We're going to stand at ease for a moment.

SENATOR DUFF (25TH):

Madam President?

THE CHAIR:

Senator Duff, sir.

SENATOR DUFF (25TH):

Thank you, Madam President. Our next item to go, please, is Calendar page 50, Calendar 63, Senate Bill 134.

THE CHAIR:

Thank you. Mr. Clerk.

CLERK:

Page 50, Calendar No. 63, Senate Bill No. 134, AN ACT ESTABLISHING AN AIRPORT DEVELOPMENT ZONE IN THE TOWN OF PLAINVILLE.

THE CHAIR:

Senator Hartley, good evening.

SENATOR HARTLEY (15TH):

Good evening, Madam. Madam, I move acceptance of the Joint Committee's Favorable Report and passage of the bill.

THE CHAIR:

The question is on passage. Will you remark?

SENATOR HARTLEY (15TH):

Yes. Thank you, Madam President. Madam President, this bill before us had the unanimous support of the Commerce Committee. And in fact, it was several years reported out of the committee unanimously. Essentially, what it does is establish an airport zone in the town of Plainville.

And we have witnessed here in the State of Connecticut actually three other airport zones. Those are Bradley International Airport, The Groton, New London Airport, and the Waterbury Oxford Airport. And each of those designations have proved to be exponentially valuable in scaling economic development and creating a hub for the growth of business industry, and most important, jobs in the State of Connecticut.

I know with respect to the Waterbury Oxford Airport, which is, you know, in my neighborhood, so to speak, it went from being a sleepy hollow to a bustling economic center of businesses, restaurants, storage facilities, pads for new entrepreneurs. And it was all because of this designation, which specifically allows for a five-year 80% property tax exemption, partially funded by the State of Connecticut.

But in each instance, if you look at the ROI, you can see that the investment, both on a state and local level, have exponentially paid off in terms of tax revenue to the state, sales and tax revenue, property tax revenue, and most of all, jobs to the economy. Madam President, I move adoption.

THE CHAIR:

Thank you. The question is on adoption. Will you remark? Senator Martin?

SENATOR MARTIN (31ST):

Thank you, Madam President. Madam President. I was approached two years ago, I believe, by the town manager who foresaw exactly what the good Senator

mentioned about the possibility of development around the airport, requested this designation. And in hopes that what will come out of it is new business, new entrepreneurs coming into the area.

I know recently Element 19 purchased, or they were in Cheshire and actually moved to Plainville, pretty close to the airport. And they are a thriving business and the product line that they have, services, the aerospace industry, and I believe the NASA industry as well. So, Madam President, you know, we're looking to develop that property and with this designation, we see a lot of future growth there. So, thank you, Madam President.

THE CHAIR:

Thank you. Will you remark further on the bill? Will you remark further on the bill? If not, the machine is open. Mr. Clerk?

CLERK:

Immediate roll call vote has been ordered in the Senate. An immediate roll call vote has been ordered in the Senate. We're voting on Senate Bill No. 134, AN ACT ESTABLISHING AN AIRPORT DEVELOPMENT ZONE IN THE TOWN OF PLAINVILLE.

An immediate roll call vote in the Senate on Senate Bill No. 134, AN ACT ESTABLISHING AN AIRPORT DEVELOPMENT ZONE IN THE TOWN OF PLAINVILLE. An immediate roll call vote in the Senate. We're voting on Senate Bill No. 134. An immediate roll call vote in the Senate.

THE CHAIR:

Have all the Senators voted? Have all the Senators voted? The machine is locked. Mr. Clerk.

CLERK:

Senate Bill 134:

Total number voting	34
Total voting Yea	34
Total voting Nay	0
Absent not voting	2

THE CHAIR:

(gavel) Legislation passes. Mr. Clerk. No. We will stand at ease.

SENATOR DUFF (25TH):

Madam President.

THE CHAIR:

Senator Duff.

SENATOR DUFF (25TH):

Thank you, Madam President. Would the Clerk now please call Calendar page 43. It's Calendar 456, House Bill 5127.

THE CHAIR:

Thank you. Mr. Clerk.

CLERK:

Page 43, Calendar No. 456, substitute for House Bill No. 5127, AN ACT CONCERNING CREDIT CARDS AND HEALTH AND VETERINARY CARE SERVICES, as amended by House Amendment Schedule "A".

THE CHAIR:

Good evening, Senator Maroney.

SENATOR MARONEY (14TH):

Good evening, Madam President. I move acceptance of the Joint Committee's Favorable Report and passage of the bill in concurrence with the House.

THE CHAIR:

And the question is on passage. Will you remark?

SENATOR MARONEY (14TH):

Thank you, Madam President. This bill is a one section bill. It comes to us thanks of the good work of our House Vice Chair, Representative Turco. Also, thank you to our ranking member, Senator Cicarella and Representative Rutigliano and Senator Lemar for their good work on this bill. This puts in restrictions on third-party financing for healthcare and veterinary services.

It says that no health care provider or veterinary provider shall advertise or market third party financing, and it gives a number of restrictions. But making sure they're not jointly marketing it by including their logo with the third-party financier's logo, making sure they're not marketing while the consumer is receiving services or under sedation by anesthesia. They can't receive compensation for offering these services. With that, I move adoption.

THE CHAIR:

Thank you. Will you remark further on the bill before the chamber? Senator Cicarella.

SENATOR CICARELLA (34TH):

Thank you, Madam President. I just rise with a

couple of questions. Through you, Madam President, my understanding is this bill did change after it left the General Law Committee. We had a public hearing, and we did hear that there were some concerns, that there may have been some bad actors possibly taking advantage of consumers.

And after speaking to the stakeholders, companies that provide these type of credit card services or banking services, the professions that utilize them, as well as consumers who found them to be very helpful in certain times. I think I spoke briefly about myself and my wife utilizing a Care credit card for our dog.

You know, you go to a vet. They will not see the dog or the animal without the finances. And sometimes individuals might not have that kind of money, and people, of course, will do anything to save their animal. And we wanted to make sure that these types of lending services would still be available, but still addressing the concerns that the good Representative brought forward when he proposed this bill.

And the question is, through you, Madam President, the concerns of all parties I believe were addressed. And if the good Senator could just elaborate a little bit to address the concerns that were brought forward, through you, Madam President.

THE CHAIR:

Thank you. Senator Maroney.

SENATOR MARONEY (14TH):

Through you, Madam President. Thank you to Senator Cicarella for the question. And, yes, Representative Turco had worked with various stakeholders, including some of the medical credit card companies, some of the veterinary service providers to get this to a point where they had agreed to sign off on the

bill. And as you mentioned, this can be a valuable product for some people who need that money to finance their services.

Often, it comes with a zero interest period. And I believe from the testimony during the public hearing, 80% of the consumers actually pay off their bill in that period where they're not paying interest. The issue is just the disclosures to make sure that consumers are aware.

They may have other options that, you know, sometimes they may be able to get insurance for that or to understand that there may be interest when they finish this up and this is not a payment plan offered by their provider, but rather a third-party financing vehicle. Through you, Madam President.

THE CHAIR:

Thank you. Senator Cicarella.

SENATOR CICARELLA (34TH):

Thank you, Madam President. And thank you to the good Senator for answering my question. It is my understanding that that is, in fact, accurate. And I think all parties that came together when this possible issue was brought forward are in agreeance with the bill before us. It's a balanced legislation to protect consumers from possible bad actions and will not hinder the ability for the lending institution to provide this service, which used correctly, it could be very beneficial, 0%, almost free money.

We wanted to make sure that that would not be taken away. We would not, you know, be solving a problem and creating another. And I think that this bill before us does just that. So, I thank the good Senator, and I believe I'll be supporting the legislation before us today. Thank you, Madam President.

THE CHAIR:

Thank you. Will you remark further? Senator Sampson.

SENATOR SAMPSON (16TH):

Good evening, Madam President. I just have a few questions for the proponent. I guess the first thing I would just ask is I want to understand this bill entirely. I've been looking through it over the last several minutes and just trying to refamiliarize myself with it. I did look at it earlier today as well knowing this might come up.

And I guess the question I have is that the language begins by suggesting that health care providers are prohibited from doing all of this third-party financing and advertising for etc., etc. But then I noticed there's another section that's simply about requiring disclosures. So, which is it? Are these health care providers restricted entirely from offering this third-party financing and advertising for it, etc.? Or can they do it as long as they provide the proper disclosure? Through you.

THE CHAIR:

Thank you. Senator Maroney.

SENATOR MARONEY (14TH):

Through you, Madam President. Thank you for the question. That is an important clarification. They are not prohibited from offering these vehicles. It is just they have to -- as you mentioned, there is a disclosure in here that they have to provide, and then there are restrictions around their marketing practices. But they are not in any way prohibited from offering these often valuable third-party financing vehicles. Through you, Madam President.

THE CHAIR:

Thank you. Senator Sampson.

SENATOR SAMPSON (16TH):

Thank you very much. All right. So, that's good to know. And that certainly makes the bill a lot better from my perspective out of the gate, although there's a few other things I just want to clear up. How are they restricted from advertising compared to someone else that might offer a similar product to allow payment for the same services, through you?

THE CHAIR:

Thank you. Senator Maroney.

SENATOR MARONEY (14TH):

Through you. Thank you for the question. So, the restrictions on the advertising include that they cannot co-brand the marketing of the product. So, they couldn't include their logo on any branding for the third-party financing vehicle. They couldn't offer a link or a quick response QR code to a website that have been co-branded.

They cannot market while the consumer is under sedation. They cannot market during the service, while providing the service. If it is available, they should bring them into a separate area than where the service was provided. They cannot receive compensation for offering these third-party vehicles. They cannot complete the application on behalf of the consumer. They cannot submit the application for the consumer.

And then others are around -- those are the marketing. And then other restrictions are around they can't charge that third-party vehicle before the service is provided. Or if it's used for an ancillary product, they have to have a return policy

regarding that ancillary product. Through you, Madam President.

THE CHAIR:

Thank you. Senator Sampson.

SENATOR SAMPSON (16TH):

Thank you very much, Madam President. That's a bit of a mixed bag. I can see certainly restricting someone from marketing a product or having someone sign a contract when their patient is under sedation. I will go for that one. You got me. I think that's a good idea. We should restrict that from happening.

But I think that that's already restricted under most contract law that the parties have to be of clear and sound mind when they enter a contract. You can't be sedated or intoxicated or anything like that. So, the other items, I'm a little curious about because it seems to me in most other fields, like for example, if I walk into a car dealer to buy a car, the car dealer is not going to finance it for me necessarily, although that does happen too.

But they're going to have an arrangement with some finance. In fact, they're going to bring me to some guy whose job is in the car dealer to go through all these different loan products and help sell them to me, and they also make money on that process. So, why is it okay for a car dealer and not for somebody who's trying to get treatment for their ailing pet, through you?

THE CHAIR:

Thank you. Senator Maroney.

SENATOR MARONEY (14TH):

Through you, Madam President. That's, first, a good

point that it is most likely already illegal to offer a service to someone when they're under sedation. We are just clarifying that here. I think that the other point I'll make is that there are some professional services where you're not allowed to receive a commission for offering that or recommending that.

So, it's just in line that because it is a professional service, I think that offering that imprimatur of the doctor or the veterinarian to the third-party service. Making it clear that it's not from that trusted professional but rather a third-party which they're making information available about for the convenience of the consumer. Through you, Madam President.

THE CHAIR:

Thank you. Senator Sampson.

SENATOR SAMPSON (16TH):

Thank you very much, Madam President. I appreciate the gentleman and his response, although it doesn't really answer my question about why, in this case, it's different than a car dealer, for example. I understand some professions. Maybe an example might be helpful and what the division is. What is the defining characteristic between what we're referring to here, which are health care and veterinary providers, and someone who's selling a product like an automobile or a boat or something like that, through you?

THE CHAIR:

Senator Maroney.

SENATOR MARONEY (14TH):

Through you, I think the difference is, I guess, the professional licensure that the doctor or the

veterinarian would have working with the professional versus when you go into a car dealer, you're expecting to have financing of some sort and you're purchasing a product. So, I think it's that differential in the expectation when you're going in. And again, having that professional put their brand on it is different than just offering it so that it's clear to the patient or the consumer that this is an individual, a third party. Through you, Madam President.

THE CHAIR:

Thank you. Senator Sampson.

SENATOR SAMPSON (16TH):

Thank you very much, Madam President. I appreciate the answer, and I mean no disrespect, but it seems like it's simply an opinion that some types of products and services should have the ability to have the practitioner offer a financing product and some should not. I didn't hear anything that's really a distinction that should say that some should and should not.

And my concern here is like it often is in this chamber, which is that we're talking about injecting our own opinions into decisions that, in my view, ought to be rightfully made by the citizens that we are respecting and representing here in this chamber.

And again, I mean, I assume that this bill is here before us because of something that happened. I assume that there's something that happened in the world, and somebody said, "Well, we now have to jump in and start regulating this because we have to protect people." Am I right about that, Madam President?

THE CHAIR:

Senator Maroney.

SENATOR MARONEY (14TH):

Through you, Madam President, that is correct. There have been incidences of harm and people who came to testify to that effect. Through you, Madam President.

THE CHAIR:

Thank you. Senator Sampson.

SENATOR SAMPSON (16TH):

Thank you very much, Madam President. So, is it a situation where in every particular case that someone has managed to get financing from their veterinarian about a treatment for their ailing dog, for example, that they've been taken advantage of or some other negative impact occurred as a result, through you?

THE CHAIR:

Thank you. Senator Maroney.

SENATOR MARONEY (14TH):

Through you, Madam President. Thank you for the question. 80% of the people who have used these end up paying off before there's any interest. But one of the things that was brought to our attention is that oftentimes, when they don't pay off the entire amount, they don't realize that if you do not pay off the entire amount, the interest on the whole amount is due from the beginning. And so, they receive a much larger bill than they had anticipated. Through you, Madam President.

THE CHAIR:

Thank you. Senator Sampson.

SENATOR SAMPSON (16TH):

Well, thank you very much, Madam President. But before anyone is given any sort of financing agreement, wouldn't it be incumbent upon the parties of the contract to know the terms? And in order for it to be enforceable, wouldn't the person that it was obtaining the financing have to sign something expressing what the terms are and have to acknowledge that with a signature at the very least, through you?

THE CHAIR:

Thank you. Senator Maroney.

SENATOR MARONEY (14TH):

Through you, Madam President. Thank you for that question because it allows me to actually add some context to one of my previous answers. That, like the good Senator, I also believe in the free markets, but when it comes to health care and veterinary care, we're often not going to price shop. If you're hurt, you go to the closest doctor. If your pet is hurt, you go to the closest veterinarian. You're not able to compare, effectively compete the prices.

And so, that is why it, in addition to that, is often an emotional decision. And so, since you need that care at that time, and you need a way to fund that care, sometimes you aren't in that proper state of mind to actually look through those disclosures, or you may just take whatever is offered to you because you know you want to provide that service to your pet or for your loved one. Through you, Madam President.

THE CHAIR:

Thank you. Senator Sampson.

SENATOR SAMPSON (16TH):

Thank you very much, Madam President. I appreciate the good gentleman and his comments. But basically, what he is suggesting is that consumers are too stupid to figure it out for themselves and they need the majority party here in Hartford to tell them how to live their lives and what loans they should be able to get and whether or not they're making an emotional decision, etc.

Now, I get it, and I'm completely sympathetic to the idea that we want to protect consumers. But when you start to protect consumers by denying their individual freedom to engage in commerce or make a decision, then you're not helping them anymore. Denying people their rights to make their own decisions is not helping. I can't say that enough in this circle. It's got to sink in at some point.

Our job, we are elected by people back home, who send us here to represent them. And the one thing that I will promise all of my constituents is I will not come up here and vote to take away a decision that you can make for yourself. And that's what we do all the time. And this bill takes away the right of people to make their own decisions.

Now, the good chairman of the General Law Committee makes a lot of very strong points. And I understand the consumer protection avenues that we're traveling down. But let me just throw a few things out there. Suppose that you've got your dog at 2:00 AM in front of an emergency vet, and you've got to make an agreement about how to get treatment for this dog.

If this ability for that doctor to be able to charge and produce an agreement for repayment of that treatment goes away, you might not be in a situation

to price shop or anything else. And that denial of your individual liberty to engage in that transaction being denied under state law is a problem for me. So, I get it. And I understand, you know, when people look at these bills, people often go both ways.

Yes, please, Senator, take my rights away because it's the best thing to do. I said the same thing when we were passing the law that said that you couldn't buy cigarettes until you were 21 years of age, which struck me as completely odd because you can vote when you're 18, okay? You could serve in the legislature when you're 18.

So, you can come up here and vote on whether or not you can take other people's rights away, but you want to vote for other people who will tell you what you can and cannot do. It makes no sense to me. And I just want to remind my colleagues, our job is not to be taking people's rights from them.

So, if the problem is that you had some criminal activity or you had some shady deals go down, or you were concerned that people are being taken advantage of, then let's create a mechanism to enforce changes to that problem, to require some sort of standard by which people that offer these products have to abide by.

But to deny the existence of financial products being offered by certain entities to me is overkill and it is violating the rights of the people we represent. Let me just go to the one thing that really stood out and is the reason why I decided to get up on this bill altogether. And that's because if I'm correct, through you, Madam President, there is a section in here that gives the sole ability to enforce this statute to the attorney general. Am I correct about that?

THE CHAIR:

Thank you. Senator Maroney.

SENATOR MARONEY (14TH):

Through you, Madam President, that is correct. A violation of this is a violation of the Connecticut Uniform Trade Practices Act, and it is to solely be enforced by the attorney general. Through you, Madam President.

THE CHAIR:

Thank you. Senator Sampson.

SENATOR SAMPSON (16TH):

It's like two out of three bills that come before this chamber are giving the attorney general more power. Now, attorney general is a great guy, and God bless him for what he does every day. And I'm sure he's looking out for consumers a large part of that time, and I know he's got a good staff and all that. But come on now. Why are we eliminating the ability for civil litigation?

For me, that's the mechanism here that would prevent the very calamities that this bill is being designed to thwart, right? Allow people to sue their veterinarian who ripped them off because they didn't disclose every detail of the financial transaction. But no, we're taking that away and we're going to leave it up to the arbitrary discretion of the attorney general's office?

Do they have enough staff to handle every time something like this happens? Are people on the street even going to be aware of such a statute? Are even the health care and veterinarian providers that are out there in the world going to even be aware of this statute? I feel like we're creating a lot of pitfalls because I got to tell you, when I get up in

the morning as a free American citizen, I kind of have in my head what I'm allowed to do and what I'm not allowed to do.

And I would suggest that if I want to engage in some sort of voluntary contract with my veterinarian about how I'm going to pay a bill, as a free person, I should be able to make that decision. That's what I think. So, I don't like hearing that, oh, the state just passed a law that you can't do that anymore, Senator Sampson. You do not have the right to use your own brain. You're too stupid. We've decided for you.

So, that's frustrating. And then when I find out that not only do I not have the right to engage in that activity anymore, if there is any activity that is suspect, there's one guy, an elected person, a partisan entity, who gets to decide who he's going to enforce the law against. Are there any standards by which the enforcement would occur or not occur in this bill, through you, Madam President?

THE CHAIR:

Senator Maroney.

SENATOR MARONEY (14TH):

Through you, the enforcement is done through the Uniform Trade Practices Act. So, the standards are established in that portion of the statutes. Through you.

SENATOR SAMPSON (16TH):

Thank you. Does the attorney general have the --

THE CHAIR:

Thank you. Senator Sampson.

SENATOR SAMPSON (16TH):

I'm sorry. Through you, Madam President. Does the attorney general have discretion on who to prosecute and who he does not, through you?

THE CHAIR:

Senator Maroney.

SENATOR MARONEY (14TH):

Through you, Madam President. It says it shall constitute an unfair deceptive trade practice and it shall be enforced solely by. So, it shall be enforced by the attorney general. Through you, Madam President.

THE CHAIR:

Thank you, Senator Maroney. Senator Sampson.

SENATOR SAMPSON (16TH):

Thank you, Madam President. And I read the same thing that the good chairman did, except that I don't know that that actually means that he has got to force it. It just says that if he does enforce it, it shall be enforced by the attorney general, not the attorney general shall enforce. It's kind of the opposite kind of way it's worded.

I think that what it means is that the attorney general's office would decide. And again, I mean, I'm not saying that they shouldn't. I mean, we often have criminal prosecutions that are decided by whether or not the prosecutor thinks they have a legitimate case or it rises to the level of a prosecution. So, that's fine.

But it is very concerning when you empower an elected person, a partisan entity, to have this decision making power about arbitrary enforcement of

laws, especially when you have deprived the citizens of Connecticut not only of their right to engage in a certain amount of commerce, but also to make a claim and have a cause of action if they've been wronged. And this bill does both of those things.

So, while this bill, on its surface, sounds like it's a good consumer protection bill, I believe this bill overreaches by denying individuals in this state, free citizens who get up in the morning and believe they have the right to do certain things.

And it takes away their right to do some of those things that a lot of us would think as a matter of course and would never even assume there'd be a restriction on because there's no actual benefit to the state. And I would just further add the fact that we shouldn't do this bill. We should vote against this bill, and we should go back to the drawing board.

And next year, what we ought to do is bring another bill forward to set up some standards to determine exactly how we're going to make sure that people that engage in this free business activity do it within the confines of civility and respect, and that there's a mechanism for people that are wronged to be able to have justice other than the arbitrary decision making of the attorney general. That's my recommendation. Please run with it. I'll be a no today.

THE CHAIR:

Thank you. Will you remark further? Will you remark further? If not, the machine is open.

CLERK:

Immediate roll call vote has been ordered in the Senate. An immediate roll call vote has been ordered in the Senate. Substitute for House Bill No. 5127,
AN ACT CONCERNING CREDIT CARDS AND HEALTH AND

VETERINARY CARE SERVICES. We're voting on the bill. This is House Bill No. 5127. An immediate roll call vote has been ordered in the Senate on substitute for House Bill No. 5127. An immediate roll call vote in the Senate.

THE CHAIR:

Have all the Senators voted? Have all the Senators voted? The machine is locked. Mr. Clerk, give us the tally, if you would, please.

CLERK:

House Bill 5127:

Total number voting	34
Total voting Yea	32
Total voting Nay	2
Absent not voting	2

THE CHAIR:

(gavel) Legislation passes. Senator Duff.

SENATOR DUFF (25TH):

Thank you, Madam President. Madam President, Senator Osten has an announcement.

THE CHAIR:

Senator Osten.

SENATOR OSTEN (19TH):

Good evening, Madam President. It's a pleasure to see you there tonight. I'm just reminding everybody that tomorrow, we'll have our third or our fourth annual Missing, Murdered Indigenous People's Day

ceremony. It's a really wonderful ceremony. It highlights a tragedy that happens across this country. But by highlighting that, it brings the attention to the issues, and we can finally start turning the trajectory around this issue.

Most of the women who are trafficked, are disappearing, are murdered or missing are indigenous women and children. And the display that is downstairs on the 1st floor, I urge you all to take time to go down and look at it and read it and then check the facts for yourself. It's astonishing. So, I'm looking forward to seeing everybody there, 9:30 in the morning. I know it's early, but 9:30 in the morning. Hope to see all of you there. Thank you.

THE CHAIR:

Thank you, Senator. Senator Duff.

SENATOR DUFF (25TH):

Thank you, Madam President. Would the Senate stand at ease, please?

THE CHAIR:

We will stand at ease. We are good at that. Good evening, Senator Duff.

SENATOR DUFF (25TH):

Thank you, Madam President. Madam President, if the Clerk can now call Calendar page 42, Calendar 450, House Bill 5350 as our next go item, please.

THE CHAIR:

Mr. Clerk.

CLERK:

Page 42, Calendar No. 450, substitute for House Bill

No. 5350, AN ACT CONCERNING CANNABIS, HEMP AND INFUSED BEVERAGE REGULATION, as amended by House Amendment Schedule "A" and "D". There are several amendments.

THE CHAIR:

Senator Maroney.

SENATOR MARONEY (14TH):

Good evening, Madam President. I move acceptance of the Joint Committee's Favorable Report and passage of the bill in concurrence with the House.

THE CHAIR:

And the question is on passage and concurrence with the House. Will you remark on the bill?

SENATOR KISSEL (7TH):

Madam President, I rise for a point of order at this time.

THE CHAIR:

Senator Kissel.

SENATOR KISSEL (7TH):

Thank you very much, Madam President. I would like to point the Senate's attention to Joint Rule 3(b)7, which states that the Judiciary Committee shall have cognizance of any bills that have a civil penalty that may exceed the sum of an aggregate of \$5,000.

And in the bill that Senator Maroney is about to talk about, Section 54, in lines 2961 versus 2966 says in part and part that a potential violation can go before the Department of Consumer Protection for administrative enforcement, and which may result in a fine of not more than \$10 million.

And my point of order, Madam President, is that if that is not a civil penalty, then I don't know what is. And that would, since the Judiciary Committee has cognizance, in our view, require a referral to the Judiciary Committee.

THE CHAIR:

Thank you, Senator Kissel. And pursuant to Joint Rule 3(b)7, the Judiciary -- Senator Duff.

SENATOR DUFF (25TH):

Thank you. We need to ask the other question before we have the answer. At least make my point before we have the answer.

THE CHAIR:

Absolutely. Senator Duff.

SENATOR DUFF (25TH):

Thank you, Madam President. Pursuant to Joint Rule 3(b)7, the Judiciary Committee's mandatory cognizance over a bill favorably reported by another committee is limited to any bill favorably reported by another committee that carries a criminal penalty other than an infraction. This interpretation is directly supported by Senate precedent 6-3d.7 where the president, in 1986, ruled that the referral to judiciary is only required when changes in criminal penalties are involved.

In that precedent, a bill altered a civil fine from being a \$1,000 per violation to \$1,000 per violation per day. In this case, in HB 5350, there's only a civil penalty. The penalty in section 54, while substantial, but it's terms levied by DCP in a civil administrative enforcement action, thus no referral to judiciary is mandatory. Thank you, Madam President.

SENATOR KISSEL (7TH):

Madam President, I don't know if this is arguable or not, but I would suggest that if a civil penalty of \$10 million is not referable to the Judiciary Committee, then I don't know what the term cognizance means, and it's meaningless, in my humble opinion. Thank you.

THE CHAIR:

Well, thank you. And I do believe that the Senator Duff's point is correct. And the point of order is not well taken, sir.

SENATOR KISSEL (7TH):

Therefore, Madam President, I'd like to appeal that to the body as a whole.

THE CHAIR:

Senator Duff. Senator Duff.

SENATOR DUFF (25TH):

Thank you, Madam President. Just for the edification of the circle here, if you support the other argument, you'd be voting green. If you support the argument I made, you would be voting red. Thank you, Madam President.

THE CHAIR:

Thank you. And we will now have a vote. Mr. Clerk.

CLERK:

Immediate roll call vote. Immediate roll call vote has been ordered in the Senate. It's appealing the ruling of the Chair relative to House Bill 5350. An immediate roll call vote has been ordered in the

Senate. We're appealing the ruling of the Chair regarding House Bill 5350. An immediate roll call vote has been ordered in the Senate. An immediate roll call vote in the Senate regarding appealing the ruling of the Chair regarding House Bill 5350.

THE CHAIR:

Have all the Senators voted? Have all the Senators voted? The machine is locked. Mr. Clerk, would you give us the tally, please?

CLERK:

Regarding appealing the ruling of the Chair.

Total number voting	35
Total voting Yea	10
Total voting Nay	25
Absent now voting	1

THE CHAIR:

Appeal fails. Senator Maroney.

SENATOR MARONEY (14TH):

Thank you, Madam President. The bill before us that comes from the House is our annual -- this is a combination of the department's bill as well as our committee cannabis bill. The bill consists of a number of sections. A lot of them are doing conforming changes. Some of them we have changed from referring it, instead of medical marijuana, it is now changed to medical cannabis in some of the sections.

Section 16, we update the definition of cannabis allowing for minor cannabinoids. Section 23, we allow for out-of-state patients and caregivers,

update the definition of palliative use, allow for palliative use for out-of-state patients with no penalties as long as they're possessing less than five ounces. More conforming changes. Clarify there is no smokeable cannabis to patients under the age of 18, out-of-state patients included. Conforming changes, adding out-of-state patients to section 29.

I'm just going to skip ahead. A number of these are conforming changes; changing from the term marijuana to cannabis, adding out-of-state patients into existing sections. So, I'll try to just go through some of the more substantive changes.

Section 31, we, in some ways, modernized that we're allowing dispensaries to do an automated upload from their point of sale to the prescription drug monitoring program. Allowing for telehealth for the pharmacist requirement. Section 32, allow a hybrid retailer to use the term dispensary in marketing, and to sell to out-of-state patients as well as some requirements for the out-of-state patients.

Section 44 was the testing and remediation section that had come from the department. Section 48, we create what I call a start, stop and continue working group. It's a working group to look at the program to analyze, is there anything new we should be doing? What are the things we're doing that we should stop? And what are the good things we're doing that we should continue? So, just, you know, this has been a new program. Well, it's been for a few years, but we just want to analyze how it's going.

Section 49 brings the retailers' dispensaries in line with our current practices for liquor stores or package stores that, you know, you can't have credit or go for more than 30 days. Can borrow or get credit for purchasing products. Section 50 is for the delivery. We update that a delivery person would only need one person in the delivery vehicle with certain safety precautions.

Section 51 is in regards to outdoor grow and the height of fences. Section 52, again, has the department set up regulations. Says that testing is to be done in accordance with the department's regulations, I apologize. Section 53, vape shops. They can be closed for an imminent threat to public health and safety. Section 54 is in regards to the Social Equity Council. 54 through 58 are some changes in regards to the Social Equity Council.

A number of the sections require that the regulations, in addition to being posted, be given to the General Law Committee. Section 66 adds products that retailers can sell to consumers, but they must offer them for 14 days exclusively to palliative use cannabis patients.

It allows for the hybrid retailer those same upload from their point of sale to the PDMP and telemedicine. Section 72, the transporters may hold a product. It was 30 days, increasing that to 180 days. So, in effect, it can become almost like a warehouse for the delivery.

Section 79. Section 79 is probably one of the more, I guess, substantive sections in the bill. It creates a variance allowance for the testing. It removes the cap, the current THC caps on concentrates and flour. It also makes changes to the branding requirements.

But what I would say is, while the caps are being removed on the flour and the concentration here, we do have a commitment from the Majority Leader in the House of Representatives that when we have another committee fix bill that will be coming up, that they will reinstate the cap on the flour. So, the cap on the flour, while we're voting to remove it here, we will be voting to add it back that cap next week.

We also made changes to the infused beverages. Currently, we only allow for three milligrams of

THC. We move from three milligrams of THC to five milligrams of THC that can be sold in liquor stores, and then 10 milligrams of THC that can be sold in dispensaries.

We also add -- Currently, you're not allowed to add THC to a caffeinated beverage. We do make a change to allow that you can do THC infused teas and coffees. Sections 99 through 100 are -- Sections 99 and 100 are important sections in regards to the hemp industry.

We had made some changes in definitions that had deleterious effects, harmful effects on the hemp industry. So, what we do here in some of these changes, one, allow again the extraction of the minor cannabinoids. And then more importantly, the way our regulations and laws have been written previously, they couldn't sell the hemp-derived THC to the THC infused beverages.

So, the people who were making the infused beverages in Connecticut had to purchase their hempderived THC from out of state. And so, this allows the sale into that market. And then, there are a number of conforming changes. Section 114, we ask DCP to submit a plan for creating a micro retailer license. Thank you, Madam President.

THE CHAIR:

Thank you. Will you remark further on the legislation? Good evening, Senator Cicarella.

SENATOR CICARELLA (34TH):

Good evening, Madam President. So, we're taking up a pretty big bill pretty late at night. I think that's by design. But I guess we'll start with that. It's a pretty large bill. And when we first started talking about legalization of marijuana, we had concerns. We talked about the cons and I think everyone was

paying attention to the pros, which is dollars. Tax dollars.

But myself and many other individuals on the General Law Committee and around this circle, also in the House, had a lot of concerns. Public health, public safety, and we were talking about what we've learned from other states that did this prior to us doing it. And I think that we rushed into the legislation.

And I know this because we're here today, and we're looking at a very large bill. And a lot of it is fixes. It's a lot of technical changes and trying to restrict the burden on people that are trying to conduct business, and I get that. But I think that we have to look at that not just for this one industry.

I think we have to look at that for all of the industries. All of the companies and all of the people doing business here in the State of Connecticut are going to say the same thing. It's hard to do business here. It's expensive to do business here. And when I say it's hard to do business here, it's because of the regulations and all of the hoops that they have to jump through, the licensing and the processes.

And a lot of other states don't have to do that. And then we talk about the taxes. It's very, very expensive to abide by the regulations and do the right things, and we see a lot of companies that don't do the right things. There's a lack of enforcement, so they kind of get away with it.

So, the people that are following the rules, following the laws, you know, are having a very hard time doing business. And then, obviously, the taxes is probably one of the biggest. Because if it's expensive to do business, the end product is going to be more. And we see that true with this legislation before us, and I think that's why a lot of this is here, that there's a lot of regulation.

There's multiple different forms of testing, that maybe other states don't have to do. A lot of regulations that cost money. A lot of rules that other states don't have to follow. Also, the cost of the taxes ultimately end up falling on the consumer. Therefore, small state, they go over state lines, and they're buying product cheaper.

But again, I hear this from package stores. I hear this from multiple businesses. And we are taking care of a very, very large bill with a lot of sections that I think a lot of the sections are about trying to address those concerns of these individuals that are trying to do business in this industry.

And I just ask, when we come back here next year, we try to look at more businesses that have these same challenges and not just do this for one industry. And then now I get someone to get into the industry. Right? This is something that bothers me a little bit. Okay? If people want to smoke marijuana, smoke marijuana. Right? No problem.

And I think we could have legalized marijuana really simply. Like I said, want to grow it, go ahead and smoke it. Kind of more of a libertarian approach. Not all of this. Not all of this. I think it creates a lot of problems, and clearly, we're seeing that. But when we go through this bill, and we're going to get a chance to go through it in a couple of minutes, I think we're missing the mark on public safety.

I think we're missing the mark on protecting our children, exposing them to this type of product. We see that the hospitals are seeing an increase of accidental overdoses, where kids are seeing gummy bears or chocolates or whatever else. They're eating them, and then they're ultimately overdosing, and they have to go to the hospital.

We see that even without the increases in caps being lifted, that more people are maybe having edibles, not realizing what they're ingesting or how much they are. Maybe they don't feel it, so they eat another one. I've heard horror stories. And then they end up in some kind of a state that is dangerous. They have to go to the hospital.

And I don't know if we're really taking that public safety approach into consideration when we're looking at the legislation before us. So, I have a lot of concerns. I do respect entrepreneurs. I do respect people saying, "Hey. There's a market. It's legal. Let me go make money," and I think that we should not stand in their way to earn. But so like a broken record, but we need to do that with all industry, not just this one.

So, when we're looking at the bill, and the good Senator went through multiple sections, and I just wanted to start with Section 48. It talks about the cannabis regulatory working group. If the good Senator could just give me a quick explanation of what that is, if there is one now, and what it will be providing in the way of service for the State of Connecticut through you, Madam President.

THE CHAIR:

Thank you, Senator Maroney.

SENATOR MARONEY (14TH):

Through you, Madam President, just one moment while I move to Section 48.

THE CHAIR:

We will stand at ease briefly while you do that.
Thank you. Senator Maroney.

SENATOR MARONEY (14TH):

Thank you, Madam President. Thank you for that moment. So, through you Madam President, thank you Senator Cicarella for the question. This is a new section. So, this is not a current working group.

And this is a new working group that is established to look at our regulations that have been adopted or proposed and then to make recommendations on amending them or the issuance of new regulations or policies and procedures, through you, Madam President.

THE CHAIR:

Thank you. Senator Cicarella.

SENATOR CICARELLA (34TH):

Thank you, Madam President. Sounds like we're going to be here again next year then. It sounds like this is going to be a group of people that come together and figure out where there's flaws in the legislation and try to fix them. And, you know, I do believe that's a good thing.

I think sometimes when you create legislation, there are a lot of unintended consequences that need to be fixed. So, I understand that. But it seems like from our public hearings, pretty much every concern of everybody in this industry was addressed. And again, I like solving problems, but I don't think that we really addressed any of the concerns on my side of the aisle, and some of the other parents' advocacy groups, and some of the public health advocacy groups.

So, I think that it's kind of unbalanced. It's kind of weighted in the favor of one group and one industry, and not taking into consideration a lot of people that are concerned about what they're seeing and hearing. I don't want to be a broken record, but, you know, the increases of accidental overdose with children eating the things that look like

candy, you know, we see a lot more accidents on the road.

And that could be contributed to a lot of things, cell phones, drinking. But I am sure that this has some role in the amount of car accidents that we're seeing and that leads to another concern which we'll get to in another section when it talks about the threat to public safety.

But, you know, I hope when we're talking about this working group that we're going to be able to address those concerns. I'm going to move on to the next section that I have some questions on and it's the amount of employees for delivery.

If the good Senator would happen to know what was the reason for this, and if all the concerns were addressed from the individuals that were getting that specific license, that transport license in this industry through you, Madam President.

THE CHAIR:

Senator Maroney.

SENATOR MARONEY (14TH):

Through you, Madam President, thank you for the question. So, we're referring to Section 50 where we update. Currently, we had required two drivers in the delivery. The change which came from a request from those with the delivery licenses and that the feeling was that with so much technology that can ensure the safety right and there are the requirements in there that the need for it felt that it could safely be done with only one driver in the vehicle, through you, Madam President.

THE CHAIR:

Thank you. Senator Cicarella.

SENATOR CICARELLA (34TH):

Thank you, Madam President, and thank you to the Senator for answering that question. And, you know, I really do try to address things from common sense and, you know, analyze them individually and be reasonable in the approach. And I do think that this is a reasonable request for someone that carries that type of a license.

There are tracking devices. There are cameras. And I do believe that, you know, this is possibly a decent section of the bill that is going to minimize some of the burden and the additional cost of doing business for that type of a license holder, which ultimately would return that cost on to their client, then that client would then put that cost back on the consumer.

So, I do think that that makes sense, and I think that there's other safeguards in place. And I think there are other parts of this bill that do the same thing to address the concerns of people trying to conduct business and really address their concerns. So, I'm not going to say that every part of this bill is bad.

I do think that the bad ones really outweigh the good ones in my opinion here, and that's how I kind of make my decision. So, I think unless the good Senator could answer a lot of my questions and change my mind, I'm going to be leaning no, hard no on this. But the good Senator has changed my mind before. So, I'm going to go through the exercise.

I'm going to go to something that's important to me, and it's Section 53. It talks about the immediate threat to the public health and public safety. And it's an important section, but if -- And I won't -- You don't have to look through and give me, you know, line by line. I just want to stay high level on this. But if the good Senator could explain how that's going to address the public health and the

public safety concerns, through you, Madam President.

THE CHAIR:

Thank you. Senator Maroney.

SENATOR MARONEY (14TH):

Through you, Madam President. First, I just want to thank the good Senator for the opportunity to try to change his mind. Thank you for remaining open. And with that, I'll answer his question. And so, we've seen a number of enforcements against the vape shops throughout the state and there have been two enforcement actions within my hometown that I'm aware of.

And what this does is it does allow that if they -- There are certain things, when they go in there and they deem that it is a threat to the public health and safety, the court can order an immediate closure of that business. And again, we have seen a lot of thank you to DCP and oftentimes working with the attorney general for doing a number of these enforcements, through you, Madam President.

THE CHAIR:

Thank you. Senator Cicarella.

SENATOR CICARELLA (34TH):

Thank you, Madam President, and thank you to the Senator for answering my question. And I do believe that's important. But in this section, I would have liked to see a few more things. I know that we're collecting a lot of revenues, a lot of tax dollars in this industry, and I would like to see an investment into our law enforcement.

Maybe an investment into the departments, getting more officers trained to be drug recognition

officers, finding ways to really address the concerns that I hear from my constituents, the concerns that I have and that I share with them. And I don't see that in there.

And then we talk about, like, public health, some of the concerns that I've mentioned already with children getting into it, you know, this possibly being a situation where someone that may be experimenting may not know what they're getting themselves into. I've heard some other people say this isn't the marijuana of the '70s. It's very, very strong.

And then when you start lifting the caps and tinctures, it's like oils and edibles. People aren't feeling it. They start eating a large amount of it. We're seeing real issues. And we talk about children's or adolescents' brains not being developed to a certain age and we want to make sure we're, you know, keeping that in mind when enforcing penalties for people doing bad things.

But we're not taking that into consideration when, you know, these kids are getting their hands on this. They're smoking and ingesting this type of stuff. And I really don't know if we truly understand the effect that it has on a developing mind. And that's a strong concern that I have. You know, when something becomes normalized, when something becomes, you know, accepted socially, more people are going to feel that it's okay to do it.

And I think that we're going to see more and more children saying, "Oh, there's stores everywhere. It got to be safe." And that could lead to some real negative consequences for our future generations. So, that's a serious concern that I have. And then when we talk about these type of concerns and these kids starting with this drug, and then they move on, they call it a gateway drug.

And I've talked to a lot of people, a lot of really smart people, especially in the hemp industry. From UConn, some brilliant scientists that really, really gave me a whole education on hemp and CBD and CBN, and they really impressed me. Super smart people, and a lot of other advocates for this legislation and for this industry will say it's not a gateway drug. I tend to disagree. I tend to disagree.

I think that we've heard some very sad stories in our public hearings and people talked about how their loved ones started with this and they moved on. And when we talk about moving on, they could go on to anything. Right? Maybe they don't want to buy the stuff that they see in the store, so they're going to get something on the street. Or maybe that's not, you know, satisfying them. They're going to go to other things.

And we see people going to the black market all the time for all kinds of stuff. And we see that there are a lot of drugs out on the market that have fentanyl in them. And that's another concern, because as I said, it's accepted socially. It's all around. They think it's safe. They go to a party, and someone hands someone a joint or an edible or whatever else they're doing these days, and then there's fentanyl in it.

What happens then? So, there's a lot of things that really deeply concern me about the legislation before us. And, you know, we see that fentanyl is becoming a very, very serious problem. And what we see that individuals that are selling the drugs disguised as something else, whether it's marijuana laced or if it's a pill that's pressed and it has Fentanyl in it or heroin that has Fentanyl in it. You know, it's something that really concerns me.

And when we're talking about a section that says, you know, addressing immediate threats to our public health and public safety, I have an amendment filed that I think would go fittingly in this section, and

I think it would be great that we all strongly consider this amendment because I think it's common sense. Madam President, the Clerk's in possession of an amendment LCO No. 5403. I ask the Clerk to please call the amendment.

THE CHAIR:

Thank you. Mr. Clerk.

CLERK:

LCO No. 5403, Senate Amendment "A".

THE CHAIR:

Thank you. Senator Cicarella.

SENATOR CICARELLA (34TH):

Thank you. I move adoption of the amendment, and I waive the reading. I just seek leave to summarize my amendment through you, Madam President.

THE CHAIR:

Thank you. Please do summarize, sir.

SENATOR CICARELLA (34TH):

Thank you. And I just ask that this, at the conclusion, it's a roll call vote.

THE CHAIR:

We will have a roll call vote.

SENATOR CICARELLA (34TH):

Thank you. So, this very simply says, we are going to increase the penalty of an individual knowingly selling drugs that have fentanyl in them. It's saying that in the first offense, it would be no

less than five years, so it'll be mandatory minimum. Second offense, no less than 10 years.

And on the third, no less than 12 years. Now, in my opinion, if someone is knowingly doing this, they're knowingly giving someone a different drug than they think they're ingesting, that is extremely dangerous, and I think people should be held accountable to the fullest extent of the law.

Because we see people that are adjusting and being exposed to fentanyl, the smallest amounts. People are dying. So, essentially, they're knowingly giving this and totally disregarding the risk of that person's life. And if we all can't agree that those people need to be held accountable, that's a big problem. That's a big problem.

Fentanyl is 50 times stronger than heroin, a 100 times stronger than morphine. Two simple little grains smaller than salt will kill someone. And we know this, and I'm sure the people that are selling it also know it. They still do it, and we need something to deter it. So, I ask that my colleagues around this aisle circle that aisle, support this legislation or the amendment that will hopefully be in this legislation. Thank you, Madam President.

THE CHAIR:

Thank you. Senator Maroney.

SENATOR MARONEY (14TH):

Thank you, Madam President. I appreciate the amendment. And actually, in many -- I do agree with you. In fact, I wasn't for legalizing cannabis for years until we had if people remember an incident on the New Haven Green when many people had bought black market illegal marijuana, cannabis, and it was laced with fentanyl. I apologize.

It's getting late. We've been up since 6AM reading this bill, and many people ended up in the emergency room. And that's when I realized that the better approach was to legalize this and to regulate it as we are and to have testing requirements. Also, you know, I do agree with you that we should be increasing penalties if anyone knowingly sells a drug with fentanyl.

It was 4 or 5 years ago, one of my best friends, an army veteran, who was self-medicating through heroin, purchased heroin that ended up being laced with fentanyl and died. And after that, thank you, you know, from the work of the General Law Committee, we were able to legalize fentanyl test strips and harm reduction kits, and many other -- You know, we've done many things to try to reduce those harms.

And so, while I agree and I would love to work with you on this next year, that is really something where to add a criminal penalty, I would say, to go through the Judiciary Committee. Well, that is something to work on next year, I think. And while I appreciate my colleague bringing that up, I would ask my colleagues to vote no on this amendment. Through you, Madam President.

THE CHAIR:

Thank you. Senator Cicarella. Or will you remark further on the amendment? Will you remark further on the amendment? If not, I will open the voting machine.

CLERK:

Immediate roll call vote has been ordered in the Senate. We're voting on Senate Amendment "A" of House Bill No. 5350, AN ACT CONCERNING CANNABIS, HEMP AND INFUSED BEVERAGE REGULATION.

We're only voting on the amendment. This is Senate Amendment "A". An immediate roll call vote in the Senate on Senate Amendment "A". We're voting on the amendment to House Bill No. 5350. An immediate roll call vote in the Senate. We're voting on Senate Amendment "A". Immediate roll call vote has been ordered in the Senate. Immediate roll call vote has been ordered in the Senate. We're voting on Senate Amendment "A".

THE CHAIR:

Have all the Senators voted? The machine is locked. Mr. Clerk, would you give us the tally, please?

CLERK:

Senate Amendment "A", House Bill 5350:

Total number voting	34
Total voting Yea	10
Total voting Nay	24
Absent not voting	2

THE CHAIR:

Amendment fails. Will you remark further? Senator Cicarella.

SENATOR CICARELLA (34TH):

Thank you, Madam President. And I do realize that may have been a long shot as it would have needed a judicial referral with the increase in penalties, but I was going to try my luck because we were kind of bending some rules before in my opinion. So, I figured I'd give it a shot. But I do think it is something serious.

I do thank the good Senator for him letting me know he'd be willing to work on this next year, and I trust his word. And I will be making sure we bring this up in the General Law Committee with my great colleagues on both side of the aisle. So, I do thank, Senator Maroney, for mentioning that and be willing to work with us next year to make sure we could address that very serious problem that we have.

Staying on public health, this one, I think is relevant. I think it's important. And I think a lot of people around the circle will also say it's quite frustrating. You go for a stroll in the park, you go in an amusement park, you go to the biggie, you go to a carnival, you go to church event outside, you're going to smell marijuana. People are going to be smoking marijuana and lighting it up right in front of everyone.

Their kids pushing carriages and people are, you know, blowing the smoke, disregarding whoever's around them with no care in the world. Not only is it disrespectful, but it's probably not safe for those young children. And if it is safe, then somebody's going to tell me it is safe. I would disagree, but I'm not a doctor.

But nonetheless, it's disrespectful, and it's not a good look. It's not a good smell either. So, I'd like to find a way to fix that problem. You know, we passed laws. People can't smoke in restaurants because people didn't want to smell like it, and there was health concerns. So, I think it is valid. I think I'm on to something.

In fact, I think it was, what, yesterday, maybe even today. There was a memo that went out from the legislative office, legislative management, reminding people not to smoke within 25 feet of the building or an entrance or a window or any type of an air intake.

Just today, that went out in an email. So, my next amendment, which I'm going to call, if Madam President would have the Clerk who's in possession of an amendment, LCO No. 5269, call the amendment.

THE CHAIR:

Mr. Clerk.

CLERK:

LCO No. 5269, Senate Amendment "B".

THE CHAIR:

Senator Cicarella.

SENATOR CICARELLA (34TH):

Thank you, Madam President. And I move adoption of the amendment, and I waive the reading and seek leave to summarize.

THE CHAIR:

Sir, the question is on adoption.

SENATOR CICARELLA (34TH):

Thank you. And I just ask for a roll call vote at the conclusion of summarizing.

THE CHAIR:

And we will have a roll call vote, sir.

SENATOR CICARELLA (34TH):

Thank you, Madam President. Basically, very simple. It's just going to say that no consumer, no one's smoking cannabis or type of electronic vape that gives those big clouds you have to walk through, can do that in a public area. I think a lot of your

constituents would greatly appreciate. And it is only an infraction, so it doesn't have to go to judish. And I urge my colleagues around the circle to support the amendment before us. Thank you, Madam President.

THE CHAIR:

Thank you. Will you remark further? Senator Maroney.

SENATOR MARONEY (14TH):

Thank you, Madam President. I do appreciate the public health concerns of Senator Cicarella and his thoughtfulness in making sure that this was an infraction so that it would not have required a judiciary referral. I would say that we already require towns in other part of the enabling legislation for the cannabis to designate a place where the people can smoke outdoors.

And so, I would just ask my colleagues to vote no and commit with Senator Cicarella to discuss this next year to make sure we're not conflicting with other parts of the statute. Thank you, Madam President.

THE CHAIR:

Thank you. Will you remark further on the amendment? Will you remark further? If not, the machine is open.

CLERK:

Immediate roll call vote has been ordered in the Senate. We're voting on Senate Amendment "B" of House Bill No. 5350. We are voting on an amendment, not the bill. Senate Amendment "B" of House Bill No. 5350. An immediate roll call vote in the Senate on House Bill No. 5350.

We are voting on the amendment. This is Senate Amendment "B" of House Bill No. 5350, AN ACT CONCERNING CANNABIS, HEMP AND INFUSED BEVERAGE REGULATION. An immediate roll call vote in the Senate.

THE CHAIR:

Have all the Senators voted? The machine is locked.
Mr. Clerk.

CLERK:

Senate Amendment "B" of House Bill 5350:

Total number voting	35
Total voting Yea	11
Total voting Nay	24
Absent not voting	1

THE CHAIR:

Amendment fails. Senator Cicarella.

SENATOR CICARELLA (34TH):

Thank you, Madam President. I'm disappointed that we didn't get that one, but we'll continue to work on that one. There's always next year. I do have a couple of more questions. In this, it talks about hemp.

And it talks about, basically, individuals that create cannabis or THC, which is hemp derived, they could sell it. And I just want to make sure that's a fair statement when I'm speaking from Section from 94 to 101 through you, Madam President.

THE CHAIR:

Thank you. Senator Maroney.

SENATOR MARONEY (14TH):

Through you, Madam President. What it does is it allows for the extraction of the minor cannabinoids, CBG, CBN, and others from hemp. It does allow for hemp derived THC to be used in the Connecticut infused beverages. It creates a definition of an intermediate hemp product.

So, there were issues with the way it was drafted previously that we weren't allowed to sell Connecticut hemp-derived THC to be used in the infused beverages. And so, that makes it clear that it allows for the Connecticut hemp-derived THC to be used in the beverages. So, through you, Madam President.

THE CHAIR:

Thank you. Senator Cicarella.

SENATOR CICARELLA (34TH):

Thank you, Madam President. And thank you to the Senator for answering that question. So, it's not for anything else besides the seltzers. It's not going to be flour. It's not going to be any other edibles or anything like that. It's simply going to be for the hemp-derived THC, which would go in the seltzers.

So, the individuals that are making the seltzers here in Connecticut don't have to go out of state to get it. They could get it from local providers. I do recall in our public hearings that that was a problem, and is that the fix to that, or is that going to allow the hemp manufacturers to get into the cannabis market here through you, Madam President?

THE CHAIR:

Thank you. Senator Maroney.

SENATOR MARONEY (14TH):

Through you, it allows for sales, I believe, of the minor cannabinoids, the CBG and others to, like, food and beverage manufacturers and manufacturers. And then it does allow for the hemp-derived THC in that intermediate hemp product, which is an extract. And so, it creates a process license for that hemp extraction to be sold to the infused beverages. So, through you, Madam President.

THE CHAIR:

Thank you. Senator Cicarella.

SENATOR CICARELLA (34TH):

Thank you, Madam President. And I did hear that that was a concern. We did try to fix some of the situations we were seeing at all of these bodegas and smoke shops selling these products. And when we wrote the law, I think we went a little too far. And I was speaking about some of these hemp farmers and scientists, and they create all types of byproducts, if you will, CBN, CBD.

And those things go in other products. And we essentially, I think, accidentally hurt an industry, and I believe that's a fix in that section. I just wanted to make sure that that wasn't going to be a way for them to get into the cannabis market and bypass the licenses and all the other things that the other licensees had to do.

In here, and it was one of my biggest concerns, the good Senator did address it, that raising the caps are going to be addressed. And I know another one of my colleagues going to speak to that. So, for a sake

of time, I'm not going touch on it. That was one of my biggest concerns, but for a sake of time and I do know that I do have a colleague that will speak on that.

So, I just want to wrap up with a couple of quick questions. In the beginning of the bill, it talks about a group. It's a Statewide Cannabis and Hemp-Controlled Substance Enforcement Board. And if the good Senator could just explain what's going to be the responsibility of this board. I understand it. It's already there. It's just the name change. It was the Statewide Cannabis and Hemp Enforcement Policy Board.

Now it's going to be the Statewide Cannabis, Hemp, and Controlled Substance Enforcement Board. If the good Senator could just explain what's going to be their role and what would they be providing for a service to the state of Connecticut, through you, Madam President.

THE CHAIR:

Thank you. Senator Maroney.

SENATOR MARONEY (14TH):

The chamber will stand at ease for one moment, Madam President.

THE CHAIR:

We will stand at ease, sir.

SENATOR MARONEY (14TH):

All right. Thank you, Madam President.

THE CHAIR:

Senator Maroney.

SENATOR MARONEY (14TH):

Yeah. Thank you. And thank you to Senator Cicarella for the question. And so, he's cracked it that there was somewhat of a name change. 2025 law established this board to look at policy enforcement and it's adding other controlled substances in addition to cannabis and hemp for the what they will be looking at in their quarterly reports through you, Madam President.

THE CHAIR:

Thank you. Senator Cicarella.

SENATOR CICARELLA (34TH):

Thank you, Madam President. I think that's important the individual coming together to find ways to make it collaborative and addressing maybe abuse of the industry or individuals that are doing illegal things in this market.

But I did notice in this section, it did say that the board in their meetings, certain things are going to be FOI exempt. If the good Senator could explain why that would be necessary through you, Madam President.

THE CHAIR:

Thank you. Senator Maroney.

SENATOR MARONEY (14TH):

Through you, Madam President. That's an excellent question and something that we should address. And the reason they will be FOI exempt is that during that meeting, they will be discussing sensitive enforcement actions and it should not become public information, through you.

THE CHAIR:

Thank you. Senator Cicarella.

SENATOR CICARELLA (34TH):

Thank you, Madam President, and thank you for the explanation. I guess that maybe makes sense if, you know, the law enforcement agencies are going to be doing a raid. They're not going to want to publicize it and then tell the criminals they're doing it. Or if they're going to be under investigation and they're going to be doing an undercover shopping exercise, they're not going to want to let them know.

So, I could understand why that could be there. You know, when you see FOI exempt, it does raise some concerns, and you wonder what's going on. And we want to be as transparent as possible. But when it comes to law enforcement and strategic strategies and tactics to maybe investigate or address problems and catch bad actors doing things, I guess I could see why that would be there.

I thank the good Senator for answering my questions, and I'm just going to summarize with a couple of comments. You know, it seems like this bill has a lot of different sections that probably come from numerous bills that we heard in the General Law public hearings and in that whole process.

And I say this often, but I do wish that they were separate. As much as I am not a fan of the industry, I do not believe that we should be hurting businesses. And I heard from many license holders whether they were, you know, delivery, whether they were in sales, and they had the actual shops, and they had rules and regulations that other states didn't have to do.

And when you really dug down, there really wasn't a huge consumer protection component. So, you know,

certain parts of this, I would say, I could support, but there are a lot of sections in this bill. It's a very large bill. And in my opinion, it does have more of a negative impact on my constituents than a positive by far in my opinion, and I am not going to support the legislation before us.

I do thank the good Senator for attempting to change my mind, but, unfortunately, the way this is written and what is in it, I cannot support it. And I urge my colleagues to not support it as well. Thank you, Madam President.

THE CHAIR:

Thank you, Senator. Will you remark further? Good evening, Senator Perillo.

SENATOR PERILLO (21ST):

Madam President, thank you. In my many years here, this is probably one of the most shocking pieces of legislation that I've ever seen. You know, as the Senator referenced, there are a lot of components of this bill. And look, regardless of whether or not you care about recreational cannabis or not, regardless of whether or not you care about the business of cannabis and the revenue to be generated from it, you got to care about kids and their own health.

Everybody cares about that. And any study you see about cannabis use and young people, 25 and under, any study you see shows a direct link to cannabis use and psychosis. Schizophrenia. Now, to be clear, psychosis and schizophrenia are serious mental illnesses. This is not one of those take two of these and call me in the morning illnesses.

This is lifelong, debilitating, family-destroying, serious mental illness. And every study shows that the younger you are and the higher the THC levels, the more directly linked cannabis use is to

psychosis. Lifelong, debilitating, family-destroying, serious mental illness. Incontrovertible. Fact.

Now, look, it's almost 10:30. And I know we're not going to change this bill right here and right now to address this issue. But I strongly urge the crafters of this legislation who've worked very, very hard. I strongly urge the crafters of this legislation in another form, in another bill, with another amendment, in the next few days that we have left to find a way to restore the caps on THC levels that are eliminated in this bill.

This is not fun and games. This is life and death. This is life-changing, family-changing, family-destroying when we eliminate these caps. So, I just strongly ask and urge and request and plead that we find a way to restore these caps before the end of session next Wednesday.

We have the time to do it. We have the means to do it. And I know everybody here wants to do the right thing for young people. So, I'm happy to be a part of that process. I'd love to see it happen. And I thank you, Mr. Chairman, for your indulgence. Thank you, Madam President.

THE CHAIR:

Thank you, Senator Perillo. Will you remark further on the legislation? Senator Kissel, good evening.

SENATOR KISSEL (7TH):

Thank you very much, Madam President. Good evening. I will not go long. The hour is late, and unfortunately, I lost the marijuana debate years ago when we legalized recreational marijuana. And I remember that year distinctly because I argued against it three times in this chamber. Because it was bouncing up and down and for a variety of

reasons, when I thought that argument was done, it was not done.

So, not only did I lose it, I lost it three times. And here we are down the road. And when the legislature as a whole decided to legalize recreational marijuana, you know, there were some laudable goals. Reference was made to the war on drugs. Primarily started or pointed to having started in full in the late '60s, but it probably started all the way back to the 1930s in one form or another.

And did indeed the war on drugs have a disproportional impact on certain segments of our population and areas of our state? I think that's pretty evident. There's probably a lot of other factors involved there as well, not the least of which is just poverty. But here we are.

And I don't speak against this bill from a position of the moral high road. I actually, for those of you who have been around the building long enough, was one of the even though I'm in the minority, minority members can actually help pass bills and fashion legislation along the way. We don't just stop what we consider have to be bad bills, but quite often we work collaboratively to try to make what we perceive to be bad policies, good policies, and certain things better.

And once in a blue moon, we actually initiate legislation and get it across the finish line. So, I am not hesitant in my old age to take not a small share of the credit for medical marijuana. I was very much involved in that battle back then with a Representative Penny Bacchiochi from Somers.

And it took a while to get that through the legislature. We took notice of a lot of impediments. But I can tell you through the multiple public hearings that we had in the Judiciary Committee that there were beneficial impacts by THC and

cannabinoids, especially with young children that had epilepsy, and I mean severe.

And we had folks coming from all over New England to Connecticut to testify about the beneficial impacts of cannabis and its related substances on their little children's epileptic seizures. And we're talking about children, really small children that would have a dozen epileptic seizures per day. And the cannabis and THC, when administered, brought that down extraordinarily dramatically.

And, you know, being a novice to that whole dialogue and having to learn over the years, it wasn't that kids weren't smoking joints or anything like that. It was administered in a highly refined medical quality in liquid form. And there were others that had other kinds of diseases that testified.

And so, I understand there was a great disagreement about the literature, and but I can tell you that for many, many folks in our population, they do find some medical comfort in a variety of ways and a variety of aspects through marijuana. Recreational is a whole new aspect of the drug.

No one is arguing that they're doing it for medicinal purposes. The arguments regarding it's still being against the law still exist from the federal perspective. Although I do believe the president is signing some kind of executive order reducing how it's considered by the federal government.

Although some of my colleagues here in the circle have informed me that that doesn't make it not criminal from a federal perspective, but I'm guessing that that may change how the federal government views enforcement and penalties. All of that being said, when I argued against the recreational marijuana, it was primarily based upon what message are we sending to our young people.

Far be it for me to say, "Do XYZ to adults." And while I think that the jury is still out years after we authorized this substance to be legalized recreationally, there was awful lot of testimony from experts from Ivy League colleges, including our very own Yale University, where when you couple alcohol and marijuana, its ability to cause you impairment in driving in particular goes up exponentially.

And so, by that I mean, you might say X amount of marijuana is not really going to cause me problems driving. Whatever that amount is whatever you think in your head. Couple of puffs of a joint, whatever. Or you might say, "And two drinks I know will not put me over point 0.08," which is the legal limit to drive in Connecticut.

And pretty much it's accepted that two drinks will not do that. Will not cause you to be unlawfully driving. The crazy thing though, the Yale researcher and all the other researchers brought to the Judiciary Committee on multiple occasions over many years was that when you add those two quantities, and it's almost impossible to determine like a ready quantity of marijuana for a variety of reasons.

And now even more so because it's ingested in so many different ways. But let's just say a similar quantity to the two beers or two glasses of wine or two mixed drinks that would not cause you to be driving under the influence. When you combine them, it's not like two plus two equals four. When you combine them, they ratchet up their influence exponentially such that two plus two could equal five or two plus two could equal six as far as its impact on your neurological system and your ability to drive safely.

And as both Senator Cicarella and Senator Perillo pointed out, this creates a real danger on our roadways. And so, first and foremost, I still have

the same concerns regarding the fact that we don't adequately address that here in Connecticut.

And I think that we're gathering, sadly, a battery of data that we can look back on and as the years progress, we'll be able to look at it more and more, that the combination of legalized recreational marijuana with a state that has a package store in at least every community or almost every single community that we have, 169 towns, that that is a mixture for more car accidents, more injuries, more fatalities.

Now, I think it was probably enhanced by the pandemic because when I served on the Transportation Committee, they told us through their research that because so many people stayed home during the pandemic, and now we've seen that sort of carry forward with a lot of working from home, maybe not every single day, but many days.

But when we were in that first stage of the pandemic and so many people were constrained to work from home and limited in the places they could go, that the people that were on the roads tended to drive faster. Not because they were scofflaws or wanted to violate speeding laws, but because there was just a lot less traffic on the roads.

And so, it's like if you're driving from Hartford to the shoreline here in Connecticut, you're going to hit some patches of let's say Route 2 that are just long stretches where there's not a lot of traffic. A lot of folks will tend to speed up just because there's just not a lot of competing traffic and they feel that it's safer and there's more straightaways.

So, we've seen the confluence of a lot of things in the last five years because the researchers from the University of Connecticut on the traffic behavior said that when the pandemic, thank God, left us, that there's still a group of people out there in Connecticut that drive like demons. They just drive

that fast way that they sort of adopted during the pandemic even though traffic is now built back up. So the traffic amounts on our highways have sort of crept back up to pre-pandemic levels, but now we have a group of drivers that felt comfortable driving much quicker when there was less traffic and they're still doing that now.

And so I think that most of us, there's just things you will see on the roadways, at least me, that I never saw not that long ago, just people driving really fast, and when you add to that this new recreational marijuana element, I think the roadways are just fundamentally more dangerous.

So we have all of that to contend with, but the most important problem that I see with this bill and the direction that our state is going is our young people. I have great hope. The studies that I looked at recently, I just think that we're in for a pleasant surprise. Kids like my son who's 22, Tristan, others his age, my aide, and outreach to my community, Reid, who just turned 23.

A lot of young people in that age group and thereabouts, they are way more mature than we give them credit for, and I'm frankly pleasantly surprised. And as a generation, they actually as a group use drugs less, certainly use alcohol less, and I think maybe somehow despite the great disruptions to their adolescence and everything else that going through the pandemic was almost like going through World War 2 or World War 1.

They had things just thrown at them that I certainly never had thrown at me. It was hard enough being a teenager when I was growing up and all the other things like a broken heart, your first beer, and learning to drive at 16, and everything else. They had a whole world of things thrown at them really, really fast.

And so I think that there's a lot of good things coming down the road. But we as lawmakers, I think are setting a bad example in moving forward with freer and easier access to marijuana here in Connecticut without sort of looking back and looking at the data and saying, well, what are the problems that our legalization of recreational marijuana has caused? And so far, I just see our public policy racing forward without any look back.

And I think there's plenty to look back at this point in time. And I want to really thank Senator Cicarella for elaborating on this. The opening of the THC levels, to me, it's like the wild west now. When we stepped into this recreational marijuana debate years ago, we were told there were going to be all sorts of restrictions. We're only going to do x, y, z. Sadly, I see that in this legislature over the years' time and time again.

We start to take baby steps and everybody sort of gets -- not everybody, but a lot of people sort of get brought on board, and initial concerns are assuaged and placated and addressed and not addressed, but addressed halfway. Anything to sort of get movement in a certain direction. And it's almost like starting to run and then running faster until there's an element of momentum such that, woah, this railroad car heading downhill is not slowing up but speeding up.

So now we're hearing from an industry that was started by trying to address inequities by prior drug policies and crimes that were visited on certain communities being held as inequitable, and a construct being created where certain groups would be favored by revenue, and things like that. And it was easily anticipated that big dollars have now entered into the arena. Big dollars. There's big backers so that you don't go in and out of the marijuana business willy nilly. There's money behind this because there's money to be made.

Frankly, I'm amazed that given the amount of marijuana consumed in Connecticut, we don't see more detrimental things happen, but we see enough to cause me concern. But if you just want to wonder how many people are out there getting high in one way shape or another, just look at our revenues that are coming in from right now the sale of marijuana in Connecticut. And when you extrapolate out how much that means as far as people getting high, it's amazing. It's amazing. But part of the argument here is like you've got these people now, big businesses.

Let's just call it for what it is. Big businesses out there, the big marijuana business, big pot. Right? We got pharma, big pharma. We have big food. My son was making a joke the other day. I went to Walgreens and I got some like the most inexpensive napkins they have. And the package said, big napkin. He goes, dad, now you're buying from big napkin. It was like some giant enterprise. Who knows? It could be the biggest corporation in paper products. Who knows?

But there's a substantial money behind the marijuana industry. Such that one of my other sort of side concerns and I won't belabor it too much, but we say that we're trying to help the hemp industry in Connecticut, but I think they're just getting gobbled up by big marijuana. Part of the pitch is, and I sort of have more familiar with this than maybe some other folks in other parts of the state is, my district borders the Commonwealth of Massachusetts.

And so, it's not too far to get to Springfield, and it's only a half hour to get from Enfield to Northampton where my oldest son, who's now moved from Connecticut sadly, now lives up in Holyoke and works in Northampton. It's not that far from home. So I see him a lot, especially if he needs to do his laundry and things like that.

But Northampton was way ahead of us on legalized marijuana. The Commonwealth of Massachusetts was, and Springfield certainly is a large community just up the road. It's probably easier to get to Springfield from Enfield than to get down to Hartford. And it's only like a 25-minute drive from Enfield to Hartford. That's how close those places are. And just anecdotally, I haven't done a field test or anything like that as far as population trends as far as purchasing. But marijuana, and marijuana in its various product forms, is just cheaper in Massachusetts. It just is.

And so if you're living in North Central Connecticut and you want legalized marijuana, now you have a choice, Connecticut or Massachusetts. And we keep hearing from big pot, big marijuana, big cannabis, however you want to call it here in Connecticut, "We have to compete better with Massachusetts." Okay. Let's change our tax structure so that the pricing is competitive. And I am not new to this argument. We've been making this argument in North Central Connecticut for a long time.

In fact, once upon a time, my old friend and still current friend, Carl Schiessl from Windsor Locks, highly respected democratic representative from Windsor Locks, was at once upon a time the chairman of the Finance, Revenue and Bonding in this legislature. And at that point in time, we were at least getting more response when we'd say, listen, for the border communities, we can tell you that if we could just be competitive price wise with Massachusetts on things like tobacco, gasoline, then they would come stay in Connecticut and do the rest of their shopping, especially alcohol.

But because we just tax so much in this state, we're not competitive with taxachusetts. Remember that nickname they used to give to Massachusetts? I'm not sure which is the most taxing state now. I mean, Massachusetts is no joy to live in. Trust me, as far as taxation goes, if you want to look at where

population is fleeing from, Mass is right up there. But, gosh, I think that gives us an opportunity to cash in on the price differential, and we don't.

And here we are, we're not doing it with marijuana either. So we're going to these big backers and the marijuana industry saying, okay, we'll work with you. And I totally respect Senator Maroney and all his hard work and his research, but opening up the floodgates on THC levels is not the way I would go. I think it's just bad public policy. And I think it's extraordinarily dangerous as Senator Cicarella said. We don't know the negative medical ramifications.

And Senator Perillo pointed out, we have neuroplasticity and we have documentation about how this impacts young people and their brain development and addictive qualities. And as Senator Cicarella pointed out, we have a friend, I mean, once upon a time, I've been around this building long enough. It was a blessing to serve with Bill Aniskovich in this chamber.

When I was wet behind the ears in my first few years as state senator, thank God, Bill took me under his wing because I was bouncing around this building. I had no idea how this place operated. And I got to say, he was a friend at all times, and he's one smart guy. And he's doing well out there, and his daughter's doing all sorts of great movie work down in New York, and she was on, like, in capital reports and all sorts of things. Great things are going on in that family.

But as Senator Cicarella will know because he was there in the committee meeting, Chris Aniskovich, Bill's brother, now a state rep, again from the southern part of the state, spoke from his heart and took us all by surprise about a devastating tale to either his son or stepson, but his son that first took marijuana at the age of 14 and was dead by his mid-20s on a solid progression of being involved

with drugs that he couldn't kick the habit. And it almost brought me to tears because it was so heart wrenching to listen to Bill's brother, Chris, talk about this tragedy that happened in his family. So this does happen, and that was just the latest iteration.

Ed Meyer when he used to be a state senator here, from Senator Cohen's district, talked about devastating consequences to members of his family on young people that dabbled in marijuana. Toni Boucher had like a stack of books here, former Senator Toni Boucher fought legalization of recreational marijuana so passionately and would talk for hours. Yeah, we lost that fight, but the concerns that were raised back then still exist.

And so, okay, if you're an adult and you're over 18, you're making your own decisions, and I think there's lots of problems that we sort of are turning a blind eye to, especially to safety on our roads. But that aspect regarding young people, I still have tremendous amount of concern about. Tremendous amount of concern about because, you know, on the one hand, what was it?

Just earlier this week, we're talking about brain development, like, young people's brains don't finish maturing until 25, and then we have to give them parole hearings after they commit multiple murders. Okay. That's what the majority was saying. And now a few days later, well, we're not really worried about the effects of marijuana on a young person's brain. We're not going to pay attention to that. Even though there's medical data that says this can have real deleterious consequences based upon brain development, and the impact of the chemical on one's brain.

So this bill does two scary things. It opens up the floodgates as to THC levels such that we're sort of like pulling the roof off. Because big marijuana says we want to be more competitive. How can we

compete with New York and Rhode Island and Massachusetts? Well, if we have higher THC levels, the consumer's going to want to stay in Connecticut because they get bigger high for the dollar. That's their argument. I would say, if you got \$60 burning a hole in your pocket and you can get twice as much goods, twice as much marijuana product in Massachusetts as Connecticut, I'm guessing at those, it may be completely different percentages, but still you'll get more. Then, I just think that consumers, it's just like, you know, soap powder. Right? This one, you know, sometimes you get to a level where it's so close, then you try to sell it on the number of bubbles and the amount of shine and all this little stuff.

But when the price difference is rather large, people are just going to be motivated on price because they want as much as they can get for the amount of money they have to spend. Period. And, yeah, this might be like twice as much, but if you want so much for a certain period of time, maybe you don't want to get sky high in the first ten minutes. Maybe you want it to last a long time. I don't know. But I'm just saying, I think just pure price comparison is pretty much how consumers operate across a variety of products. And I think that marijuana is no different. No different.

The other thing though, equally as scary, maybe not quite as much, but right up there is we're letting it now grow into a variety of products I don't think anybody anticipated when we had the debate not that long ago on recreational marijuana. And what that means is, I recall back then we were talking about doobies, talking about joints, talking about marijuana cigarettes, whatever you want to call it. Okay? Because that was sort of what we remembered from, for many of us our college years, and you had musical groups, the Doobie Brothers. If you didn't know what they were named for, now you do. Okay?

And then there was edibles and that was sort of the other mystery area. And that was just sort of burgeoning at the time. And I'm not talking about decades ago. I'm talking about, like, five years ago. But with states, more and more states legalizing recreational marijuana, well, Americans if nothing are entrepreneurial. They like to make a profit. They like to get into the marketplace and see what they can do.

And so all of a sudden, you know, if you were in the '70s and somebody made marijuana brownies, that was about as much of an edible as I'd ever heard of. Now, it's not even cookies and cakes and stuff you would find in any bakery, but it's candies and sweets and everything else. And now with this bill, it's way more than that. It's tinctures. Like, if you go to a homeopathic, doctor or if you want some sort of like herbal medicine, you know, you can get vitamin B6 in tincture form where you put a drop under your tongue and the selling point of that is it goes into your system quicker because it goes into your blood system faster from those receptors. Occasionally, I will get some fresh clove and you can bite into a clove and they'll tell you that it goes into your system. And in part if you break it, it'll go into your mouth through the glands that you have in your mouth.

I'm not so worried about kids getting their hands on tinctures, but they've also expanded into other areas like bombs and salves and creams. Anything and everything that you can imagine where marijuana and THC can be used is now going to be wide open for business in the State of Connecticut. So you used to have to worry if you had a little toddler or a little one. Well, if you want recreational marijuana, I don't think they're going to break open a little box and start rolling a bone, but I would be really worried if I had an edible that looked like candy and I had some little hands.

Anybody that's ever raised a child knows that as soon as they can toddle, as soon as they can get up on their feet, they're like grabbing anything on a table. It starts off with they're a little off balance so they need to hold on to tables and stuff like that just to stand up. But once you're at that new eye level, then now everything there is fair game. So if don't have it nailed down and you have a child that age, watch out. And I'm sorry but there was stuff that my little boys would come walking through, they put it in their mouth. It's just natural.

They wouldn't always eat it but they would put it in their mouth. Well, if I had edible marijuana around the house, I would make sure it's like safe and sound somewhere. Now we have to worry about kids inadvertently putting a cream on themselves or getting mixed up in some other product that we could not even imagine.

Add to that, there are new beverages now, and there's a little bit of a battle that we see in the General Law Committee because at first, it was such an oddball kind of product, we didn't know where to put it. We would have these specialized stores for the cannabis and the marijuana that we all sort of like knew about, you know, it looked like marijuana, it looked like an herb. Maybe there would be some edibles and they were in the specialized stores, but we had liquid that was sort of like a premade cocktail like one of those, or a fancy beer, but it was really some kind of liquid substance infused with THC.

And I think in the beginning, we didn't really know what to do with that and so we let the package stores take a hold of that. And all of a sudden they realized, wow, this is a good product to have in our stores. So, whether you know it or not, we have a little battle. Well, who gets the right to be able to sell all that stuff? And every time I turn around, God bless America, the land of creative

entrepreneurs, someone's coming up with a new way to package marijuana and an ability to get high in some way to make money.

Now behind it all is big pot. Behind it all is this big giant money making machine, and I'm not against that. That's the American way. You see it in so many areas, and this is a brand new area. But I think that we have to use caution. You know, one of the things that I've learned over the years, and once upon a time when I was in the majority in the mid 1990s, I was cochair of the General Law Committee. And so for two years, I got to work with a gentleman from down Stamford, John Wayne Fox, and we were co-chairs of the General Law Committee.

And I Senator Maroney will get a chuckle out of this because things have changed so much. But I will take credit as one of the fathers of being able to use bar codes in stores in the State of Connecticut. Because way back then, it was brand new technology and a woman named and she was a wonderful woman, a lobbyist for the food industry, the late Grace Nome said, "Senator Kissel, you're the senate cochair of General Law. We have a pilot program we want to try here in Connecticut. We don't want to have to label every single item like we've been doing for decades and decades. We have this new technology where this reader will read a bar code and it'll pop up the price and they will be able to scan it at the register." This is like Star Trek stuff for me. It was crazy.

And so we had like a giant pilot program and that's where the whole idea of, by the way, if it doesn't scan the right price and the consumer finds out it's the wrong price, you get it free. Because that's how they had to sell it to me, because I didn't trust the system at all. It's like, alright, Grace, we'll let you do this, but there's going to be a huge penalty. And we didn't want to really talk about having money, but if they made a mistake and you could point it out as a consumer, you got it free on

the spot, that was good motivation for them. And, obviously, since then, it's just taken off like wildfire.

Well, now we have this. This is the same kind of thing that what seemed like amazing brand new technology, Oh, gosh, now I'm dating myself. Thirty years ago, just now it's like, wow. You were around? Hasn't that been around forever? We're at this, like, wild west first stage of marijuana now. And so I think it's time to sort of do a true up and an assessment of where we are before we start making further leaps forward under the guise that we want to be more competitive with surrounding states.

Because I think we're ignoring the major factor, which is just a fundamental price differential to a large extent pushed forward by not just our taxation system, but all the other associated costs that go into the cost for a like product of marijuana in Connecticut versus a similarly situated product in the Commonwealth of Massachusetts, in the State of New York, in the State of New Jersey, and the State of Rhode Island. Once you go beyond those states, I don't think there are any kind of huge competitive thing. No one's driving to Georgia to get marijuana or whatever. I don't even know if it's legal down there.

So all we have to do is really do some sort of, like, objective study of the surrounding states, use a similarly situated product, and do an objective assessment. Why are we not as competitive with that product? And I think it's going to be motivated by price, not THC level and nothing else. And we're just not doing that. And remember I was talking about former representative Carl Schiessl?

Again, I relate back to those days when I said, we charge too much tax on gasoline in Connecticut. Massachusetts, for all its taxation, knows how to beat us to the punch on these things where people can easily drive across state lines. Let's fight the

fight that God has given us being a small state in a rather congested area of the nation. Let's be nimble, and let's be clever and thoughtful about how we tax things.

I can't solve the problem of the over taxation here in Connecticut. That's a fight for another day. But on this product alone, we have a chance if you want to be competitive, and God bless his soul, Carl said this on the Finance Committee over and over and over again. You can lower taxation and bring in more purchasers from surrounding states when you're a little state like Connecticut, and actually raise more revenue than you were by doing the simple math of I'll just raise the percentage of tax and get that much more money. Because people have legs, people have wheels, people can travel.

So we're a little state with other states around us where people can purchase, and so we want to attract the people that live in our surrounding states into Connecticut to do their purchasing. And even with this one product, if you make it attractive financially for people from the Commonwealth of Massachusetts to come from Springfield or Northampton into Enfield to make their marijuana purchase, they will buy other stuff in my community too.

Now, my constituents are probably, like, having their head explode saying, John, what are you doing? We don't want a million people buying pot here in, like, Enfield. That's not what I'm saying. That's not what I'm saying. I'm saying though, if you want to address the big marijuana backers that are involved in this industry, which are the major players, despite we have these altruistic goals of helping the small people that got affected by marijuana policy in past decades, but there's big big dollars involved here.

Hey, we had a debate in the rules right at the beginning of this, and the Department of Consumer

Protection has an ability to assess a penalty, granted a civil penalty, up to \$10 million. Why would that be in a bill unless there's big money involved? Right? We're not going to do that on some mom and pop that's in the middle of Hartford that's trying to eke out something because they were discriminated against 30 years ago.

Now you have something in a bill where there's a civil penalty up to \$10 million because there's a lot of big money involved. That's why it's there. Make no mistake about it. I'd be hard pressed to find any other bill that comes before us this year in this legislature that has any reference to a penalty of a million dollars, let alone \$10 million. So we're talking big dollars. We want to help them? Let's have an efficient tax policy to make us competitive with surrounding states. Let's look at just plain old basic economics.

But we're not doing that. We want our cake and eat it too. We want to keep our high tax rates and all the other ancillary costly rules and regulations. And, by the way, we might do that comparison and say, okay, as public policy, we can't give up the rules and regulations and the other things that make us financially not competitive, and we're just not going to be able to compete with surrounding states. Okay. I'm not greedy. Let's just live within our means.

But I think that by ignoring the giant financial aspects on the one hand and opening up the floodgates of THC levels and variety of products, a lot of which can get into the hands of little ones, having very little policing out there, you can't even pull someone over and figure out if they're driving under the influence of marijuana, and in any kind of way that is calculable. You have to have specially trained police officers, and we've never done that.

We've never invested in having every community have a law enforcement officer that has that special training. It's, like, super expensive. So, we just don't have that. So, maybe there's not enough of these being prosecuted, but I guess the arrests aren't having, because it's just really difficult to pull someone over. Now, if you have the someone who drank and did marijuana, you'll probably be able to get them on the, either the field sobriety test or on when they do the breathalyzer. But if they didn't drink at the same time, yeah, the car might smell like marijuana smoke and you can do a test, but unless you have someone that's certified, even if you arrest that individual, it's very hard to prosecute to conviction.

And then the last point, because I went way longer than I thought I would, but to Jason Perillo, Senator Perillo's really important points. The young adolescent mind in particular. Now I'm moving from the toddler to the older child, but to the young person. Their minds are still developing as we heard regarding other areas, so much so that in other aspects of our legal system, we want to give them another bite at the apple after they've committed murder.

Okay. If you want to believe that, it's that bad, at least you have to acknowledge that that's a developing brain with neuroplasticity and that it has been proven time and time again that some percentage of young people are going to be addicted. And the marijuana itself is going to have a very deleterious consequence on their growth and their psychology and their ability to process. And it might be just the marijuana itself that will end up doing them in, if not in a fatality, but an inability to cope in our world.

But also more likelier than not, and I hear this all the time, and maybe you can call beer the same thing to some extent or tobacco, but there's no doubt in my mind that when you cross the line into marijuana,

it is a gateway drug. And that the addictive properties and the allure alone can cause you to end up, as Senator Cicarella said, getting fentanyl and other drugs that can kill you laced into what you're dealing with by someone who's unscrupulous along the way or just did something stupid along the way. Because as you're high, you're not making the appropriate decision.

And the last thing I'll say is it probably, and I'm not as familiar with this as I probably should be, but like other things that affect us as human beings, when you have a dopamine surge, you build up resistance over time. And so whether it's alcohol or eating a lot of food or something else like that, the thrill of gambling and winning, if it sends a surge of dopamine through your nervous system, your body over a period of time, some more, some less, creates neural passageways that want to be fulfilled. And you build up a resistance in that, the amount of dopamine that made that person high the first time is very hard to continue.

And so you ingest more and more and more to get to the same high. And so you're creating addicts, and there's no way else to say it. Marijuana is a drug. And if it's creating a dopamine surge, it has the propensity to create addiction. And that means more and more and more and more. And when you play that story out, rarely does it end well. And so we're playing with fire. And I think we're making a bad public policy decision with this bill, and I think there's a lot of way to look at it.

Is there some good in this bill? Absolutely. Will the majority move it forward? I don't doubt. We wouldn't be here before us unless it had enough votes. But I really think at some point in the not too distant future, we need to put pause on this movie and do a true up and do an assessment. What is the positives that's happening to Connecticut and what are the negatives? And we need to give some credence and credibility to the negatives and figure

out how we can clean up behind us so that the negatives don't outweigh the positives and we're not leaving a trail of broken lives behind us as we race for the almighty dollar in front of us. And for those reasons, Madam President, I'll be voting no. Thank you.

THE CHAIR:

Thank you, Senator Kissel. Will you remark? Good evening, Senator Somers.

SENATOR SOMERS (18TH):

Good evening, Madam President. And I rise for a couple questions and just a statement or two on this bill. I'm concerned after having serious conversations with the head of the emergency room department near me at Lawrence + Memorial, which is part of Yale, as to what they've seen, and I had them take a peek at this bill. They're very, very concerned about the levels of THC in the products and the idea that we are now raising the bar for the amount of THC that can be in the products, and that, I believe, is in all the products.

And what they've said is they have seen an increase in the number of children coming into the ER. But more importantly, the head of the ER talked about a situation with his own child who was a young adult who had or really didn't understand or know how his body was going to react to taking gummies. And if you take too many, he had an experience of panic, paranoia, hallucinations, anxiety and had to go to the emergency room. Felt like he had to, felt like his heart was jumping out of his body. And now you're taking up a hospital bed for somebody who really needs to be there. There's no treatment, you just provide supportive care. And I have to tell you, the physicians that I've talked to are absolutely against looking at increasing the levels of THC.

Now I understand that maybe we're going to get a bill to fix that at a later time, but that is a big concern for me. I think it's moving us in the wrong direction. I do agree with Senator Kissel on some of the points he made as far as taxation. You know, you can have a product, but when you tax it so highly, people are going to go to other states to get it. We had that with the boats here in the State of Connecticut. We taxed them so much that people went to Rhode Island, and we lost 27,000 boat sales.

When we lowered the tax, we made up that difference within less than six months. So we have to think about our taxation policy. We understand that the goal of this is money coming into the state, but I think that there has to be a balance between what's right for our residents, what's right for the future generation, what message we're sending to young people, and how we look at our tax policy in the State of Connecticut.

I do not necessarily believe that marijuana is a gateway drug to other drugs. You know, people can disagree with me. I've talked to physicians all over in many specialties and everybody has different opinions as to, you know, is it the marijuana or is it a predisposition that we have that that makes us somebody who is prone to addiction, and when we start on whatever drug of choice that is, we become that way, you know, that's up for debate. I don't think that any of us, even the physicians really know what that is.

But I can say from my personal experience, I have a younger sister who started in high school smoking pot, moved on to other substances, is a nurse and is currently right now fighting a really serious fentanyl addiction. So I have seen that and I've seen how it destroys families, it destroys children of those people, and I wouldn't wish that on anybody. It is a horrible thing to see a loved one go through. I have a concern and a question.

I know that the good senator touched base on it previously, but I wasn't really clear on the answer, so I'd like to go back there. And the language for me does not make sense to be in this bill. So in section 13, through you, Madam President, it talks about coming up with this statewide cannabis, hemp and now Controlled Substances Board that's going to consist of the attorney general, the commissioner of Consumer Protection, commissioner of Emergency Services and Public Protection, commissioner of Mental Health and Addiction Services, but it has now removed the DPH commissioner and their designee, and I believe the social equity council person. Is that correct? Through you, Madam President.

THE CHAIR:

Thank you. Senator Maroney.

SENATOR MARONEY (14TH):

Through you, Madam President, thank you for the question. Yes, that is correct.

THE CHAIR:

Thank you. Senator Somers.

SENATOR SOMERS (18TH):

Thank you, Madam President. So if this board is looking to identify the need and enforcement opportunities concerning illegal cannabis sales, intoxicating hemp product sales and controlled substances, examine the developments in national trends and best practices, wouldn't we want the DPH commissioner who's in charge of health to be part of that committee? Through you, Madam President.

THE CHAIR:

Thank you. Senator Maroney.

SENATOR MARONEY (14TH):

Through you, Madam President. Thank you. That is a good question. The majority of the work is actually on enforcement, and some of it is sensitive information they're discussing in regards to, to performing an enforcement action or an investigation, pending investigations. Through you, Madam President.

THE CHAIR:

Thank you. Senator Somers.

SENATOR SOMERS (18TH):

Thank you for that answer. That doesn't make sense to me. Why would we be having this board that's supposed to be looking at best practices, et cetera, and we've removed the DPH commissioner? You're going to look at studies, and specifically what is the definition of controlled substances within this bill? Is it benzos? Is it fentanyl? Is it heroin? What are the controlled substances? That's a pretty broad definition. Through you, Madam President.

THE CHAIR:

Thank you. Senator Maroney.

SENATOR MARONEY (14TH):

Through you, Madam President. First to expand upon my previous answer is because they are doing enforcements, and Department of Mental Health and Addiction Services helps with some of the sting operations. And that's why they are part of that task force. The Department of Public Health does not do enforcement actions. The controlled substances are not defined in this section. However, I believe you are correct, it wouldn't include any of those illegal substances and controlled substances that you had mentioned.

THE CHAIR:

Thank you. Senator Somers.

SENATOR SOMERS (18TH):

So why are we creating this new board that's now going to look at all kinds of controlled substances and drugs when we have already a police department, we have DCP, we have all these organizations that can already work together and that should be working together on these exact problems, why are we creating this new board that is now getting rid of the social equity person, getting rid of DPH, and that's going to meet four times a year?

I'm not sure how we can decide, okay, we're going to do a sting operation or we're going to have all this secret information that we can't disclose to anybody, but we're going to do it once a quarter. That makes zero sense to me. So I feel like there's something else going on that we're not being informed on. Through you, Madam President, could you please address that?

THE CHAIR:

Thank you. Senator Maroney.

SENATOR MARONEY (14TH):

Through you, Madam President, the role of the task force has transitioned to be mainly about enforcement and not to be weighing in on policy. And so it has been highly successful in their enforcement actions. I think they have closed operations and discovered, you know, through their actions have made many closures and seizures of illegal substances that they have detected on those operations. Through you, Madam President.

THE CHAIR:

Thank you. Senator Somers.

SENATOR SOMERS (18TH):

Thank you for that answer. I'm concerned. I understand not having to be able to share information, freedom of information, when you're conducting a sting operation or as you described it, these enforcement. But the way I read this, and I could be wrong, after reading some information from the current cannabis advocate, it appears that this will also, this FOI exemption would also apply, let's say that somebody worked with a social equity partner, they purchased a facility, and then the business was transferred. There was a transfer of ownership. That would also be not subject to FOI. Is that correct? Through you, Madam President.

THE CHAIR:

Thank you. Senator Maroney.

SENATOR MARONEY (14TH):

Through you, Madam President, are you referring to the exemption in lines 316 to 319?

THE CHAIR:

Senator Somers.

SENATOR SOMERS (18TH):

Yes, I am. Through you, Madam President.

THE CHAIR:

Thank you. Senator Maroney.

SENATOR MARONEY (14TH):

Through you, Madam President. That only applies to the meetings of the task force. Through you.

THE CHAIR:

Thank you. Senator Somers.

SENATOR SOMERS (18TH):

Thank you. So the task force is not informed or has nothing, no knowledge, there's nothing discussed when there's a transfer of ownership from, let's say that I went in on a marijuana operation or hemp operation, I guess, marijuana operation, with a social equity council or person that would qualify and then, a big company came in and purchased me, I thought the board previously would have knowledge of that. And if that is the case, would that also be subject to FOI or is it only enforcement issues that are no longer subject to FOI?

THE CHAIR:

Thank you. Senator Maroney.

SENATOR MARONEY (14TH):

Through you, it is only the actions of the task force, the statewide cannabis, hemp and controlled substances enforcement board task force meetings, that are exempt from FOI. Through you, Madam President.

THE CHAIR:

Thank you. Senator Somers.

SENATOR SOMERS (18TH):

Thank you. Through you, Madam President, does this board have any say or knowledge or do they have notification of transfers of business for cannabis? Through you, Madam President.

THE CHAIR:

Thank you. Senator Maroney.

SENATOR MARONEY (14TH):

Through you, Madam President, I do not believe so because they're focused on enforcement. Through you.

THE CHAIR:

Thank you. Senator Somers.

SENATOR SOMERS (18TH):

Does this board have knowledge or are they informed of a license transfer of a business operating, producing, selling cannabis? Through you, Madam President.

THE CHAIR:

Thank you. Senator Maroney.

SENATOR MARONEY (14TH):

Through you, Madam President, no.

THE CHAIR:

Senator Somers.

SENATOR SOMERS (18TH):

Thank you for that. So I just want to confirm, the only thing that would not be subject to FOI is this board because all they're talking about is enforcement? Through you, Madam President.

THE CHAIR:

Thank you. Senator Maroney.

SENATOR MARONEY (14TH):

Through you, Madam President, it would be anything that they were discussing. The majority of what they are talking about is enforcement actions. And, again, we wouldn't want to jeopardize potential enforcement action. Through you, Madam President.

THE CHAIR:

Thank you. Senator Somers.

SENATOR SOMERS (18TH):

Thank you for that answer. I think this board is going to discuss more than enforcement actions, and this is a government board made up of government commissions paid for by the taxpayers, where most of our other boards are subject to FOI, I think and I believe that everything outside of enforcement that they come in contact with should be subject to FOI, and I am not going to be able to support this bill specifically because of that. This basically is stepping backwards, in my opinion, with transparency. We've heard from the advocate that he believes that we're moving in the wrong direction as far as transparency.

So I understand the enforcement part, but anything else this board discusses, whether they're looking at studies, they're looking at best practices as far as cannabis, I think that should be publicly available information and the minutes should be available and, therefore, I urge my colleagues to not support this in the movement towards greater transparency. Thank you, Madam President.

THE CHAIR:

Thank you. Senator Maroney.

SENATOR MARONEY (14TH):

Through you, Madam President. And thank you for recognizing me, Madam President. And I do understand we are being asked to vote on the bill that is in front of us today. But I do appreciate, again, I think Eastern Connecticut is good at defending strong open government. I know Senator Osten is a strong and fierce advocate for open government. And what I will let you know is that in a bill that is coming up next week in a compromise language that has been negotiated, they're just going to exempt from FOI when they go into executive session. So the rest of the meeting, if it weren't in executive session, so they would be able to discuss potential investigations so that they would not jeopardize a future sting operation in executive session that would not be subject to FOI, but the rest of the meeting minutes will.

Again, that is on a bill that's coming next week, and I do understand we're being asked to vote on the bill in front of us. So I appreciate and understand your concerns, and they have been recognized. Thank you.

THE CHAIR:

Thank you. Will you remark further? Good evening, Senator Cohen.

SENATOR COHEN (12TH):

Good evening, Madam President. Just a little bit before we will say good morning, and I rise for a couple of comments with respect to the legislation before us. I want to thank my good colleague for doing such a tremendous job in working to perfect this or get this to a better place, certainly, over the course of this legislative session. But I do feel like it's important for me to articulate some of my concerns with respect to this legislation, particularly because I have been such a huge

proponent of our farmers and our agricultural history here in the State of Connecticut.

I was one of the lead sponsors of our hemp legislation, creating a new cash crop here in the State of Connecticut in 2019. I did that together with Senator Osten, and I was really proud of that, that we were able to create this new industry for our farmers here. And then, fast forward, and we had the legalization of recreational cannabis before, or adult use cannabis before this chamber. And I stood and made some similar comments at that time. And those comments really still hold true today. I still have many concerns about what has happened to our hemp industry in the wake of legalization. We've really made it very difficult for the hemp industry to be economically viable here in the State of Connecticut. We've disrupted this entire industry that we worked so hard to build in 2019.

And for this reason, Madam President, I am really torn tonight because I do think that this Bill 5350 really takes some important steps to do some of the repair necessary to the hemp industry. I think we are making some progress to provide them with opportunities and fairness and stability here with this legislation. But I also think that we're not being incredibly thoughtful about what is going on with the legalization in terms of THC and the content and what impact that has, particularly on our youth here in the State of Connecticut. I have some strong reservations and concerns with increasing potency levels, but I do want to say that I am torn, because I do really want to support our farmers. I want to make sure that we're supporting small business here in the State of Connecticut.

I have always been concerned with equity, and so the social equity council has been incredibly important in this process. But for the reasons that I state in terms of mental health and the impacts on mental health, with respect to the potency levels that we're providing here in Connecticut, I did hear this

is not your father's or your grandfather's cannabis. Very different what we're dealing with here and now. And so for that reason, Madam President, I will be a no this evening.

THE CHAIR:

Thank you, Senator Cohen. Will you remark further?
Good evening, Senator Martin.

SENATOR MARTIN (31ST):

Thank you, Madam President. I don't know if I'm going to change anybody's point of view. I like to think perhaps. That's why we stand up here and we debate. We argue. We try to make clear our perspective or our point of view in order to convince. I ask all of us here, are we protecting and preserving public health, safety, and the welfare of our public, those that we represent? I was here when this recreational marijuana was passed. And actually, we had stopped it during the session.

And then I think within two weeks, we're back here under special session to vote on it again. I was away on vacation, had it planned. So the numbers, I don't recall what the final vote was, but it eventually did pass. I don't think the science has changed since then. Science, to answer my question, are we protecting and preserving the public health and safety and the welfare of the people of the state? The science says no. Medical industry says no. And the parents who have experienced the pain and the suffering say no.

The passage of recreational marijuana, a bad legislation and bad policy. You take a look at the CDC, the Center of Disease Control and Prevention. The guidelines that we followed for COVID, see what they have to say about it. The science, they say there are negative and mental health effects associated with high potency THC. Psychological harm

of cannabis use such as develops schizophrenia, anxiety, depression, respiratory damage, cancer, and a new one that I just read about was chronic vomiting due to long term marijuana use.

We had testimony come in front of the committee. Doctors, emergency room doctor, he says notable increases in cases of schizophrenia in younger patients, which he referred to as an epidemic of cannabis-induced psychosis. THC is getting our kids sick. Another doctor testified testimony emphasizing that as potency increases, public health risks increase. He urged us not to give into pressure from big marijuana. Big business [John].

Let me read to you a parent's testimony. "I am a mother of a 21-year-old boy who took his life this past 10/30/2025. Our son was a normal, active, smart boy, fun to be with, always curious and good student, busy playing ice hockey and golf, and he earned multiple academic excellent awards. Our son was planning to be a mechanical engineer, loving his life and his parents. And then in the late fall of 2019, as a 15-year-old boy, high school freshman, he started to change.

His behavior, normal behavior changed, became lazy, missing homework, had no interest in spending time with us and spending more time alone. He became verbally aggressive, impatient, and disappearing for long periods of time after school and missing dinners. All escalated and we found out he was smoking weed and consuming THC products. From the fall of 2019 until now, our life turned into a nightmare with our boy out of control, barely graduating from high school, crashing cars, losing his driver's license --"

THE CHAIR:

Senator, I appreciate it. Could you perhaps paraphrase so that we're not reading? You could summarize, sir, please.

SENATOR MARTIN (31ST):

Sure. I think everyone gets the message of what this mother and family went through. I heard earlier about market share. We're losing business to the north of us, other states. Have you considered this? Think about this. We want to increase what we had put a cap on. We want to take that cap off. We want to increase the potency so that individuals can get a quicker high and they don't need to go across the state. Our sales are going to go up. But have you thought about by removing the cap, that harm reduction mechanism or regulation that we put in the bill that we passed in recreational marijuana? Making sure that the THC levels had a cap, there are safer levels of THC, that that product line is going to decrease in sales and eventually get pushed out of the market?

Are we just simply swapping the sales from one to another and then increasing the risk in health of our youth and those that use it? And then there was mention about a black market. Do you really think eliminating the cap is going to move sales away from the black market? Let's not fool ourselves. The dealers in the black market are not going to lose market share because we have removed the cap. Please don't fool yourselves.

Madam President, I don't believe we're doing our job in protecting public health, safety, and the welfare of our public. This bill takes or removes the harm reduction regulations, the caps that we originally placed in the marijuana legislation, and we're all for revenue. That's why we're doing this. We should be listening to the science, the medical industry, and the stories, and listening to the parents that are living through the pain and the loss of their loved ones. I urge my colleagues to vote no to this piece of legislation. Thank you, Madam.

THE CHAIR:

Thank you, Senator Martin. Will you remark further?
Will you remark further? If not, the machine is
open. Mr. Clerk, please announce the vote.

CLERK:

An immediate roll call vote has been ordered in the
Senate. An immediate roll call vote has been ordered
in the Senate. We're now voting on the bill. This is
House Bill No. 5350, an act concerning cannabis,
hemp, and infused beverage regulation, as amended by
House Amendment Schedules A and D. We're now voting
on the bill. An immediate roll call vote has been
ordered in the Senate for House Bill No. 5350, an
act concerning cannabis, hemp, and infused beverage
regulation, as amended by House Amendment Schedules
A and D. We're now voting on the bill. An immediate
roll call vote in the Senate. Immediate roll call
vote has been ordered in the Senate. We're now
voting on the bill. This is House Bill No. 5350.
Immediate roll call vote in the Senate.

THE CHAIR:

Have all the senators voted? Have all the senators
voted? The machine is locked. Mr. Clerk, the tally,
please.

CLERK:

House bill 5350 as amended:

Total Number Voting	35
Necessary for Adoption	18
Those voting Yea	18
Those voting Nay	17
Those absent and not voting	1

THE CHAIR:

[gavel] Legislation passes. Senator Duff.

SENATOR DUFF (25TH):

Thank you, Madam President. Madam President, it is our intention to be in session tomorrow at 11:00 o'clock. We'll come right in and we'll get started with our business at 11:00. So ask people to be on time, please. And I don't think there's any other points of personal privilege or announcements, except for a journal notation. Senator Hartley missed votes due to business outside the chamber. Senator Martin.

THE CHAIR:

Senator Martin.

SENATOR MARTIN (31ST):

I believe he just covered it, but Senator Harding missed votes because he is doing business outside the chamber. Thank you.

THE CHAIR:

Thank you. Senator Duff.

SENATOR DUFF (25TH):

Thank you, Madam President. Madam President, I move for all items to be immediately transmitted to the House of Representatives, please, that need further action.

THE CHAIR:

So ordered.

SENATOR DUFF (25TH):

Thank you, Madam President. And with that, I move that we adjourn, subject to the call of the Chair.

THE CHAIR:

[gavel] We are adjourned. Go forth and govern.

(On motion of Senator Duff of the 25th, the Senate at 11:46 p.m. adjourned subject to the call of the chair)