

OFFICE OF FISCAL ANALYSIS

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SB-1248

AN ACT EXPANDING CONSUMER PROTECTIONS.

OFA Fiscal Note

State Impact:

| Agency Affected | Fund-Effect | FY 26 \$ | FY 27 \$ |
|--|-------------|----------|----------|
| Consumer Protection, Dept. | GF - Cost | None | 172,328 |
| State Comptroller - Fringe Benefits ¹ | GF - Cost | None | 70,155 |

Note: GF=General Fund

Municipal Impact: None

Explanation

The bill makes various advertising changes for businesses and landlords in the state resulting in the cost described below.

Sections 1 and 2 create two new unfair trade practice violations regarding total price disclosure and automatic renewals and continuous services resulting in a cost to the Department of Consumer Protection (DCP) and the Office of the State Comptroller. To enforce the new unfair trade practice violations, DCP will need to hire one special investigator and one staff attorney for a cost of \$172,328 in FY 27², along with a corresponding fringe benefit cost of \$70,155 in FY 27.

Sections 3 and 5 make technical and conforming changes and do not result in a fiscal impact to the state.

¹The fringe benefit costs for most state employees are budgeted centrally in accounts administered by the Comptroller. The estimated active employee fringe benefit cost associated with most personnel changes is 40.71% of payroll in FY 26.

²Costs begin in FY 27 due to these sections having a 7/1/26 effective date.

Section 4 requires the Department of Housing (DOH) to publish a standardized rental terms summary form by January 1, 2026, which does not result in a fiscal impact as DOH has the capacity and expertise to meet this requirement.

The Out Years

The annualized ongoing fiscal impact identified above would continue into the future subject to employee wage increases.