

General Assembly

January Session, 2025

## Committee Bill No. 6052

LCO No. **5773** 

Referred to Committee on GENERAL LAW

Introduced by: (GL)

## AN ACT CONCERNING THE HOME SOLICITATION SALES ACT AND RESIDENTIAL SOLAR PHOTOVOLTAIC SYSTEMS.

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

- 1 Section 1. Section 42-134a of the general statutes is repealed and the
- 2 following is substituted in lieu thereof (*Effective October 1, 2025*):
- 3 As used in this chapter <u>and sections 2 to 5, inclusive, of this act</u>:
- 4 (1) "Business day" means any calendar day except Sunday or any of
- 5 the following business holidays: New Year's Day, Washington's
- 6 Birthday, Memorial Day, Independence Day, Labor Day, Columbus
- 7 Day, Veterans' Day, Thanksgiving Day and Christmas Day;
- 8 <u>(2)</u> "Commissioner" means the Commissioner of Consumer 9 <u>Protection;</u>
- 10 <u>(3) "Consumer" means any individual who is physically present in</u> 11 <u>this state and a prospective recipient of consumer goods or consumer</u>
- 12 <u>services;</u>
- 13 (4) "Consumer good" (A) means any article purchased, leased or

14 rented primarily for personal, family or household purposes, and (B) 15 includes, but is not limited to, any residential solar photovoltaic system; 16 (5) "Consumer service" (A) means any service purchased, leased or rented primarily for personal, family or household purposes, and (B) 17 includes, but is not limited to, any course of instruction or training, 18 regardless of the purpose for which such course is taken; 19 20 (6) "Department" means the Department of Consumer Protection; 21 (7) "Disqualifying offense" (A) means (i) (I) any felony that involves 22 the use, attempted use or threatened use of physical force against 23 another person or results in the serious physical injury or death of 24 another person, (II) any offense for which a person is required to register 25 with the Commissioner of Emergency Services and Public Protection 26 pursuant to chapter 969, (III) robbery, home invasion or burglary, or (IV) 27 any offense under section 53a-48 or 53a-49 if the offense, which is 28 attempted or is an object of the conspiracy, is an offense described in 29 subparagraphs (A)(i)(I) to (A)(i)(III), inclusive, of this subdivision, (ii) 30 any offense described in subparagraphs (A)(i)(I) to (A)(i)(IV), inclusive, 31 of this subdivision for which a person is found not guilty by reason of 32 mental disease or defect pursuant to section 53a-13, or (iii) any offense under federal law or the laws of another state if such offense is defined 33 34 by elements that substantially include the elements of an offense 35 described in subparagraphs (A)(i)(I) to (A)(i)(IV), inclusive, of this 36 subdivision, and (B) does not include any offense which has been the 37 subject of an absolute pardon under the provisions of section 54-130a or 38 an equivalent pardon process under federal law or the laws of another 39 state; [(a)] (8) "Home solicitation sale" (A) means a sale, lease [,] or rental of 40 41 any consumer [goods] good or [services] consumer service, whether 42 under single or multiple contracts, in which the seller or [his] the seller's 43 authorized sales representative personally solicits the sale, lease or

- 44 rental, including, [those] but not limited to, any sale, lease or rental in
- 45 response to or following an invitation by the [buyer] <u>consumer</u>, and the

46 [buyer's] consumer's agreement or offer to purchase, lease or rent is 47 made at a place other than the <u>seller's</u> place of business, [of the seller. 48 The term "home solicitation sale"] and (B) does not include [a] any 49 transaction: [(1)] (i) Made pursuant to prior negotiations in the course of 50 a visit by the [buyer] consumer to a retail business establishment having 51 a fixed, permanent location where consumer goods are exhibited or 52 [the] <u>consumer</u> services are offered for sale, lease or rental on a 53 continuing basis; [(2)] (ii) in which the [buyer] consumer has initiated 54 the contact and the consumer goods or consumer services are needed to 55 meet a bona fide immediate personal emergency of the [buyer] 56 consumer, and the [buyer] consumer furnishes the seller with a separate 57 dated and signed personal statement in the [buyer's] consumer's 58 handwriting describing the situation requiring immediate remedy and 59 expressly acknowledging and waiving the right to cancel the sale, lease 60 or rental within three business days; [(3)] (iii) conducted and 61 consummated entirely by mail or telephone and without any other 62 contact between the [buyer] consumer and the seller or its authorized 63 sales representative prior to delivery of the consumer goods or 64 performance of the <u>consumer</u> services; [(4)] (iv) in which the [buyer] 65 consumer has initiated the contact and specifically requested the seller 66 to visit [his] the consumer's home for the purpose of repairing or 67 performing maintenance upon the [buyer's] consumer's personal 68 property. If in the course of such a visit, the seller sells, leases or rents to 69 the [buyer] consumer the right to receive additional [services or goods] 70 consumer goods or consumer services other than replacement parts 71 necessarily used in performing the maintenance or in making the 72 repairs, the sale of those additional consumer goods or consumer 73 services shall not come within this exclusion; [(5)] (v) pertaining to the 74 sale, lease or rental of real property, to the sale of insurance, to the sale 75 of newspapers or to the sale of securities or commodities by a broker-76 dealer registered with the securities and exchange commission; [(6)] (vi) 77 made pursuant to a home party plan sales and demonstration; or [(7)] 78 (vii) in the case of consumer goods, other than magazine sales or 79 subscriptions, where the purchase price, whether under single or

80 multiple contracts, does not exceed twenty-five dollars; [.]

81 [(b) "Consumer goods or services" means goods or services 82 purchased, leased, or rented primarily for personal, family, or 83 household purposes, including courses of instruction or training 84 regardless of the purpose for which they are taken.

(c) "Seller" means any person, partnership, corporation, limited
liability company or association engaged in home solicitation sales of
consumer goods or services.]

88 (9) "Municipality" means any town, city, borough, consolidated town
 89 and city or consolidated town and borough;

90 (10) "Person" means any individual, association, corporation, limited
 91 liability company, partnership, trust or other legal entity;

92 [(d)] <u>(11)</u> "Place of business" means the main or permanent branch 93 office or local address of a seller; [.]

94 [(e)] (<u>12</u>) "Purchase price" means the total price paid or to be paid for 95 the consumer goods or <u>consumer</u> services, including all interest and 96 service charges; [.]

97 [(f) "Business day" means any calendar day except Sunday or any of
98 the following business holidays: New Year's Day, Washington's
99 Birthday, Memorial Day, Independence Day, Labor Day, Columbus
100 Day, Veterans Day, Thanksgiving Day and Christmas Day.]

101 (13) "Residential solar photovoltaic system" has the same meaning as
 102 provided in section 16-245nn;

103(14) "Seller" (A) means any person engaged in home solicitation sales104of consumer goods or consumer services, and (B) includes, but is not

105 <u>limited to, any solar seller; and</u>

106 (15) "Solar seller" means any person engaged in home solicitation
 107 sales of residential solar photovoltaic systems.

108 Sec. 2. (NEW) (Effective October 1, 2025) No person who, in a court of 109 competent jurisdiction, has been convicted of a disqualifying offense, 110 has entered a plea of guilty or nolo contendere to a disqualifying offense 111 or has been found not guilty of a disqualifying offense by reason of 112 mental disease or defect pursuant to section 53a-13 of the general 113 statutes or a substantially similar provision of the law of another state 114 or federal law shall engage in any in-person solicitation for the purposes 115 of a home solicitation sale.

116 Sec. 3. (NEW) (*Effective October 1, 2025*) Each seller shall:

(1) Examine the listing established pursuant to section 5 of this act on
a monthly basis to ensure that such seller and such seller's authorized
sales representatives do not solicit any consumer included in such
listing for the purposes of a home solicitation sale;

121 (2) Not later than ten business days before such seller or such seller's 122 authorized sales representatives engage in any solicitations for the 123 purposes of home solicitation sales, send a written notice by certified or 124 registered mail to the chief executive officer and the chief law 125 enforcement officer of each municipality in which such seller or 126 authorized sales representatives intend to engage in such solicitations, 127 which written notice shall disclose (A) that such seller or authorized 128 sales representatives intend to engage in such solicitations in such 129 municipality, (B) the time frame during which such seller or authorized 130 sales representatives intend to engage in such solicitations in such 131 municipality, and (C) any other information that the Commissioner of 132 Consumer Protection, in the commissioner's discretion, deems relevant 133 for the purposes of this subdivision;

(3) Establish guidelines that (A) such seller and such seller's
authorized sales representatives are required to follow while engaged
in solicitations for the purposes of home solicitation sales, and (B)
disclose how consumers may identify such seller's authorized sales
representatives; and

(4) Post the guidelines established pursuant to subdivision (3) of this
section in a prominent and publicly accessible location on such seller's
Internet web site.

Sec. 4. (NEW) (*Effective October 1, 2025*) (a) In addition to the duties
set forth in section 3 of this act, each solar seller shall:

(1) Develop a brochure for consumers containing any information
that the Commissioner of Consumer Protection, in the commissioner's
discretion, deems relevant for the purposes of this section; and

147 (2) Ensure that such solar seller and each of such solar seller's148 authorized sales representatives:

(A) Does not engage in any solicitation for the purposes of a home
solicitation sale of a residential solar photovoltaic system outside of the
hours set forth in subsection (b) of this section or in any more restrictive
municipal ordinance described in said subsection;

153 (B) Carries a current and valid photo identification card at all times 154 while such solar seller or authorized sales representative is engaged in 155 a solicitation for the purposes of a home solicitation sale of a residential 156 solar photovoltaic system, which photo identification card shall include 157 (i) such solar seller's name and, in the case of an authorized sales 158 representative, such authorized sales representative's name, (ii) a 159 photograph of such solar seller or authorized sales representative, as 160 applicable, and (iii) any other information the Commissioner of 161 Consumer Protection, in the commissioner's discretion, deems relevant 162 for the purposes of this subparagraph; and

163 (C) Provides a copy of the brochure developed pursuant to 164 subdivision (1) of this subsection to the consumer at the beginning of a 165 solicitation for the purposes of a home solicitation sale of a residential 166 solar photovoltaic system.

167 (b) No solar seller or solar seller's authorized sales representative 168 shall engage in any solicitation for the purposes of a home solicitation sale of a residential solar photovoltaic system outside of the hours of
nine o'clock a.m. and seven o'clock p.m. eastern time, unless a more
restrictive municipal ordinance limits such hours.

172 (c) (1) Not later than December 31, 2025, the Department of Consumer 173 Protection shall develop a handbook for the purpose of advising 174 consumers on matters relating to home solicitation sales of residential 175 solar photovoltaic systems and solicitations made for the purposes of 176 such sales. Such handbook shall include guidance (A) that enables 177 consumers to determine the veracity of sales and marketing assertions 178 made regarding residential solar photovoltaic systems, (B) concerning 179 the penalties applicable to solar sellers and solar sellers' authorized sales 180 representatives under subsection (g) of section 5 of this act and section 181 42-141 of the general statutes, as amended by this act, and (C) on any 182 other matters the Commissioner of Consumer Protection, in the 183 commissioner's discretion, deems relevant for the purposes of this 184 subsection.

(2) Not later than February 1, 2026, the department shall make the
handbook developed pursuant to subdivision (1) of this subsection
available for distribution to consumers as part of programs funded by
the residential financing program offered by the Energy Efficiency Fund
or the Clean Energy Fund established pursuant to section 16-245n of the
general statutes.

(d) Not later than February 1, 2026, and annually thereafter, each
solar seller shall submit a report to the Department of Consumer
Protection disclosing the identity of each person with whom such solar
seller maintains a relationship and provides financing, installation
services or any other related consumer services in partnership with such
solar seller.

197 Sec. 5. (NEW) (*Effective October 1, 2025*) (a) The Department of 198 Consumer Protection shall establish and maintain a "no home 199 solicitation sales" listing of consumers who do not wish to receive 200 solicitations from sellers or sellers' authorized sales representatives for 201 the purposes of home solicitation sales. The department shall provide 202 notice to consumers of the establishment of a "no home solicitation 203 sales" listing. Any consumer who wishes to be included on such listing 204shall notify the department by calling a toll-free number provided by 205 the department or in any other such manner and at such times as the 206 Commissioner of Consumer Protection may prescribe. A consumer on 207 such listing shall be deleted from such listing upon the consumer's 208 written request. The department shall update such listing not less than 209 quarterly and shall make such listing available to sellers, their 210 authorized sales representatives and other persons upon request.

(b) Any seller or seller's authorized sales representative soliciting a
consumer for the purposes of a home solicitation sale shall disclose such
seller's or authorized sales representative's identity, the purpose of such
solicitation and the identity of any other person for which such seller or
authorized sales representative is making such solicitation not later than
ten seconds after such solicitation begins.

(c) Any seller or seller's authorized sales representative soliciting a
consumer for the purposes of a home solicitation sale shall, at the
beginning of such solicitation, ask the consumer whether such
consumer wishes to continue such solicitation, end such solicitation or
be removed from such seller's or authorized sales representative's list.

(d) Any seller or seller's authorized sales representative shall end a
solicitation made for the purposes of a home solicitation sale not later
than ten seconds after the consumer states or otherwise indicates that
such consumer wishes to end such solicitation.

(e) If a consumer informs a seller or a seller's authorized sales representative at any point during a solicitation made for the purposes of a home solicitation sale that the consumer does not wish to receive future solicitations or wishes to be removed from such seller's or authorized sales representative's list, such seller or authorized sales representative shall: (1) Inform such consumer that such consumer's contact information shall be removed from such list; (2) end such solicitation not later than ten seconds after such consumer expresses
such wish; (3) refrain from soliciting such consumer for the purposes of
a home solicitation sale in the future; and (4) not give or sell such
consumer's name, address or other personally identifying information
to any other person, or receive anything of value from any other person
in exchange for such consumer's name, address or other personally
identifying information.

(f) The Commissioner of Consumer Protection may adopt
regulations, in accordance with chapter 54 of the general statutes, to
carry out the provisions of this section. Such regulations may include,
but need not be limited to, provisions governing the availability and
distribution of the listing established under subsection (a) of this section
and notice requirements for consumers wishing to be included on the
listing established under subsection.

(g) In addition to any penalty imposed under section 42-141 of the
general statutes, as amended by this act, any seller or seller's authorized
sales representative who is liable under the provisions of subsections (a)
to (f), inclusive, of this section shall be fined not more than twenty
thousand dollars for each violation.

Sec. 6. Section 42-135a of the general statutes is repealed and the following is substituted in lieu thereof (*Effective October 1, 2025*):

No agreement in a home solicitation sale shall be effective against [the
buyer] <u>a consumer</u> if [it] <u>the agreement</u> is not signed and dated by the
[buyer] <u>consumer</u> or if the seller shall:

(1) Fail to furnish the [buyer] <u>consumer</u> with a fully completed receipt
or copy of all contracts and documents pertaining to such <u>home</u>
<u>solicitation</u> sale at the time [of its execution] <u>such agreement is executed</u>,
which contract shall be in the same language as that principally used in
the oral sales presentation and which shall show the date of the
transaction and shall contain the name and address of the seller, and in
immediate proximity to the space reserved in the contract for the

signature of the [buyer] <u>consumer</u>, or on the front page of the receipt if
a contract is not used, and in boldface type of a minimum size of ten
points, a statement in substantially the following form:

YOU, THE [BUYER] <u>CONSUMER</u>, MAY CANCEL THIS
TRANSACTION AT ANY TIME PRIOR TO MIDNIGHT OF THE
THIRD BUSINESS DAY AFTER THE DATE OF THIS TRANSACTION.
SEE THE ATTACHED NOTICE OF CANCELLATION FORM FOR AN
EXPLANATION OF THIS RIGHT.

272 (2) Fail to furnish each [buyer] <u>consumer</u>, at the time such [buyer] 273 consumer signs the home solicitation sales contract or otherwise agrees 274 to buy, lease or rent consumer goods or consumer services from the 275 seller, a completed form in duplicate, captioned "NOTICE OF 276 CANCELLATION", which shall be attached to the contract or receipt 277 and easily detachable, and which shall contain in ten-point boldface 278 type the following information and statements in the same language as 279 that used in the contract:

## 280 NOTICE OF CANCELLATION

281 .... (Date of Transaction)

YOU MAY CANCEL THIS TRANSACTION, WITHOUT ANY
PENALTY OR OBLIGATION, WITHIN THREE BUSINESS DAYS
FROM THE ABOVE DATE.

IF YOU CANCEL, ANY PROPERTY TRADED IN, ANY PAYMENTS
MADE BY YOU UNDER THE CONTRACT OR SALE, AND ANY
NEGOTIABLE INSTRUMENT EXECUTED BY YOU WILL BE
RETURNED WITHIN TEN BUSINESS DAYS FOLLOWING RECEIPT
BY THE SELLER OF YOUR CANCELLATION NOTICE, AND ANY
SECURITY INTEREST ARISING OUT OF THE TRANSACTION WILL
BE CANCELLED.

292 IF YOU CANCEL, YOU MUST MAKE AVAILABLE TO THE 293 SELLER AT YOUR RESIDENCE, IN SUBSTANTIALLY AS GOOD 294 CONDITION AS WHEN RECEIVED, ANY GOODS DELIVERED TO
295 YOU UNDER THIS CONTRACT OR SALE; OR YOU MAY, IF YOU
296 WISH, COMPLY WITH THE INSTRUCTIONS OF THE SELLER
297 REGARDING THE RETURN SHIPMENT OF THE GOODS AT THE
298 SELLER'S EXPENSE AND RISK.

299 IF YOU DO MAKE THE GOODS AVAILABLE TO THE SELLER 300 AND THE SELLER DOES NOT PICK THEM UP WITHIN TWENTY 301 DAYS OF THE DATE OF CANCELLATION, YOU MAY RETAIN OR 302 DISPOSE OF THE GOODS WITHOUT ANY FURTHER OBLIGATION. 303 IF YOU FAIL TO MAKE THE GOODS AVAILABLE TO THE SELLER, 304 OR IF YOU AGREE TO RETURN THE GOODS TO THE SELLER AND 305 FAIL TO DO SO, THEN YOU REMAIN LIABLE FOR PERFORMANCE 306 OF ALL OBLIGATIONS UNDER THE CONTRACT.

TO CANCEL THIS TRANSACTION, MAIL OR DELIVER A SIGNED
AND DATED COPY OF THIS CANCELLATION NOTICE OR ANY
OTHER WRITTEN NOTICE, OR SEND A TELEGRAM TO .... (Name of
Seller) AT .... (Address of Seller's Place of Business) NOT LATER THAN
MIDNIGHT OF .... (Date)

- 312 I HEREBY CANCEL THIS TRANSACTION.
- 313 .... (Date)
- 314 .... ([Buyer's] <u>Consumer's</u> Signature)

(3) Fail, before furnishing copies of the "Notice of Cancellation" to the [buyer] <u>consumer</u>, to complete both copies by entering the name of the seller, the address of the seller's place of business, the date of the transaction, and the date, not earlier than the third business day following the date of the transaction, by which the [buyer] <u>consumer</u> may give notice of cancellation.

321 (4) Include in any home solicitation sale contract or receipt any
322 confession of judgment or any waiver of any of the rights to which the
323 [buyer] <u>consumer</u> is entitled under this chapter <u>and sections 2 to 5</u>,

324 <u>inclusive, of this act</u>, including specifically such [buyer's] <u>consumer's</u>

right to cancel the sale in accordance with the provisions of this section.

(5) Fail to inform each [buyer] <u>consumer</u>, orally, at the time such
[buyer] <u>consumer</u> signs the contract or purchases, <u>leases or rents</u> the
<u>consumer</u> goods or <u>consumer</u> services, of such [buyer's] <u>consumer's</u>
right to cancel.

(6) Misrepresent in any manner the [buyer's] <u>consumer's</u> right tocancel.

332 (7) Fail or refuse to honor any valid notice of cancellation by a [buyer] 333 consumer and within ten business days after the receipt of such notice, 334 to (A) refund all payments made under the contract or home solicitation 335 sale; (B) return any consumer goods or property traded in, in 336 substantially as good condition as when received by the seller; (C) cancel 337 and return any negotiable instrument executed by the [buyer] consumer 338 in connection with the contract or home solicitation sale and take any 339 action necessary or appropriate to terminate promptly any security 340 interest created in the transaction; and (D) cancel and return any 341 contract executed by the [buyer] consumer in connection with the 342 transaction.

(8) Negotiate, transfer, sell, or assign any note or other evidence of
indebtedness to a finance company or other third party prior to
midnight of the fifth business day following the date the contract was
signed or the <u>consumer</u> goods or <u>consumer</u> services purchased, leased
<u>or rented</u>.

(9) Fail, within ten business days of receipt of the [buyer's]
<u>consumer's</u> notice of cancellation, to notify such [buyer] <u>consumer</u>
whether the seller intends to repossess or to abandon any shipped or
delivered <u>consumer</u> goods.

Sec. 7. Section 42-136 of the general statutes is repealed and the following is substituted in lieu thereof (*Effective October 1, 2025*):

354 (a) Any note or other evidence of indebtedness given by a [buyer] 355 consumer in respect of a home solicitation sale shall be dated not earlier 356 than the date of the agreement or offer to purchase, lease or rent. Any 357 transfer of a note or other evidence of indebtedness bearing the 358 statement required by subsection (b) of this section shall be deemed an 359 assignment only and any right, title or interest which the transferee may 360 acquire thereby shall be subject to all claims and defenses of the [buyer] 361 consumer against the seller arising under the provisions of this chapter 362 and sections 2 to 5, inclusive, of this act.

(b) Each note or other evidence of indebtedness given by a [buyer]
<u>consumer</u> in respect of a home solicitation sale shall bear on its face a
conspicuous statement as follows: THIS INSTRUMENT IS BASED
UPON A HOME SOLICITATION SALE, WHICH SALE IS SUBJECT TO
THE PROVISIONS OF THE HOME SOLICITATION SALES ACT. THIS
INSTRUMENT IS NOT NEGOTIABLE.

369 (c) Compliance with the requirements of this section shall be a 370 condition precedent to any right of action by the seller or any transferee 371 of an instrument bearing the statement required under subsection (b) of 372 this section against the [buyer] <u>consumer</u> upon such instrument and 373 shall be pleaded and proved by any person who may institute action or 374 suit against a [buyer] <u>consumer</u> in respect thereof.

(d) A promissory note payable to order or bearer and otherwise
negotiable in form issued in violation of this section may be enforced as
a negotiable instrument by a holder in due course according to its terms.

Sec. 8. Section 42-137 of the general statutes is repealed and the following is substituted in lieu thereof (*Effective October 1, 2025*):

(a) In addition to any right otherwise to revoke an offer, the [buyer]
<u>consumer</u> may cancel a home solicitation sale until midnight of the third
business day after the day on which the [buyer] <u>consumer</u> signs an
agreement subject to the provisions of this chapter <u>and sections 2 to 5</u>,
<u>inclusive, of this act</u>.

(b) Cancellation shall occur when the [buyer] <u>consumer</u> gives written
notice of cancellation to the seller at the address specified for notice of
cancellation provided by the seller or when such written notice bearing
such address is deposited in a mail box.

- (c) Notice of cancellation given by the [buyer] <u>consumer</u> shall be
  effective if [it] <u>the notice</u> indicates the intention on the part of the [buyer]
  <u>consumer</u> not to be bound by the home solicitation sale.
- Sec. 9. Section 42-138 of the general statutes is repealed and the following is substituted in lieu thereof (*Effective October 1, 2025*):

(a) Except as provided in this section, within ten business days after
a home solicitation sale has been cancelled the seller shall tender to the
[buyer] <u>consumer</u> any payments made by the [buyer] <u>consumer</u> and any
note or other evidence of indebtedness.

(b) If the down payment includes <u>consumer</u> goods traded in, the
<u>consumer</u> goods shall be tendered in substantially as good condition as
<u>such consumer goods were in</u> when <u>the consumer</u> received <u>such</u>
<u>consumer goods</u>. If the seller fails to tender the <u>consumer</u> goods as
provided by this section, the [buyer] <u>consumer</u> may elect to recover an
amount equal to the trade-in allowance stated in the agreement.

(c) Until the seller has complied with the obligations imposed by this
section, the [buyer] <u>consumer</u> may retain possession of <u>consumer</u> goods
delivered to [him] <u>the consumer</u> by the seller and has a lien on the
<u>consumer</u> goods for any recovery to which [he] <u>the consumer</u> is entitled.

- 408 Sec. 10. Section 42-139 of the general statutes is repealed and the 409 following is substituted in lieu thereof (*Effective October 1, 2025*):
- (a) Except as provided in subsection (c) of section 42-138, as amended
  by this act, [within] not later than twenty days after a home solicitation
  sale has been cancelled, the [buyer] consumer, upon demand, shall
  tender to the seller any consumer goods delivered by the seller pursuant
  to the sale, lease or rental, but [he] the consumer is not obligated to

tender to the seller such consumer goods at any place other than [his]
the consumer's own address. If the seller fails to take possession of such
<u>consumer</u> goods within twenty days after cancellation, the <u>consumer</u>
goods shall become the property of the [buyer] <u>consumer</u> without
obligation to pay for [them] <u>such consumer goods</u>.

(b) The [buyer] <u>consumer</u> shall take reasonable care of the <u>consumer</u>
goods in [his] <u>the consumer's</u> possession both prior to cancellation and
during the twenty-day period following <u>cancellation</u>. During the
twenty-day period [after] <u>following</u> cancellation, except for the [buyer's]
<u>consumer's</u> duty of care, the <u>consumer</u> goods are at the seller's risk.

425 (c) If the seller has performed any <u>consumer</u> services pursuant to a 426 home solicitation sale prior to its cancellation, the seller is entitled to no 427 compensation. If the seller's <u>consumer</u> services result in the alteration of 428 <u>the consumer's</u> property, [of the buyer,] the seller shall restore the 429 <u>consumer's</u> property to substantially as good condition as [it] <u>such</u> 430 <u>property</u> was in at the time the <u>consumer</u> services were rendered.

431 Sec. 11. Section 42-140 of the general statutes is repealed and the 432 following is substituted in lieu thereof (*Effective October 1, 2025*):

433 No seller or seller's authorized sales representative in a home 434 solicitation sale shall offer to pay a commission or give a rebate or 435 discount to the [buyer] consumer in consideration of the [buyer's] consumer giving to the seller or the seller's authorized sales 436 437 representative the names of prospective purchasers, lessees or renters or 438 otherwise aiding the seller or the seller's authorized sales representative 439 in making a sale, lease or rental to another person, if the earning of the 440 commission, rebate or discount is contingent upon an event subsequent 441 to the time the [buyer] consumer agrees to [buy] purchase, lease or rent.

442 Sec. 12. Section 42-141 of the general statutes is repealed and the 443 following is substituted in lieu thereof (*Effective October 1, 2025*):

444 (a) Any person who violates any provision of this chapter <u>or sections</u>

<u>2 to 5, inclusive, of this act</u> shall be [guilty of a class C misdemeanor]
<u>liable for a civil penalty of not more than five hundred dollars per</u>
<u>violation</u>. Any sale, lease or rental made in respect to which a
commission, rebate or discount is offered in violation of the provisions
of this chapter or sections 2 to 5, inclusive, of this act shall be voidable
at the option of the [buyer] consumer.

(b) Violation of any of the provisions of [sections] <u>section</u> 42-135a, [or]
<u>as amended by this act, sections</u> 42-137 to 42-139, inclusive, <u>as amended</u>
<u>by this act, or sections 2 to 5, inclusive, of this act,</u> or failure to honor any
provisions of the notice of cancellation required by this chapter, shall
constitute an unfair or deceptive act or practice as defined by section 42110b.

457 Sec. 13. Subdivision (4) of section 42-481 of the general statutes is
458 repealed and the following is substituted in lieu thereof (*Effective October*459 1, 2025):

(4) "Sales representative" means a person who: (A) Establishes a
business relationship with a principal to solicit orders for products or
services, and (B) is compensated in whole, or in part, by commission.
"Sales representative" does not include an employee or a person who
places orders or purchases on the person's own account or for resale or
a seller, as defined in [subsection (c) of] section 42-134a, as amended by
this act; and

467 Sec. 14. (NEW) (*Effective October 1, 2025*) (a) As used in this section:

468 (1) "Consumer" means an individual seeking credit for personal,469 family or household purposes;

(2) "Payoff statement" means a statement of the amount of the unpaid
balance on a residential solar loan, including principal, interest and
other charges properly assessed pursuant to the residential solar loan
documentation and a statement of the interest, on a per diem basis, with
respect to the unpaid principal balance of the residential solar loan;

475 (3) "Person" means any individual, association, corporation, limited476 liability company, partnership, trust or other legal entity;

477 (4) "Residential solar lease agreement" means any agreement
478 embodying the terms and conditions concerning the use of a residential
479 solar photovoltaic system;

(5) "Residential solar lender" means any person who, in the ordinarycourse of such person's business, extends a residential solar loan;

(6) "Residential solar lessor" means any person who, in the ordinary
course of such person's business, leases a residential solar photovoltaic
system to a consumer;

(7) "Residential solar loan" includes any line of credit or other
extension of credit extended to a consumer for the purpose of providing
financing to the consumer to purchase a residential solar photovoltaic
system;

(8) "Residential solar loan agreement" means an agreement, in the
form of a written contract, between a residential solar lender and a
consumer which sets forth the terms and conditions applicable to the
awarding of a residential solar loan;

(9) "Residential solar photovoltaic system" has the same meaning asprovided in section 16-245nn of the general statutes; and

(10) "Transfer documentation" means any documentation necessary
for a consumer to transfer the consumer's rights and obligations under
a residential solar lease agreement or a residential solar loan agreement
to another person in accordance with the terms of the residential solar
lease agreement or residential solar loan agreement.

500 (b) A residential solar lender or residential solar lessor shall provide 501 to a consumer any payoff statement or transfer documentation 502 requested by the consumer not later than seven days after the consumer 503 submits a written request to the residential solar lender or residential solar lessor for such payoff statement or transfer documentation.

(c) Any residential solar lender or residential solar lessor that fails to
provide to a consumer a payoff statement or transfer documentation
within the seven-day period established in subsection (b) of this section
shall credit the consumer's account with such residential solar lender or
residential solar lessor in the amount of two hundred fifty dollars.

510 (d) The Commissioner of Consumer Protection may adopt 511 regulations, in accordance with chapter 54 of the general statutes, to 512 implement the provisions of this section.

This act shall take effect as follows and shall amend the following		
sections:		
Section 1	<i>October</i> 1, 2025	42-134a
Sec. 2	<i>October</i> 1, 2025	New section
Sec. 3	<i>October</i> 1, 2025	New section
Sec. 4	October 1, 2025	New section
Sec. 5	October 1, 2025	New section
Sec. 6	October 1, 2025	42-135a
Sec. 7	October 1, 2025	42-136
Sec. 8	October 1, 2025	42-137
Sec. 9	October 1, 2025	42-138
Sec. 10	October 1, 2025	42-139
Sec. 11	October 1, 2025	42-140
Sec. 12	October 1, 2025	42-141
Sec. 13	October 1, 2025	42-481(4)
Sec. 14	October 1, 2025	New section

## Statement of Purpose:

To (1) amend the Home Solicitation Sales Act by (A) defining and redefining various terms, (B) prohibiting a person convicted of a disqualifying offense from engaging in an in-person solicitation for the purposes of a home solicitation sale, (C) requiring sellers to make additional disclosures and establish guidelines, (D) establishing requirements concerning sellers of residential solar photovoltaic systems, (E) requiring the Department of Consumer Protection to establish a "no home solicitation sales" listing, and (F) modifying the penalty applicable for violations of said act, and (2) require residential solar lenders and lessors to provide payoff statements and transfer documentation.

[Proposed deletions are enclosed in brackets. Proposed additions are indicated by underline, except that when the entire text of a bill or resolution or a section of a bill or resolution is new, it is not underlined.]

Co-Sponsors: REP. LINEHAN, 103rd Dist.; REP. MARTINEZ, 22nd Dist.

<u>H.B. 6052</u>