

General Assembly

Substitute Bill No. 6052

January Session, 2025



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 Section 42-134a of the general statutes is repealed and the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*):
- As used in this chapter <u>and sections 2 to 5</u>, inclusive, of this act:
- 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 (2) "Commissioner" means the Commissioner of Consumer
- 9 Protection;
- 10 (3) "Consumer" means any individual who is physically present in
- 11 this state and a prospective recipient of consumer goods or consumer
- 12 services;
- 13 (4) "Consumer good" (A) means any article purchased, leased or
- rented primarily for personal, family or household purposes, and (B)
- includes, but is not limited to, any residential solar photovoltaic system;
- 16 (5) "Consumer service" (A) means any service purchased, leased or

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- 17 rented primarily for personal, family or household purposes, and (B)
- 18 includes, but is not limited to, any course of instruction or training,
- 19 regardless of the purpose for which such course is taken;

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- 20 <u>(6) "Department" means the Department of Consumer Protection;</u>
 - (7) "Disqualifying offense" (A) means (i) (I) any felony that involves the use, attempted use or threatened use of physical force against another person or results in the serious physical injury or death of another person, (II) any offense for which a person is required to register with the Commissioner of Emergency Services and Public Protection pursuant to chapter 969, (III) robbery, home invasion or burglary, or (IV) any offense under section 53a-48 or 53a-49 if the offense, which is attempted or is an object of the conspiracy, is an offense described in subparagraphs (A)(i)(I) to (A)(i)(III), inclusive, of this subdivision, (ii) any offense described in subparagraphs (A)(i)(I) to (A)(i)(IV), inclusive, of this subdivision for which a person is found not guilty by reason of 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 by elements that substantially include the elements of an offense described in subparagraphs (A)(i)(I) to (A)(i)(IV), inclusive, of this subdivision, and (B) does not include any offense that has been the subject of an absolute pardon under the provisions of section 54-130a or an equivalent pardon process under federal law or the laws of another state;

[(a)] (8) "Home solicitation sale" (A) means a sale, lease [,] or rental of any consumer [goods] good or [services] consumer service, whether under single or multiple contracts, in which the seller or [his] the seller's authorized sales representative personally solicits the sale, lease or rental, including, [those] but not limited to, any sale, lease or rental in response to or following an invitation by the [buyer] consumer, and the [buyer's] consumer's agreement or offer to purchase, lease or rent is made at a place other than the seller's place of business, [of the seller. The term "home solicitation sale"] and (B) does not include [a] any transaction: [(1)] (i) Made pursuant to prior negotiations in the course of

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a visit by the [buyer] consumer to a retail business establishment having a fixed, permanent location where consumer goods are exhibited or [the] consumer services are offered for sale, lease or rental on a continuing basis; [(2)] (ii) in which the [buyer] consumer has initiated the contact and the <u>consumer</u> goods or <u>consumer</u> services are needed to meet a bona fide immediate personal emergency of the [buyer] <u>consumer</u>, and the [buyer] <u>consumer</u> furnishes the seller with a separate dated and signed personal statement in the [buyer's] consumer's handwriting describing the situation requiring immediate remedy and expressly acknowledging and waiving the right to cancel the sale, lease or rental within three business days; [(3)] (iii) conducted and consummated entirely by mail or telephone and without any other contact between the [buyer] consumer and the seller or [its] the seller's <u>authorized sales</u> representative prior to delivery of the <u>consumer</u> goods or performance of the <u>consumer</u> services; [(4)] <u>(iv)</u> in which the [buyer] consumer has initiated the contact and specifically requested the seller to visit [his] the consumer's home for the purpose of repairing or performing maintenance upon the [buyer's] consumer's personal property. If in the course of such a visit, the seller sells, leases or rents to the [buyer] consumer the right to receive additional [services or goods] consumer goods or consumer services other than replacement parts necessarily used in performing the maintenance or in making the repairs, the sale of those additional consumer goods or consumer services shall not come within this exclusion; [(5)] (v) pertaining to the sale, lease or rental of real property, to the sale of insurance, to the sale of newspapers or to the sale of securities or commodities by a brokerdealer registered with the securities and exchange commission; [(6)] (vi) made pursuant to a home party plan sales and demonstration; or [(7)] (vii) in the case of consumer goods, other than magazine sales or subscriptions, where the purchase price, whether under single or multiple contracts, does not exceed twenty-five dollars; [.]

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[(b) "Consumer goods or services" means goods or services purchased, leased, or rented primarily for personal, family, or household purposes, including courses of instruction or training

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- 84 regardless of the purpose for which they are taken.
- 85 (c) "Seller" means any person, partnership, corporation, limited
- 86 liability company or association engaged in home solicitation sales of
- 87 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 <u>liability company, partnership, trust or other legal entity;</u>
- 92 [(d)] (11) "Place of business" means the main or permanent branch
- 93 office or local address of a seller; [.]
- [(e)] (12) "Purchase price" means the total price paid or to be paid for
- 95 the consumer goods or consumer 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 sales
- of consumer goods or consumer services, and (B) includes, but is not
- 105 limited to, any solar seller; and
- 106 (15) "Solar seller" means any person engaged in home solicitation
- sales of residential solar photovoltaic systems.
- Sec. 2. (NEW) (Effective October 1, 2025) No person who, in a court of
- 109 competent jurisdiction, has been convicted of a disqualifying offense,
- has entered a plea of guilty or nolo contendere to a disqualifying offense
- or has been found not guilty of a disqualifying offense by reason of

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- mental disease or defect pursuant to section 53a-13 of the general
- statutes or a substantially similar provision of the law of another state
- or federal law shall engage in any in-person solicitation for the purposes
- of a home solicitation sale.
- 116 Sec. 3. (NEW) (*Effective October 1, 2025*) Each seller shall:
- 117 (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
- 120 listing for the purposes of a home solicitation sale;
- 121 (2) Not later than ten business days before such seller or such seller's
- 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
- authorized sales representatives intend to engage in such solicitations,
- which written notice shall disclose (A) that such seller or authorized
- sales representatives intend to engage in such solicitations in such
- municipality, (B) the time frame during which such seller or authorized
- sales representatives intend to engage in such solicitations in such
- 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;
- 134 (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)
- 137 disclose how consumers may identify such seller's authorized sales
- 138 representatives; and
- 139 (4) Post the guidelines established pursuant to subdivision (3) of this
- section in a prominent and publicly accessible location on such seller's
- 141 Internet web site.
- Sec. 4. (NEW) (Effective October 1, 2025) (a) In addition to the duties

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143 set forth in section 3 of this act, each solar seller shall:

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- 144 (1) Develop a brochure for consumers containing any information 145 that the Commissioner of Consumer Protection, in the commissioner's 146 discretion, deems relevant for the purposes of this section; and
- 147 (2) Ensure that such solar seller and each of such solar seller's 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;
 - (B) Carries a current and valid photo identification card at all times while such solar seller or authorized sales representative is engaged in a solicitation for the purposes of a home solicitation sale of a residential solar photovoltaic system, which photo identification card shall include (i) such solar seller's name and, in the case of an authorized sales representative, such authorized sales representative's name, (ii) a photograph of such solar seller or authorized sales representative, as applicable, and (iii) any other information the Commissioner of Consumer Protection, in the commissioner's discretion, deems relevant for the purposes of this subparagraph; and
 - (C) Provides a copy of the brochure developed pursuant to subdivision (1) of this subsection to the consumer at the beginning of a solicitation for the purposes of a home solicitation sale of a residential solar photovoltaic system.
 - (b) No solar seller or solar seller's authorized sales representative 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.
 - (c) (1) Not later than December 31, 2025, the Department of Consumer

LCO **6** of 18 Protection shall develop a handbook for the purpose of advising consumers on matters relating to home solicitation sales of residential solar photovoltaic systems and solicitations made for the purposes of such sales. Such handbook shall include guidance (A) that enables consumers to determine the veracity of sales and marketing assertions made regarding residential solar photovoltaic systems, (B) concerning the penalties applicable to solar sellers and solar sellers' authorized sales representatives under subsection (g) of section 5 of this act and section 42-141 of the general statutes, as amended by this act, and (C) on any other matters the Commissioner of Consumer Protection, in the commissioner's discretion, deems relevant for the purposes of this 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.
 - Sec. 5. (NEW) (Effective October 1, 2025) (a) The Department of Consumer Protection shall establish and maintain a "no home solicitation sales" listing of consumers who do not wish to receive solicitations from sellers or sellers' authorized sales representatives for the purposes of home solicitation sales. The department shall provide notice to consumers of the establishment of a "no home solicitation sales" listing. Any consumer who wishes to be included on such listing shall notify the department by calling a toll-free number provided by the department or in any other such manner and at such times as the

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Commissioner of Consumer Protection may prescribe. A consumer on such listing shall be deleted from such listing upon the consumer's written request. The department shall update such listing not less than quarterly and shall make such listing available to sellers, their 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

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- in exchange for such consumer's name, address or other personally identifying information.
- 240 (f) The Commissioner of Consumer Protection may adopt 241 regulations, in accordance with chapter 54 of the general statutes, to 242 carry out the provisions of this section. Such regulations may include, 243 but need not be limited to, provisions governing the availability and 244 distribution of the listing established under subsection (a) of this section 245 and notice requirements for consumers wishing to be included on the 246 listing established under subsection (a) of this section.
- (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] consumer or if the seller shall:

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- (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 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:
- 267 YOU, THE [BUYER] <u>CONSUMER</u>, MAY CANCEL THIS 268 TRANSACTION AT ANY TIME PRIOR TO MIDNIGHT OF THE

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- 269 THIRD BUSINESS DAY AFTER THE DATE OF THIS TRANSACTION.
- 270 SEE THE ATTACHED NOTICE OF CANCELLATION FORM FOR AN
- 271 EXPLANATION OF THIS RIGHT.
- 272 (2) Fail to furnish each [buyer] consumer, at the time such [buyer]
- 273 <u>consumer</u> 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
- 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)
- 282 YOU MAY CANCEL THIS TRANSACTION, WITHOUT ANY
- 283 PENALTY OR OBLIGATION, WITHIN THREE BUSINESS DAYS
- 284 FROM THE ABOVE DATE.
- 285 IF YOU CANCEL, ANY PROPERTY TRADED IN, ANY PAYMENTS
- 286 MADE BY YOU UNDER THE CONTRACT OR SALE, AND ANY
- 287 NEGOTIABLE INSTRUMENT EXECUTED BY YOU WILL BE
- 288 RETURNED WITHIN TEN BUSINESS DAYS FOLLOWING RECEIPT
- 289 BY THE SELLER OF YOUR CANCELLATION NOTICE, AND ANY
- 290 SECURITY INTEREST ARISING OUT OF THE TRANSACTION WILL
- 291 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.

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- 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.
- 307 TO CANCEL THIS TRANSACTION, MAIL OR DELIVER A SIGNED
- 308 AND DATED COPY OF THIS CANCELLATION NOTICE OR ANY
- 309 OTHER WRITTEN NOTICE, OR SEND A TELEGRAM TO (Name of
- 310 Seller) AT (Address of Seller's Place of Business) NOT LATER THAN
- 311 MIDNIGHT OF (Date)
- 312 I HEREBY CANCEL THIS TRANSACTION.
- 313 (Date)
- 314 ([Buyer's] Consumer's Signature)
- 315 (3) Fail, before furnishing copies of the "Notice of Cancellation" to the
- 316 [buyer] consumer, to complete both copies by entering the name of the
- 317 seller, the address of the seller's place of business, the date of the
- 318 transaction, and the date, not earlier than the third business day
- 319 following the date of the transaction, by which the [buyer] consumer
- 320 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] consumer is entitled under this chapter and sections 2 to 5,
- 324 inclusive, of this act, including specifically such [buyer's] consumer's
- 325 right to cancel the sale in accordance with the provisions of this section.
- 326 (5) Fail to inform each [buyer] consumer, orally, at the time such
- 327 [buyer] consumer signs the contract or purchases, leases or rents the
- 328 <u>consumer</u> goods or <u>consumer</u> services, of such [buyer's] <u>consumer's</u>

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329 right to cancel.

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- 330 (6) Misrepresent in any manner the [buyer's] <u>consumer's</u> right to 331 cancel.
- 332 (7) Fail or refuse to honor any valid notice of cancellation by a [buyer] 333 <u>consumer</u> and within ten business days after the receipt of such notice, 334 to (A) refund all payments made under the contract or <u>home solicitation</u> 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, <u>leased or rented</u>.
 - (9) Fail, within ten business days of receipt of the [buyer's] consumer's notice of cancellation, to notify such [buyer] consumer whether the seller intends to repossess or to abandon any shipped or delivered consumer goods.
- Sec. 7. Section 42-136 of the general statutes is repealed and the following is substituted in lieu thereof (*Effective October 1, 2025*):
 - (a) Any note or other evidence of indebtedness given by a [buyer] consumer in respect of a home solicitation sale shall be dated not earlier than the date of the agreement or offer to purchase, lease or rent. Any transfer of a note or other evidence of indebtedness bearing the statement required by subsection (b) of this section shall be deemed an assignment only and any right, title or interest which the transferee may

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acquire thereby shall be subject to all claims and defenses of the [buyer] <u>consumer</u> against the seller arising under the provisions of this chapter and sections 2 to 5, inclusive, of this act.

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- (b) Each note or other evidence of indebtedness given by a [buyer]

 consumer 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.
 - (c) Compliance with the requirements of this section shall be a condition precedent to any right of action by the seller or any transferee of an instrument bearing the statement required under subsection (b) of this section against the [buyer] <u>consumer</u> upon such instrument and shall be pleaded and proved by any person who may institute action or suit against a [buyer] <u>consumer</u> in respect thereof.
- 375 (d) A promissory note payable to order or bearer and otherwise 376 negotiable in form issued in violation of this section may be enforced as 377 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] consumer may cancel a home solicitation sale until midnight of the third business day after the day on which the [buyer] consumer signs an agreement subject to the provisions of this chapter and sections 2 to 5, inclusive, of this act.
 - (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] consumer shall be

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- effective if [it] <u>the notice</u> indicates the intention on the part of the [buyer] consumer 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*):

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- (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</u> were in when <u>the consumer</u> received <u>such consumer goods</u>. If the seller fails to tender the <u>consumer goods</u> as provided by this section, the [buyer] <u>consumer may elect to recover an amount equal to the trade-in allowance stated in the agreement.</u>
- (c) Until the seller has complied with the obligations imposed by this section, the [buyer] consumer may retain possession of consumer goods delivered to [him] the consumer by the seller and has a lien on the consumer goods for any recovery to which [he] the consumer is entitled.
- Sec. 10. Section 42-139 of the general statutes is repealed and the following is substituted in lieu thereof (*Effective October 1, 2025*):
- 410 (a) Except as provided in subsection (c) of section 42-138, as amended 411 by this act, [within] not later than twenty days after a home solicitation 412 sale has been cancelled, the [buyer] consumer, upon demand, shall 413 tender to the seller any consumer goods delivered by the seller pursuant 414 to the sale, lease or rental, but [he] the consumer is not obligated to 415 tender to the seller such consumer goods at any place other than [his] 416 the consumer's own address. If the seller fails to take possession of such 417 consumer goods within twenty days after cancellation, the consumer 418 goods shall become the property of the [buyer] consumer without 419 obligation to pay for [them] <u>such consumer goods</u>.

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(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.

- (c) If the seller has performed any <u>consumer</u> services pursuant to a home solicitation sale prior to its cancellation, the seller is entitled to no compensation. If the seller's <u>consumer</u> services result in the alteration of <u>the consumer's</u> property, [of the buyer,] the seller shall restore the <u>consumer's</u> property to substantially as good condition as [it] <u>such property</u> was in at the time the <u>consumer</u> services were rendered.
- Sec. 11. Section 42-140 of the general statutes is repealed and the following is substituted in lieu thereof (*Effective October 1, 2025*):
 - No seller <u>or seller's authorized sales representative</u> in a home solicitation sale shall offer to pay a commission or give a rebate or discount to the [buyer] <u>consumer</u> in consideration of the [buyer's] <u>consumer</u> giving to the seller <u>or the seller's authorized sales representative</u> the names of prospective purchasers, <u>lessees or renters</u> or otherwise aiding the seller <u>or the seller's authorized sales representative</u> in making a sale, <u>lease or rental</u> to another person, if the earning of the commission, rebate or discount is contingent upon an event subsequent to the time the [buyer] consumer agrees to [buy] purchase, lease or rent.
- Sec. 12. Section 42-141 of the general statutes is repealed and the following is substituted in lieu thereof (*Effective October 1, 2025*):
 - (a) Any person who violates any provision of this chapter <u>or sections</u> 2 to 5, inclusive, of this act shall be [guilty of a class C misdemeanor] <u>liable for a civil penalty of not more than five hundred dollars per violation</u>. Any sale, <u>lease or rental</u> made in respect to which a commission, rebate or discount is offered in violation of the provisions of this chapter <u>or sections 2 to 5, inclusive, of this act</u> shall be voidable at the option of the [buyer] <u>consumer</u>.

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- (b) Violation of any of the provisions of [sections] section 42-135a, [or] as amended by this act, sections 42-137 to 42-139, inclusive, as amended by this act, or sections 2 to 5, inclusive, of this act, 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 42-110b.
- Sec. 13. Subdivision (4) of section 42-481 of the general statutes is repealed and the following is substituted in lieu thereof (*Effective October* 459 1, 2025):
- 460 (4) "Sales representative" means a person who: (A) Establishes a
 461 business relationship with a principal to solicit orders for products or
 462 services, and (B) is compensated in whole, or in part, by commission.
 463 "Sales representative" does not include an employee or a person who
 464 places orders or purchases on the person's own account or for resale or
 465 a seller, as defined in [subsection (c) of] section 42-134a, as amended by
 466 this act; and
- 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;

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- (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, limited 476 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;
- 480 (5) "Residential solar lender" means any person who, in the ordinary

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course of such person's business, extends a residential solar loan;

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- 482 (6) "Residential solar lessor" means any person who, in the ordinary 483 course of such person's business, leases a residential solar photovoltaic 484 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 as provided 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.
 - (b) A residential solar lender or residential solar lessor shall provide to a consumer any payoff statement or transfer documentation requested by the consumer not later than seven days after the consumer 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

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regulations, in accordance with chapter 54 of the general statutes, to implement the provisions of this section.

This act shall take effect as follows and shall amend the following sections:		
		I
Section 1	October 1, 2025	42-134a
Sec. 2	October 1, 2025	New section
Sec. 3	October 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 Legislative Commissioners:

In Section 1(8)(B)(iii), "its <u>authorized</u>" was changed to "[its] <u>the seller's authorized</u>" for clarity.

GL Joint Favorable Subst. -LCO

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