



General Assembly

Substitute Bill No. 340

February Session, 2026



AN ACT CONCERNING CONTINUING REAL ESTATE EDUCATION REQUIREMENTS, PUBLIC MARKETING OF CERTAIN REAL ESTATE LISTINGS AND REVISING THE TITLE OF A REAL ESTATE SALESPERSON TO A REAL ESTATE AGENT.

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

1 Section 1. Section 20-319 of the general statutes is repealed and the
2 following is substituted in lieu thereof (*Effective October 1, 2026*):

3 (a) The commission shall authorize the department to issue a two-
4 year renewal license to any applicant who possesses the qualifications
5 specified in, and has otherwise complied with the provisions of, this
6 chapter and any regulation adopted pursuant to this chapter. The
7 commission shall authorize the department to issue a two-year renewal
8 of a real estate broker's license to any business entity licensed pursuant
9 to subsection (b) of section 20-312, provided such business entity: (1)
10 Was so licensed as of September 30, 2005, notwithstanding the fact such
11 business entity does not meet the requirements for publicly traded
12 corporations required by subdivision (5) of subsection (b) of section 20-
13 312, or (2) changes such business entity's designated broker pursuant to
14 subsection (c) of section 20-312.

15 (b) There are hereby established two-year renewal licenses to be
16 issued by the department to real estate licensees. Each real estate

17 licensee who files an application with the department seeking a two-
18 year renewal license shall fulfill a continuing education requirement.
19 Each applicant for a two-year renewal license shall, in addition to the
20 other requirements imposed by the provisions of this chapter, submit to
21 the commission or department proof that such applicant is in
22 compliance with the continuing education requirements established in
23 this section. Each real estate licensee shall pay a biennial eight-dollar
24 continuing education processing fee to cover the administrative costs
25 associated with reviewing and auditing continuing education
26 submissions. The continuing education requirement for real estate
27 licensees may be satisfied by successful completion of any of the
28 following during the two-year period preceding a renewal: (1) A course
29 or courses of not less than two hours per course, approved by the
30 commission or department, of continuing education in current real
31 estate practices and licensing laws, including, but not limited to,
32 practices and laws concerning common interest communities,
33 consisting of not less than twelve hours of classroom study; or (2) a
34 written examination prepared and administered by either the
35 department, or by a national testing service approved by the
36 department, which demonstrates a knowledge of current real estate
37 practices and licensing laws; or (3) equivalent continuing educational
38 experience or study as determined by regulations adopted pursuant to
39 subsection (d) of this section. An applicant for examination under
40 subdivision (2) of this subsection shall pay the required examination fee
41 to the national testing service, if administered by such testing service, or
42 to the department, if administered by the department.

43 (c) If the commission or department refuses to grant a two-year
44 renewal license, the licensee or applicant, upon written notice received
45 as provided for in this chapter, may have recourse to any of the remedies
46 provided by sections 20-314, as amended by this act, and 20-322.

47 (d) The Commissioner of Consumer Protection, in consultation with
48 the commission, shall adopt regulations, in accordance with chapter 54,
49 to establish continuing education requirements. Such regulations shall
50 include, but not be limited to: (1) Specifications for meeting equivalent

51 continuing educational experience or study; and (2) exceptions from
52 continuous education requirements for reasons of health or instances of
53 individual hardship.

54 (e) If a real estate licensee fails to satisfy the continuing education
55 requirements established pursuant to this section for any two-year
56 license period, the real estate licensee shall pay to the department a fee
57 in the amount of:

58 (1) Three hundred fifteen dollars if such licensee reports to the
59 department, in a form and manner prescribed by the department, that
60 such real estate licensee failed to satisfy such continuing education
61 requirements during such license period but completed such continuing
62 education requirements not later than two months after such license
63 period expired; or

64 (2) Six hundred twenty-five dollars if such licensee reports to the
65 department, in a form and manner prescribed by the department, that
66 such real estate licensee failed to satisfy such continuing education
67 requirements during such license period but completed such continuing
68 education requirements more than two months after such license period
69 expired but not later than four months after such license period expired.

70 Sec. 2. Subdivision (2) of subsection (a) of section 8-169aa of the
71 general statutes is repealed and the following is substituted in lieu
72 thereof (*Effective January 1, 2027*):

73 (2) "Actively marketed" means (A) a sign has been placed on a
74 property advertising sale of such property, (B) the owner of such
75 property has (i) hired a real estate broker or [salesperson] agent, licensed
76 pursuant to section 20-312, as amended by this act, to include the
77 property in the multiple listing service or to otherwise market the
78 property, (ii) placed advertisements weekly, or more frequently, in print
79 or electronic media, or (iii) distributed printed advertisements, and (C)
80 such sign contains accurate contact information for such owner or real
81 estate broker or [salesperson] agent;

82 Sec. 3. Subsection (b) of section 10a-123 of the general statutes is
83 repealed and the following is substituted in lieu thereof (*Effective January*
84 *1, 2027*):

85 (b) The purposes, objectives and duties of said center shall be as
86 follows: (1) To conduct studies in real estate and urban economics and
87 to publish and disseminate the findings and results of such studies; (2)
88 to assist the teaching program in real estate offered by The University of
89 Connecticut; (3) to supply material to the Connecticut Real Estate
90 Commission for the preparation by it of examinations for real estate
91 [salespersons] agents and brokers, if requested to do so by the
92 commission; (4) to develop and from time to time revise and update
93 materials for use in the extension courses in real estate offered by The
94 University of Connecticut; (5) to assist the Connecticut Real Estate
95 Commission in developing standards for the accreditation of technical
96 education and career schools and other teaching agencies giving courses
97 in the field of real estate and standards for the approval of courses in the
98 field of real estate, as and when requested to do so by the commission.

99 Sec. 4. Section 20-311 of the general statutes is repealed and the
100 following is substituted in lieu thereof (*Effective January 1, 2027*):

101 As used in this chapter, unless the context otherwise requires:

102 (1) "Advertising" (A) means disseminating, publishing or causing to
103 be posted by way of any (i) print media, including, but not limited to,
104 outdoor signage and periodicals, (ii) audio or video broadcast,
105 streaming or other electronic dissemination, or (iii) written or
106 photographic material disseminated or posted via online, telephonic
107 notification, electronic mail or other electronic means, and (B) does not
108 include any (i) stockholder communication, including, but not limited
109 to, any annual report, interim financial report, proxy material,
110 registration statement, securities prospectus or application for listing a
111 security on a stock exchange, (ii) prospectus, property report, offering
112 statement or other document that any federal agency or agency of
113 another state requires be delivered to a prospective purchaser, (iii)

114 communication addressed to, and relating to the account of, a person
115 who has executed a contract for the purchase of a subdivider's lands,
116 except if such communication concerns the sale of additional lands, or
117 (iv) press release or other communication delivered to a media outlet for
118 general information or public relations purposes, provided no charge is
119 imposed by such media outlet for publication or use of any part of such
120 communication;

121 (2) "Affiliated" means having a working relationship with a real estate
122 licensee by way of an (A) employer-employee relationship, or (B)
123 independent contractor relationship;

124 (3) "Associate broker" means a real estate broker who (A) is affiliated
125 with a supervising licensee as an independent contractor or employed
126 by a supervising licensee, and (B) has the authority to engage in the real
127 estate business on behalf of such supervising licensee;

128 (4) "Business entity" means any association, corporation, limited
129 liability company, limited liability partnership or partnership;

130 (5) "Commercial real estate transaction" means any transaction
131 involving the sale, exchange, lease or sublease of real property other
132 than (A) real property containing any building or structure occupied, or
133 intended to be occupied, by not more than four families, or (B) a single
134 building lot to be used for family or household purposes;

135 (6) "Commission" means the Connecticut Real Estate Commission
136 appointed under the provisions of section 20-311a, as amended by this
137 act;

138 (7) "Confidential information" means any fact concerning a person's
139 assets, expenses, income, liabilities, motivations to purchase, rent or sell
140 real property and previous offers received or made to purchase or lease
141 real property which (A) a client has not authorized for release, or (B) is
142 not (i) a matter of general knowledge, (ii) part of a public record or file
143 to which access is authorized pursuant to section 1-210, or (iii) otherwise
144 subject to disclosure under any other provision of the general statutes

145 or regulations of Connecticut state agencies;

146 (8) "Custodial broker" means any individual who is (A) licensed as a
147 real estate broker, and (B) temporarily appointed solely to (i) conclude
148 the real estate business matters of another broker who is deceased or
149 incapacitated, (ii) transition such matters to a real estate broker who is
150 alive and not incapacitated, or (iii) assist in transitioning the deceased
151 or incapacitated broker's ownership interest in a business entity that is
152 engaged in the real estate business for the purpose of satisfying the
153 requirements established in section 20-312, as amended by this act;

154 (9) "Department" means the Department of Consumer Protection;

155 (10) "Designated agency" means the appointment by a real estate
156 broker of one or more brokers or [salespersons] agents affiliated with or
157 employed by the real estate broker to solely represent a buyer or tenant
158 as a designated buyer's agent and appoint another to represent a seller
159 or landlord as a designated seller's agent in a transaction;

160 (11) "Designated broker" means the individual real estate broker
161 whom a real estate broker business entity names as the individual
162 broker responsible for the supervision and overall operation of such
163 business entity's engagement in the real estate business in this state;

164 (12) "Designated buyer agent" means a real estate licensee who is
165 designated by the real estate broker by whom such real estate licensee
166 is employed, or with whom such real estate licensee is affiliated, solely
167 to represent a named buyer or tenant client of the real estate broker
168 during the term of a buyer representation agreement or authorization;

169 (13) "Designated seller agent" means a real estate licensee who is
170 designated by the real estate broker by whom such real estate licensee
171 is employed, or with whom such real estate licensee is affiliated, solely
172 to represent a named seller or landlord client of the real estate broker
173 during the term of a listing agreement or authorization;

174 (14) "Development owner" means (A) the owner of record of a

175 multiunit development that is offered for lease, or (B) the parent
176 company of such owner of record if such parent company holds a one
177 hundred per cent ownership interest in such owner of record;

178 (15) "Engage in the real estate business" means to, while acting for
179 another and for a fee, commission or other valuable consideration,
180 negotiate for or offer, or attempt to list for sale, sell, exchange, buy or
181 rent, an estate or interest in real estate or to resell a mobile manufactured
182 home, as defined in section 21-64;

183 (16) "Incapacity" means any physical or mental incapacity which
184 prevents an individual from substantially satisfying such individual's
185 duties and responsibilities as a real estate licensee;

186 (17) "Influence residential real estate appraisals" includes, but is not
187 limited to, refusing or intentional failing to refer a homebuyer, or
188 encouraging other real estate licensees not to refer a homebuyer, to a
189 mortgage broker or lender, as such terms are defined in section 36a-760,
190 based solely on the fact that the mortgage broker or lender uses an
191 appraiser who has provided an appraisal reflecting a fair market value
192 estimate that was less than the sale contract price;

193 (18) "Leasing agent" means any individual, other than a real estate
194 licensee, who (A) acts as an agent for a principal for a commission, fee
195 or other valuable consideration, and (B) engages in leasing or renting
196 activity, including, but not limited to, (i) collecting security deposits, (ii)
197 offering or attempting to negotiate a rental, or (iii) collecting, offering or
198 attempting to collect rent for the use of real estate;

199 (19) "Multiunit development" means any residential complex with at
200 least fifty units that are leased or available to be leased;

201 (20) "Negotiate" means acting, directly or indirectly, as an
202 intermediary by facilitating, or participating in, communications
203 between parties related to the parties' interests in a real estate or mobile
204 manufactured home transaction;

205 (21) "Nonmaterial fact concerning real property" means any fact, set
206 of facts or circumstances surrounding real property which includes, but
207 is not limited to, the fact that (A) an occupant of real property is or has
208 been infected with a disease on the list of reportable diseases, emergency
209 illnesses and health conditions issued by the Commissioner of Public
210 Health pursuant to section 19a-2a, or (B) the real property was at any
211 time suspected to have been the site of a death or felony;

212 (22) "Person" means any individual or business entity;

213 (23) "Promotional note" (A) means any promissory note that (i) is
214 secured by a trust deed executed (I) on unimproved real property, (II)
215 after construction of an improvement of real property but before the first
216 sale of such property so improved, or (III) as a means of financing the
217 first purchase of such property so improved, and (ii) is subordinate, or
218 which by its terms may become subordinate, to any other trust deed on
219 such property, and (B) does not include any note which was executed
220 more than three years prior to being offered for sale or was secured by
221 a first trust deed on real property in a subdivision, which evidences a
222 bona fide loan made in connection with the financing of the usual costs
223 of the development of one or more residential, commercial or industrial
224 buildings on the property under a written agreement providing (i) for
225 either the disbursement of the loan funds as costs are incurred or in
226 relation to the progress of the work, and (ii) for title insurance insuring
227 the priority of the security as against mechanic's liens or for the final
228 disbursement of at least ten per cent of the loan funds after the
229 expiration of the period for the filing of mechanic's liens;

230 (24) "Prospective party" means any person that communicates with a
231 real estate licensee in contemplation of potential representation by the
232 real estate licensee in a real estate transaction;

233 (25) "Real estate broker" or "broker" means (A) any person engaged
234 in the real estate business, and (B) any person employed by or on behalf
235 of the owner or owners of lots or other parcels of real estate, at a stated
236 salary, upon commission, upon a salary and commission basis or

237 otherwise to sell such real estate, or any parts thereof, in lots or other
238 parcels, and who sells or exchanges, or offers, attempts or agrees to
239 negotiate the sale or exchange of, any such lot or parcel of real estate;

240 (26) "Real estate licensee" means any real estate broker or real estate
241 [salesperson] agent licensed pursuant to this chapter;

242 (27) ["Real estate salesperson" or "salesperson"] "Real estate agent" or
243 "agent" means any individual who is affiliated with a supervising
244 licensee to (A) engage in the real estate business for or on behalf of such
245 supervising licensee, or (B) if such individual is acting for another
246 person as a designated seller agent or designated buyer agent, engage
247 in the real estate business;

248 (28) "Real estate transaction" means any transaction in which (A) real
249 property is legally transferred to another person, or (B) a lease
250 agreement is executed between a landlord and a tenant;

251 (29) "Residential real property" means any one to four-family
252 residential real estate located in this state, including, but not limited to,
253 (A) a cooperative or condominium where the total number of units in
254 such cooperative or condominium does not exceed four units, and (B)
255 any individual unit within a multiunit development;

256 (30) "School" means any person that offers prelicensing or continuing
257 education courses approved pursuant to this chapter;

258 (31) "Supervising licensee" means the real estate broker that is
259 responsible for controlling and supervising another real estate licensee
260 or a team;

261 (32) "Team" means any combination of at least two licensed real estate
262 brokers, designated brokers or real estate [salespersons] agents who are
263 affiliated with the same supervising licensee and engage in advertising
264 as a group using a team name; and

265 (33) "Team name" means the name used to refer to a team in team
266 advertisements.

267 Sec. 5. Subsection (b) of section 20-311a of the general statutes is
268 repealed and the following is substituted in lieu thereof (*Effective January*
269 *1, 2027*):

270 (b) The commission shall consist of eight persons, electors of the state,
271 appointed by the Governor. Three of the members shall be at the time
272 of appointment licensed real estate brokers, two of the members shall be
273 at the time of appointment licensed real estate [salespersons] agents and
274 three of the members shall be public members. Not more than a bare
275 majority of the commission shall be members of the same political party
276 and there shall be at least one member from each congressional district.

277 Sec. 6. Subsection (e) of section 20-312 of the general statutes is
278 repealed and the following is substituted in lieu thereof (*Effective January*
279 *1, 2027*):

280 (e) Each team shall register, on a form and in a manner prescribed by
281 the Commissioner of Consumer Protection, with the department. Each
282 initial registration shall be valid for a period of one year and be subject
283 to renewal for additional one-year periods. Each team shall pay to the
284 department an initial registration fee of five hundred sixty-five dollars
285 when the team files its initial registration, and a registration renewal fee
286 of three hundred seventy-five dollars when the team files each
287 registration renewal, pursuant to this subparagraph. Each team shall
288 include in each registration form that the team files with the department
289 pursuant to this subsection:

290 (1) Such team's team name, which shall:

291 (A) Include the full name of at least one licensed real estate broker or
292 real estate [salesperson] agent who is part of such team or be
293 immediately followed by "at/of" [full name of the team's supervising
294 licensee];

295 (B) Not include the name of any individual who is not a licensed real
296 estate broker or real estate [salesperson] agent; and

297 (C) With the exception of "team", not include any abbreviation, term
298 or phrase, including, but not limited to, "associates", "company",
299 "corporation", "group", "LLC", "real estate" or "realty", that implies that
300 such team is a business entity;

301 (2) The name of, and contact information for, such team's supervising
302 licensee, who shall serve as such team's primary contact, ensure that
303 such team complies with all applicable laws and regulations concerning
304 team advertisements and ensure that such team timely files accurate
305 registration forms and registration updates with the department
306 pursuant to this subsection; and

307 (3) The name and contact information for each real estate broker or
308 real estate [salesperson] agent who is part of such team.

309 Sec. 7. Section 20-312a of the general statutes is repealed and the
310 following is substituted in lieu thereof (*Effective January 1, 2027*):

311 In any action brought by a third party against a real estate
312 [salesperson] agent affiliated with a real estate broker as an independent
313 contractor, such broker shall be liable to the same extent as if such
314 affiliate had been employed as a real estate [salesperson] agent by such
315 broker.

316 Sec. 8. Subsection (b) of section 20-312c of the general statutes is
317 repealed and the following is substituted in lieu thereof (*Effective January*
318 *1, 2027*):

319 (b) Each supervising licensee shall be responsible for the actions of
320 the associate brokers who are under such supervising licensee's control
321 and supervision to the same extent that such supervising licensee would
322 be responsible for such associate brokers if such associate brokers were
323 real estate [salespersons] agents affiliated with such supervising
324 licensee.

325 Sec. 9. Section 20-314 of the general statutes is repealed and the
326 following is substituted in lieu thereof (*Effective January 1, 2027*):

327 (a) Licenses shall be granted under this chapter only to persons who
328 bear a good reputation for honesty, truthfulness and fair dealing and
329 who are competent to transact the business of a real estate broker or real
330 estate [salesperson] agent in such manner as to safeguard the interests
331 of the public.

332 (b) Each application for a license or for a renewal thereof shall be
333 made in writing, on such forms and in such manner as is prescribed by
334 the department.

335 (c) In order to determine the competency of any applicant for a real
336 estate licensee's license, the commission or Commissioner of Consumer
337 Protection shall, on payment of an application fee of one hundred
338 twenty dollars by an applicant for a real estate broker's license or an
339 application fee of eighty dollars by an applicant for a real estate
340 [salesperson's] agent's license, subject such applicant to personal written
341 examination as to the applicant's competency to act as a real estate
342 broker or real estate [salesperson] agent, as the case may be. Each
343 examination shall be prepared by the department or by a national
344 testing service designated by the commissioner and shall be
345 administered to applicants by the department or by such testing service
346 at such times and places as the commissioner may deem necessary. The
347 commission or commissioner may waive the uniform portion of the
348 written examination requirement in the case of an applicant who has
349 taken the national testing service examination in another state within
350 two years from the date of application and has received a score deemed
351 satisfactory by the commission or commissioner. The commissioner
352 shall adopt regulations, in accordance with chapter 54, establishing
353 passing scores for examinations. In addition to such application fee,
354 applicants taking the examination administered by a national testing
355 service shall be required to pay directly to such testing service an
356 examination fee covering the cost of such examination. Each payment of
357 such application fee shall entitle the applicant to take such examination
358 within the one-year period from the date of payment.

359 (d) (1) Each applicant shall, before being admitted to such

360 examination, prove to the satisfaction of the commission or the
361 Commissioner of Consumer Protection that the applicant (A) (i) has
362 been actively engaged as a licensed real estate [salesperson] agent under
363 the supervision of a supervising licensee, who is licensed in this state,
364 for a minimum period of three years immediately preceding the date the
365 applicant filed such applicant's application, during which period such
366 [salesperson] agent engaged in the real estate business for at least one
367 thousand five hundred hours and such supervising licensee, or such
368 supervising licensee's authorized representative, has certified the
369 accuracy of a record of such applicant's active engagement on a form
370 provided by such applicant to such supervising licensee or authorized
371 representative, (ii) has successfully completed a course approved by the
372 commission or commissioner in real estate principles and practices of at
373 least sixty classroom hours of study, (iii) has successfully completed a
374 course approved by the commission or commissioner in real estate legal
375 compliance consisting of at least fifteen classroom hours of study, (iv)
376 has successfully completed a course approved by the commission or
377 commissioner in real estate brokerage principles and practices
378 consisting of at least fifteen classroom hours, (v) has successfully
379 completed two elective courses, each consisting of fifteen classroom
380 hours of study, as prescribed by the commission or commissioner, and
381 (vi) has represented a seller, buyer, lessor or lessee in at least four real
382 estate transactions that closed during the three years immediately
383 preceding the date on which such applicant filed such applicant's
384 application, or (B) has equivalent experience or education as determined
385 by the commission or commissioner. Each supervising licensee, or
386 authorized representative of such supervising licensee, shall certify the
387 accuracy or inaccuracy of a record provided by an applicant to such
388 supervising licensee or authorized representative under subparagraph
389 (A)(i) of this subdivision not later than ninety days after such applicant
390 provides such record to such supervising licensee or authorized
391 representative.

392 (2) The commission or the commissioner shall waive the elective
393 courses under subparagraph (A)(v) of subdivision (1) of this subsection

394 if the applicant has successfully completed at least twenty real estate
395 transactions within five years immediately preceding the date of
396 application.

397 (3) Each applicant for a real estate [salesperson's] agent's license shall,
398 before being admitted to such examination, prove to the satisfaction of
399 the commission or the commissioner that the applicant (A) has
400 successfully completed a course approved by the commission or
401 commissioner in real estate principles and practices consisting of at least
402 sixty classroom hours of study, or (B) has equivalent experience or
403 education as determined by the commission or commissioner.

404 (e) The provisions of subsections (c) and (d) of this section shall not
405 apply to any renewal of a real estate broker's license, or a real estate
406 [salesperson's] agent's license issued prior to October 1, 1973.

407 (f) All licenses issued under the provisions of this chapter shall expire
408 biennially. At the time of application for a real estate broker's license,
409 there shall be paid to the department, for each individual applicant and
410 for each business entity, the sum of one thousand one hundred thirty
411 dollars, and for the biennial renewal thereof, the sum of seven hundred
412 fifty dollars, except that for licenses expiring on March 31, 2022, a
413 prorated renewal fee shall be charged to reflect the fact that the March
414 2022, renewal shall expire on November 30, 2023. At the time of
415 application for a real estate [salesperson's] agent's license, there shall be
416 paid to the department five hundred seventy dollars and for the biennial
417 renewal thereof the sum of five hundred seventy dollars. Six dollars of
418 each such biennial renewal fee shall be payable to the Real Estate
419 Guaranty Fund established pursuant to section 20-324a. A real estate
420 broker's license issued to any business entity shall entitle the designated
421 broker, upon compliance with the terms of this chapter, but without the
422 payment of any further fee, to perform all of the acts of a real estate
423 broker under this chapter on behalf of such business entity. Any license
424 which expires and is not renewed on or before the ninetieth day
425 following the expiration date of such license may be reinstated by the
426 commission or department, in the commission's or department's

427 discretion, provided such license has expired for less than three years
428 and the former licensee (1) attests that such former licensee did not work
429 in this state in the occupation or profession in which such former
430 licensee was licensed while such former licensee's license was lapsed,
431 (2) pays the renewal fee due for such license for the year in which such
432 license is reinstated, and (3) completes any continuing education
433 required for such license for the year preceding such reinstatement. If
434 an applicant for reinstatement worked in this state in the occupation or
435 profession in which such applicant was formerly licensed while such
436 license was lapsed, the applicant shall pay all license and late fees due
437 and owing for the lapse period and demonstrate that such applicant has
438 completed all continuing education required for such license for the
439 year preceding such reinstatement. Such late fees shall be assessed for
440 each real estate broker's license in the amount of three hundred seventy-
441 five dollars and for each real estate [salesperson's] agent's license in the
442 amount of two hundred eighty-five dollars for each year or fraction
443 thereof from the date of expiration of the previous license to the date of
444 payment for reinstatement. If a license has lapsed for at least three years,
445 the former licensee is ineligible for reinstatement under this subsection
446 and may apply for a new license. Notwithstanding any contrary
447 provision of this subsection, a former licensee whose license expired
448 after such former licensee entered military service shall be reinstated
449 without payment of any fee if an application for reinstatement is filed
450 with the commission or department before the third anniversary of such
451 expiration date, and the former licensee provides evidence that is
452 sufficient to demonstrate to the commission or department that such
453 former licensee completed at least six hours of continuing education for
454 such license, including, but not limited to, the mandatory continuing
455 education required for such license, during the calendar year preceding
456 the date on which such application for reinstatement is filed. Any such
457 reinstated broker's license shall expire on the next succeeding
458 November thirtieth. Any such reinstated real estate [salesperson's]
459 agent's license shall expire on the next succeeding May thirty-first.

460 (g) Following a denial of a license or license renewal application filed

461 under this section, the department shall send a notice to the applicant
462 who filed such application disclosing such denial and that such
463 applicant may request a hearing by submitting to the Commissioner of
464 Consumer Protection a written hearing request not later than thirty days
465 after the date such denial notice was sent to such applicant. If the
466 applicant requests a hearing during such thirty-day period, the
467 department shall send a notice to such applicant disclosing the grounds
468 for such denial and conduct a hearing concerning such denial in
469 accordance with the provisions of chapter 54. If the commissioner's
470 denial is sustained after such hearing, the applicant may file a new
471 application for such license or license renewal not sooner than one year
472 after the date on which such denial was sustained.

473 Sec. 10. Subsection (a) of section 20-319a of the general statutes is
474 repealed and the following is substituted in lieu thereof (*Effective January*
475 *1, 2027*):

476 (a) Each licensed real estate [salesperson] agent or associate broker
477 who transfers such real estate [salesperson's] agent's or associate
478 broker's affiliation with a broker or property owner shall register such
479 transfer with, and pay a registration fee of twenty-five dollars to, the
480 department.

481 Sec. 11. Section 20-324l of the general statutes is repealed and the
482 following is substituted in lieu thereof (*Effective January 1, 2027*):

483 No leasing agent shall engage in the real estate business except for
484 leasing or renting real property that is exclusively used for residential
485 occupancy. Leasing agents shall not engage in any activity that requires
486 a real estate broker's or real estate [salesperson's] agent's license,
487 including, but not limited to, selling, offering, listing, negotiating,
488 referring or showing for sale, entering into lease-to-own agreements or
489 leasing commercial real estate. A leasing agent shall be employed by a
490 development owner. A leasing agent shall not offer leasing services for
491 any person that is not a development owner. No leasing agent shall
492 engage in the real estate business concerning any property other than

493 on behalf of the owner of record of a multiunit development that
494 employs such leasing agent. A leasing agent shall obtain a written
495 contract from the development owner to demonstrate such employment
496 prior to engaging in any leasing activity at such development. Such
497 contract shall be made available to the department, and produced by the
498 leasing agent in an electronic form, upon a request by the department
499 for such contract.

500 Sec. 12. Subsection (q) of section 20-325a of the general statutes is
501 repealed and the following is substituted in lieu thereof (*Effective January*
502 *1, 2027*):

503 (q) The provisions of subsections (a) and (b) of this section shall not
504 apply to any (1) person excepted from the provisions of this chapter by
505 section 20-329 with respect to any acts performed by the person which
506 are included in such exception; or (2) real estate broker or real estate
507 [salesperson] agent who has provided services to the federal
508 government, any political subdivision thereof, or any corporation,
509 institution or quasi-governmental agency chartered by the federal
510 government.

511 Sec. 13. Subsection (b) of section 20-325c of the general statutes is
512 repealed and the following is substituted in lieu thereof (*Effective January*
513 *1, 2027*):

514 (b) Any disclosure made pursuant to subsection (a) of this section
515 shall be made to and acknowledged by the buyer prior to the time the
516 buyer signs a contract with the real estate licensee for mortgage
517 brokering services. Such disclosure shall include the following notice
518 printed in at least ten-point boldface capital letters:

519 I UNDERSTAND THAT THE REAL ESTATE BROKER OR
520 [SALESPERSON] AGENT IN THIS TRANSACTION HAS OFFERED
521 TO ASSIST ME IN FINDING A MORTGAGE LOAN. ADDITIONALLY,
522 I UNDERSTAND THAT THIS REAL ESTATE BROKER OR
523 [SALESPERSON] AGENT DOES NOT REPRESENT ANY
524 PARTICULAR MORTGAGE LENDER AND WILL ATTEMPT TO

525 OBTAIN THE BEST TERMS AVAILABLE WITHIN THE MORTGAGE
526 LOAN MARKET FOR MY SPECIFIC HOME FINANCING NEEDS. IF
527 THE REAL ESTATE BROKER OR [SALESPERSON] AGENT DOES
528 NOT FULFILL [HIS] SUCH BROKER'S OR AGENT'S FIDUCIARY
529 OBLIGATION I MAY FILE A COMPLAINT WITH THE
530 DEPARTMENT OF BANKING. I ALSO UNDERSTAND THAT I MAY
531 ATTEMPT TO FIND A MORTGAGE LOAN TO FINANCE THE
532 PURCHASE OF MY HOME WITHOUT THE ASSISTANCE OF THE
533 REAL ESTATE BROKER OR [SALESPERSON] AGENT IN WHICH
534 CASE I WILL NOT BE OBLIGATED TO PAY A FEE TO THE REAL
535 ESTATE BROKER OR [SALESPERSON] AGENT.

536 Sec. 14. Section 20-325*l* of the general statutes is repealed and the
537 following is substituted in lieu thereof (*Effective January 1, 2027*):

538 (a) An out-of-state broker may perform acts with respect to a
539 commercial real estate transaction that require a license under this
540 chapter, provided the out-of-state broker:

541 (1) Works in cooperation with a licensed broker, whether in a
542 cobrokerage, referral or other cooperative agreement or arrangement;

543 (2) Enters into a written agreement with a licensed broker that
544 includes the terms of cooperation and any compensation to be paid by
545 the licensed broker and a statement that the out-of-state broker and the
546 out-of-state broker's agents will comply with the laws of this state;

547 (3) Provides the licensed broker a copy of the out-of-state broker's
548 license or other proof of licensure from the states where the out-of-state
549 broker maintains a license as a real estate broker;

550 (4) Deposits all escrow funds, security deposits, and other money
551 received pursuant to the commercial real estate transaction to be held as
552 provided in section 20-324k unless the agreement required in
553 subdivision (2) of this subsection specifies otherwise;

554 (5) Complies with the laws of this state with respect to the transaction;

555 and

556 (6) Is credentialled as a real estate broker in another state.

557 (b) An out-of-state [salesperson] agent may perform acts with respect
558 to a commercial real estate transaction that require a license as a real
559 estate [salesperson] agent under this chapter, provided the out-of-state
560 [salesperson] agent complies with the laws of this state with respect to
561 the transaction and:

562 (1) Works under the direct supervision of an out-of-state broker who
563 meets the requirements set forth in subdivisions (1), (5) and (6) of
564 subsection (a) of this section; and

565 (2) Provides the licensed broker who is working in cooperation with
566 the out-of-state broker a copy of the out-of-state [salesperson's] agent's
567 license or other proof of licensure from the states where the out-of-state
568 [salesperson] agent maintains a license as a real estate [salesperson]
569 agent.

570 (c) Any out-of-state broker or out-of-state [salesperson] agent
571 licensed in a state that has no distinction between a real estate broker
572 license and a real estate [salesperson] agent license shall be subject to the
573 requirements of subsection (a) of this section with regard to any
574 commercial real estate transaction in this state.

575 (d) Each out-of-state broker or out-of-state [salesperson] agent that
576 advertises for sale commercial real estate pursuant to this section shall
577 include in any advertising material the name of the licensed broker with
578 whom the out-of-state broker has a written agreement pursuant to
579 subdivision (2) of subsection (a) of this section. Nothing in this section
580 shall permit an out-of-state broker or out-of-state [salesperson] agent to
581 accompany a prospective buyer at the site of commercial real estate
582 pursuant to a real estate transaction in this state.

583 (e) An out-of-state real estate licensee may receive compensation for
584 referring to a real estate licensee in this state a prospective party to a real

585 estate transaction in this state.

586 Sec. 15. Section 20-327b of the 2026 supplement to the general statutes
587 is repealed and the following is substituted in lieu thereof (*Effective*
588 *January 1, 2027*):

589 (a) Except as otherwise provided in this section, each person who
590 offers residential property in the state for sale, exchange or for lease with
591 option to buy, shall provide a written residential condition report or
592 reports to the prospective purchaser at any time prior to the prospective
593 purchaser's execution of any binder, contract to purchase, option or
594 lease containing a purchase option. A photocopy, duplicate original,
595 facsimile transmission or other exact reproduction or duplicate of the
596 written residential condition report or reports containing the
597 prospective purchaser's written receipt shall be attached to any written
598 offer, binder or contract to purchase. A photocopy, duplicate original,
599 facsimile transmission or other exact reproduction or duplicate of the
600 written residential condition report or reports containing the signatures
601 of both seller and purchaser shall be attached to any agreement to
602 purchase the property.

603 (b) The following shall be exempt from the provisions of this section:
604 (1) Any transfer from one or more co-owners solely to one or more of
605 the co-owners; (2) transfers made to the spouse, mother, father, brother,
606 sister, child, grandparent or grandchild of the transferor where no
607 consideration is paid; (3) transfers of newly-constructed residential real
608 property for which an implied warranty is provided under chapter 827;
609 (4) transfers made by executors, administrators, trustees or
610 conservators; (5) transfers by the federal government, any political
611 subdivision thereof or any corporation, institution or quasi-
612 governmental agency chartered by the federal government; (6) transfers
613 by this state; (7) except as provided in subsections (g) and (h) of this
614 section, transfers by any political subdivision of this state; (8) transfers
615 of property which was the subject of a contract or option entered into
616 prior to January 1, 1996; and (9) except as provided in subsections (g)
617 and (h) of this section, any transfer of property acquired by a judgment

618 of strict foreclosure or by foreclosure by sale or by a deed in lieu of
619 foreclosure.

620 (c) The provisions of this section shall apply only to transfers by sale,
621 exchange or lease with option to buy, of residential real property
622 consisting of not less than one nor more than four dwelling units which
623 shall include cooperatives and condominiums, and shall apply to all
624 transfers, with or without the assistance of a licensed real estate broker
625 or [salesperson] agent, as defined in section 20-311, as amended by this
626 act.

627 (d) The Commissioner of Consumer Protection shall, within available
628 appropriations, prescribe the written residential condition reports
629 required by this section and sections 20-327c to 20-327e, inclusive. The
630 written residential condition reports shall be based upon templates that
631 the commissioner shall prescribe. Such templates shall: Fit on pages
632 being not more than eight and one-half inches in height and eleven
633 inches in width, with type size no smaller than nine-point type, other
634 than checkboxes or section headers, which may be in a smaller size;
635 include the address of the subject property on each page; include page
636 numbers on each page; include section headings in bold type and
637 include space for the buyer and the seller's initials on each page, except
638 the signature page. Each written residential condition report, other than
639 the written residential condition report required pursuant to
640 subsections (g) and (h) of this section, shall contain the following, in the
641 order indicated:

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

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

644 Identify/Disclose any problems regarding the subject property.

645 YOUR REAL ESTATE LICENSEE CANNOT COMPLETE THIS
646 FORM ON YOUR BEHALF.

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

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

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

654 (A) A subsection entitled "Subject Property"

655 (i) Name of seller(s)

656 (ii) Street address, municipality, zip code

657 (B) A subsection entitled "General Information"

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

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

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

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

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

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

671 (vii) Do you have any reason to believe that the municipality in which
672 the subject property is located may impose any assessment for purposes
673 such as sewer installation, sewer improvements, water main
674 installation, water main improvements, sidewalks or other

675 improvements? If YES, explain:

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

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

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

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

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

690 (xiii) Do you have any knowledge of prior or pending litigation,
691 government agency or administrative actions, orders or liens on the
692 property related to the release of any hazardous substance? If YES,
693 explain:

694 (C) A subsection entitled "Leased Equipment"

695 Does the property include any Leased or Rented Equipment that
696 would necessitate or obligate either of the following: The assignment or
697 transfer of the lease or rental agreement(s) to the buyer or the
698 replacement or substitution of the equipment by the buyer? If YES,
699 indicate by checking ALL items that apply: PROPANE FUEL TANK;
700 WATER HEATER; SECURITY ALARM SYSTEM; FIRE ALARM
701 SYSTEM; SATELLITE DISH ANTENNA; WATER TREATMENT
702 SYSTEM; SOLAR DEVICES; MAJOR APPLIANCES; OTHER

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

- 704 (i) Heating system problems? If YES, explain. List Fuel Types.
- 705 (ii) Hot water heater Type: Age: Hot water problems? If YES, explain:
- 706 (iii) Is there an underground storage tank? If YES, give AGE of tank
707 and LOCATION.
- 708 (iv) Are you aware of any problems with the underground storage
709 tank? If YES, explain:
- 710 (v) During the time you have owned the property, has there ever been
711 an underground storage tank located on the property? If YES, has it been
712 removed? If YES, what was the date of removal and what was the name
713 and address of the person or business who removed such underground
714 storage tank? Provide any and all written documentation of such
715 removal within your control or possession by attaching a copy of such
716 documentation to this form.
- 717 (vi) Air conditioning problems? If YES, explain: Air conditioning
718 Type: Central; Window; Other
- 719 (vii) Plumbing system problems? If YES, explain:
- 720 (viii) Electrical System problems? If YES, explain:
- 721 (ix) Electronic security system problems? If YES, explain:
- 722 (x) Are there carbon monoxide or smoke detectors located in a
723 dwelling on the property? If YES, state the NUMBER of such detectors
724 and whether there have been problems with such detectors;
- 725 (xi) Fire sprinkler system problems? If YES, explain:
- 726 (E) A subsection entitled "Water System"
- 727 (i) Domestic Water System Type: Public; Private Well; Other
- 728 (ii) If Public Water:
- 729 (I) Is there a separate expense/fee for water usage? If YES, is the

730 expense/fee for water usage flat or metered? Give the AMOUNT and
731 explain:

732 (II) Are there any UNPAID water charges? If YES, state the amount
733 unpaid:

734 (iii) If Private Well:

735 Has the well water been tested for contaminants/volatile organic
736 compounds? If YES, attach a copy of the report.

737 (iv) If Public Water or Private Well: Are you aware of any problems
738 with the well, or with the water quality, quantity, recovery, or pressure?
739 If YES, explain:

740 (F) A subsection entitled "Sewage Disposal System"

741 (i) Sewage Disposal System Type: Public; Septic; Cesspool; Other

742 (ii) If Public Sewer:

743 (I) Is there a separate charge made for sewer use? If YES, is it Flat or
744 Metered?

745 (II) If it is a Flat amount, state amount and due dates:

746 (III) Are there any UNPAID sewer charges? If any unpaid sewer
747 charges, state the amount:

748 (iii) If Private:

749 (I) Name of service company

750 (II) Date last pumped: AND frequency:

751 (III) For any sewage system, are there problems? If YES, explain:

752 (G) A subsection entitled "Asbestos/Lead"

753 (i) Are asbestos containing insulation or building materials present?

754 If YES, location:

755 (ii) Is lead paint present? If YES, location:

756 (iii) Is lead plumbing present? If YES, location:

757 (H) A subsection entitled "Building/Structure/Improvements"

758 (i) Is the foundation made of concrete? If NO, explain:

759 (ii) Foundation/Slab problems or settling? If YES, explain:

760 (iii) Basement Water Seepage/Dampness? If YES, explain Amount,
761 Frequency and Location:

762 (iv) Sump pump problems? If YES, explain:

763 (v) Do you have any knowledge of any testing or inspection done by
764 a licensed professional related to a foundation on the property? If YES,
765 disclose the testing or inspection method, the areas or locations that
766 were tested or inspected, the results of such testing or inspection and
767 attach a copy of the report concerning such testing or inspection.

768 (vi) Do you have any knowledge of any repairs related to a
769 foundation on the property? If YES, describe such repairs, disclose the
770 areas repaired and attach a copy of the report concerning such repairs.

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

773 (viii) Roof type; Age?

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

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

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

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

- 779 (xiii) If constructed of Wood, is the Wood Treated or Untreated?
- 780 (xiv) Driveway problems? If YES, explain:
- 781 (xv) Water drainage problems? If YES, explain:
- 782 (xvi) Interior Floor, Wall and/or Ceiling problems? If YES, explain:
- 783 (xvii) Fire and/or Smoke damage? If YES, explain:
- 784 (xviii) Termite, Insect, Rodent or Pest Infestation problems? If YES,
785 explain:
- 786 (xix) Rot or Water damage problems? If YES, explain:
- 787 (xx) Is house insulated? If YES, Type: Location:
- 788 (xxi) Has a test for Radon been performed? If YES, attach a copy of
789 the report.
- 790 (xxii) Is there a Radon Control System in place? If YES, explain:
- 791 (xxiii) Has a Radon control system been in place in the previous 12
792 months? If YES, explain:
- 793 (I) A subsection entitled "Flood Risk Awareness"
- 794 (i) Is the property located in a Federal Emergency Management
795 Agency designated floodplain? If YES, which zone:
- 796 (ii) During the time that the seller has owned the property, has the
797 seller received assistance or is the seller aware of any previous owners
798 receiving assistance from the Federal Emergency Management Agency,
799 the United States Small Business Administration or any other federal or
800 state disaster assistance program for flood damage to the property?
- 801 (iii) Is there a current flood insurance policy in effect on the property?
- 802 (iv) Is a Federal Emergency Management Agency elevation certificate
803 available?

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

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

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

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

813 (3) The written residential condition report shall contain the
814 following immediately below the questions contained in subparagraphs
815 (A) to (I), inclusive, of subdivision (2) of this subsection:

816 A certification by the seller in the following form:

817 SELLER'S CERTIFICATION

818 "To the extent of the seller's knowledge as a property owner, the seller
819 acknowledges that the information contained above is true and accurate
820 for those areas of the property listed. In the event a real estate broker or
821 [salesperson] agent is utilized, the seller authorizes the brokers or
822 [salespersons] agents to provide the above information to prospective
823 buyers, selling agents or buyers' agents.

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

824 (4) The written residential condition report shall contain the
825 following in a separate section immediately below the seller's
826 certification:

827 IMPORTANT INFORMATION

828 (A) RESPONSIBILITIES OF REAL ESTATE BROKERS

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

834 (B) STATEMENTS NOT TO CONSTITUTE A WARRANTY

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

837 (C) NATURE OF REPORT

838 This Residential Property Condition Report is not a substitute for
839 inspections, tests and other methods of determining the physical
840 condition of property.

841 (D) INFORMATION ON THE RESIDENCE OF CONVICTED
842 FELONS

843 Information concerning the residence address of a person convicted
844 of a crime may be available from law enforcement agencies or the
845 Department of Public Safety.

846 (E) BUILDING PERMITS AND CERTIFICATES OF OCCUPANCY

847 Prospective buyers should consult with the municipal building
848 official in the municipality in which the property is located to confirm
849 that building permits and certificates of occupancy have been issued for
850 work on the property.

851 (F) HOME INSPECTION

852 Buyers should have the property inspected by a licensed home
853 inspector.

854 (G) CONCRETE FOUNDATION

855 Prospective buyers may have a concrete foundation inspected by a

856 licensed professional engineer who is a structural engineer for
857 deterioration of the foundation due to the presence of pyrrhotite.

858 (H) DAM

859 Information concerning the registration and categorization of a dam
860 on the property may be obtained from the Department of Energy and
861 Environmental Protection.

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

863 Federal law requires owners to obtain and maintain flood insurance
864 for properties financed with a federally regulated or insured mortgage
865 in a Special Flood Hazard Area, also known as a high-risk zone on
866 FEMA's flood insurance rate maps. In addition, for properties that have
867 previously received federal disaster assistance, owners are required to
868 obtain and maintain flood insurance as a condition to be eligible for
869 future assistance. This requirement affixes to the property and applies
870 to all future owners. FEMA flood maps are not designed, nor intended
871 to be, a reliable tool for buyers to assess a property's flood risk. A
872 property does not have to be near water or in a flood zone to flood. For
873 additional information on obtaining important flood insurance, contact
874 an insurance professional.

875 Information concerning the registration and categorization of a dam
876 on the property may be obtained from the Department of Energy and
877 Environmental Protection.

878 (5) The written residential condition report shall contain the
879 following immediately below the statements contained in
880 subparagraphs (A) to (H), inclusive, of subdivision (4) of this subsection:

881 A certification by the buyer in the following form:

882 BUYER'S CERTIFICATION

883 "The buyer is urged to carefully inspect the property and, if desired,
884 to have the property inspected by an expert. The buyer understands that

885 there are areas of the property for which the seller has no knowledge
886 and that this report does not encompass those areas. The buyer also
887 acknowledges that the buyer has read and received a signed copy of this
888 report from the seller or seller's agent.

T3 (Date) (Buyer)
T4 (Date) (Buyer)"

889 (e) On or after January 1, 1996, the Commissioner of Consumer
890 Protection shall make available the written residential condition reports
891 prescribed in accordance with the provisions of this section and sections
892 20-327c to 20-327e, inclusive, to the Division of Real Estate, all municipal
893 town clerks, the Connecticut Association of Realtors, Inc., and any other
894 person or institution that the commissioner believes would aid in the
895 dissemination and distribution of such forms. The commissioner shall
896 also cause information concerning such forms and the completion of
897 such forms to be disseminated in a manner best calculated, in the
898 commissioner's judgment, to reach members of the public, attorneys
899 and real estate licensees.

900 (f) Any written residential condition report prescribed in accordance
901 with the provisions of this section and sections 20-327c to 20-327e,
902 inclusive, shall take effect for new listings thirty days following posting
903 of the notice regarding such report on the Department of Consumer
904 Protection's Internet web site.

905 (g) In any transfer of residential real property that is located in a
906 municipality that the Capitol Region Council of Governments
907 determines is affected, or potentially affected, by crumbling foundations
908 and was acquired by a political subdivision of this state or was acquired
909 by a judgment of strict foreclosure or by foreclosure by sale or by a deed
910 in lieu of foreclosure, the owner or political subdivision shall, through a
911 written residential condition report described in subsection (h) of this
912 section, disclose to the prospective purchaser of such real property, at
913 any time prior to the prospective purchaser's execution of any binder,
914 contract to purchase, option or lease containing a purchase option, any

915 facts that are within such owner's or political subdivision's actual
916 knowledge concerning:

917 (1) The presence of pyrrhotite in any concrete foundation on such
918 property;

919 (2) Any damage or deterioration in any concrete foundation on such
920 property, including, but not limited to, any damage or deterioration
921 caused by the presence of pyrrhotite in any foundation on such
922 property; and

923 (3) Any repairs or remediation to any concrete foundation on such
924 property.

925 (h) In any transfer of residential real property that is located in a
926 municipality that the Capitol Region Council of Governments
927 determines is affected, or potentially affected, by crumbling foundations
928 and was acquired by a political subdivision of this state or was acquired
929 by a judgment of strict foreclosure or by foreclosure by sale or by a deed
930 in lieu of foreclosure, the owner or political subdivision shall satisfy the
931 provisions of subsection (g) of this section through a written residential
932 condition report prescribed by the Commissioner of Consumer
933 Protection pursuant to subsection (d) of this section, which report shall
934 be entitled "Residential Foundation Condition Report" and exclusively
935 contain the following in the following order:

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

937 You MUST answer ALL questions based on your knowledge. You are
938 not required to undertake investigations or inspections of the
939 foundation to verify your answers.

940 YOUR REAL ESTATE LICENSEE CANNOT COMPLETE THIS
941 FORM ON YOUR BEHALF.

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

943 If you need additional space to complete any answer or explanation,

944 attach additional page(s) to this form. Include subject property address,
945 seller's name and the date.

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

949 (A) A subsection entitled "Subject Property"

950 (i) Name of seller(s)

951 (ii) Street address, municipality, zip code

952 (B) A subsection entitled "Information About the Foundation"

953 (i) Do you have any knowledge related to the presence of pyrrhotite
954 in any concrete foundation on the subject property? If YES, explain:

955 (ii) Are you aware of any damage or deterioration in any concrete
956 foundation on the subject property, including, but not limited to, any
957 damage or deterioration caused by the presence of pyrrhotite in any
958 concrete foundation on the property? If YES, explain:

959 (iii) Are you aware of any repairs or remediation to any concrete
960 foundation on the subject property? If YES, explain:

961 (3) In a separate section immediately below the questions contained
962 in subdivision (2) of this subsection, the following information in the
963 following form:

964 IMPORTANT INFORMATION

965 (A) RESPONSIBILITIES OF REAL ESTATE BROKERS

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

971 (B) STATEMENTS NOT TO CONSTITUTE A WARRANTY

972 Any representations made by the seller in this residential foundation
973 condition report shall not constitute a warranty to the buyer.

974 (C) NATURE OF REPORT

975 This report is not a substitute for inspections, tests and other methods
976 of determining the physical condition of the foundation. Prospective
977 buyers may have a concrete foundation inspected by a licensed
978 professional engineer for deterioration of the foundation due to the
979 presence of pyrrhotite.

980 (4) Immediately following the information contained in subdivision
981 (3) of this subsection, a certification by the buyer in the following form:

982 BUYER'S CERTIFICATION

983 "The buyer is urged to carefully inspect the foundation and, if
984 desired, to have the foundation inspected by an expert. The buyer
985 understands that there are parts of the property, including the
986 foundation, for which the seller has no knowledge and that this report
987 does not encompass those parts. The buyer also acknowledges that the
988 buyer has read and reviewed a signed copy of this report from the seller
989 or the seller's agent.

T5 (Date) (Buyer)
T6 (Date) (Buyer)"

990 (5) Immediately below the buyer's certification, a certification by the
991 seller in the following form:

992 SELLER'S CERTIFICATION

993 "To the extent of the seller's knowledge as an owner of a property
994 acquired through foreclosure or deed in lieu of foreclosure, the seller
995 acknowledges that the information contained above is true and
996 accurate. In the event a real estate broker or [salesperson] agent is

997 utilized, the seller authorizes the broker or [salesperson] agent to
998 provide the above information to prospective buyers, selling agents or
999 buyers' agents.

T7 (Date) (Seller)
T8 (Date) (Seller)"

1000 Sec. 16. Subsection (b) of section 20-327i of the general statutes is
1001 repealed and the following is substituted in lieu thereof (*Effective January*
1002 *1, 2027*):

1003 (b) Except as provided in subsection (c) of this section, if a real estate
1004 licensee engages in the real estate business and acts as an interpreter for
1005 a buyer or renter in conducting a transaction or negotiations, the real
1006 estate licensee shall provide to the buyer or renter, and obtain the
1007 buyer's or renter's signature on, a form containing the following
1008 language written in the buyer's or renter's native language:

1009 "This real estate transaction or these negotiations were conducted in
1010 (buyer's or renter's native language), which is my native language. I
1011 voluntarily choose to have the Real Estate [(Broker/Salesperson)]
1012 (Broker/Agent) act as my interpreter during the negotiations. The
1013 obligations of the contract or other written agreement were explained to
1014 me in my native language. I understand the contract or other written
1015 agreement."

1016 Sec. 17. Subdivision (5) of section 20-329a of the general statutes is
1017 repealed and the following is substituted in lieu thereof (*Effective January*
1018 *1, 2027*):

1019 (5) ["Salesperson"] "Agent" means any person duly licensed as a real
1020 estate [salesperson] agent under this chapter;

1021 Sec. 18. Subsection (g) of section 20-329hh of the general statutes is
1022 repealed and the following is substituted in lieu thereof (*Effective January*
1023 *1, 2027*):

1024 (g) No real estate [salesperson] agent or team member shall engage
1025 in the real estate business while the supervising licensee that is
1026 responsible for controlling and supervising such [salesperson] agent or
1027 team is deceased or incapacitated unless a custodial broker has been
1028 appointed for such supervising licensee.

1029 Sec. 19. Subdivision (6) of section 20-329aaa of the 2026 supplement
1030 to the general statutes is repealed and the following is substituted in lieu
1031 thereof (*Effective January 1, 2027*):

1032 (6) ["Real estate salesperson"] "Real estate agent" has the same
1033 meaning as provided in section 20-311, as amended by this act;

1034 Sec. 20. Subdivision (2) of subsection (a) of section 20-329bbb of the
1035 2026 supplement to the general statutes is repealed and the following is
1036 substituted in lieu thereof (*Effective January 1, 2027*):

1037 (2) A person may simultaneously hold a real estate broker license or
1038 real estate [salesperson] agent license under chapter 392 and a real estate
1039 wholesaler registration issued pursuant to this section.

1040 Sec. 21. Subparagraph (A) of subdivision (4) of subsection (b) of
1041 section 20-329eee of the 2026 supplement to the general statutes is
1042 repealed and the following is substituted in lieu thereof (*Effective January*
1043 *1, 2027*):

1044 (A) The following language:

1045 "Notice to Sellers: What to Know About Wholesale Transactions

1046 If you are considering selling your property through a wholesale
1047 transaction, please be aware of the following:

1048 1. The real estate wholesaler may not be the person or entity
1049 purchasing your property, and you may be granting them the right to
1050 sell your property to another person or entity.

1051 2. During the contract period, the real estate wholesaler may market

1052 your property for sale.

1053 3. A real estate wholesaler may reasonably expect or intend to make
1054 a profit, or receive compensation through an assignment fee, from
1055 selling, assigning or transferring their interest in the real estate
1056 wholesale contract.

1057 4. As the seller, the terms of your agreement with a real estate
1058 wholesaler may provide the real estate wholesaler with the ability to
1059 make decisions to reject or accept an offer to purchase your property
1060 without your knowledge or consent during the term of the real estate
1061 wholesale contract.

1062 5. The assessed value of a property, as assessed by a town, is not the
1063 same as the fair market value of the property, and may be significantly
1064 less than the fair market value of the property.

1065 6. You are advised and have the right to investigate the fair market
1066 value of your property before signing a real estate wholesale contract.
1067 The sale price of your property is negotiable.

1068 7. You may, in your discretion and at your expense, have an attorney
1069 or other advisor review the terms of a real estate wholesale contract, or
1070 have an appraiser assess the value of your property.

1071 8. You may cancel a real estate wholesale contract during the three-
1072 business-day period beginning when you enter into the contract
1073 without providing any reason or incurring any penalty or obligation,
1074 except to return any deposit the real estate wholesaler paid to you.

1075 9. If the real estate wholesaler is a real estate broker or a real estate
1076 [salesperson] agent, the real estate wholesaler must disclose to you who
1077 he or she represents and what fiduciary duties, if any, are owed to you
1078 in the wholesale transaction.

1079 10. As the seller, you are required to provide certain property
1080 condition and lead paint disclosures under state and federal law. These
1081 disclosures must be completed as part of the transaction.

1082 11. A real estate wholesale contract may not have a closing date that
1083 is more than ninety days after all parties sign the contract. However, you
1084 may agree to extend the ninety-day period, provided the extension is in
1085 writing and signed by you and the real estate wholesaler. If you do not
1086 extend the contract, the contract will automatically terminate at the end
1087 of the ninety-day period.

1088 Please read the terms in the real estate wholesale contract to
1089 understand all of your rights and obligations thereunder, including:

1090 (A) How prospective purchasers of your property may have access to
1091 your property for showings, inspections or for other transactional
1092 details;

1093 (B) What additional costs you may be charged at the time of closing,
1094 such as a seller's conveyance tax or other closing-related fees; and

1095 (C) If you have any right to cancel the contract prior to closing in
1096 addition to your right to cancel the contract during the three-business-
1097 day period beginning when you enter into the contract.

1098 All sellers in real estate transactions should consult with appropriate
1099 professionals to understand their rights and obligations and the various
1100 implications of a real estate transaction."

1101 Sec. 22. Subsection (a) of section 20-417j of the general statutes is
1102 repealed and the following is substituted in lieu thereof (*Effective January*
1103 *1, 2027*):

1104 (a) Sections 20-417a to 20-417i, inclusive, do not apply to any of the
1105 following persons or organizations: (1) Any person holding a current
1106 license as a real estate broker or [salesperson] agent issued pursuant to
1107 chapter 392, provided such person engages only in work for which such
1108 person is licensed under chapter 392; (2) any person licensed or
1109 otherwise authorized under chapter 412 to sell or place a mobile
1110 manufactured home, as defined in section 21-64, upon a mobile
1111 manufactured home park or mobile manufactured space or lot, both as

1112 defined in section 21-64, provided such person engages only in work for
1113 which such person is licensed or otherwise authorized under chapter
1114 412; (3) any other person holding a professional or occupational license,
1115 registration or certificate issued pursuant to the general statutes,
1116 provided such person engages only in the work for which such person
1117 is licensed, registered or certified; and (4) any new home construction
1118 contractor who enters into one or more new home construction
1119 contracts related to the same new home when such contract or contracts
1120 in the aggregate with respect to that home has a total price for work or
1121 services that is less than three thousand five hundred dollars.

1122 Sec. 23. Section 20-526 of the general statutes is repealed and the
1123 following is substituted in lieu thereof (*Effective January 1, 2027*):

1124 The provisions of sections 20-500 to 20-528, inclusive, concerning the
1125 certification or provisional licensing of real estate appraisers shall not
1126 apply to (1) any person under contract with a municipality who
1127 performs a revaluation of real estate for assessment purposes pursuant
1128 to section 12-62, and (2) any licensed real estate broker or real estate
1129 [salesperson] agent who estimates the value of real estate as part of a
1130 market analysis performed for the owner of the real estate or a designee
1131 of the owner, on such terms as may be agreed upon between such owner
1132 or the owner's designee and the real estate broker or real estate
1133 [salesperson] agent, for the purpose of (A) a prospective listing or sale
1134 of such real estate, (B) providing information to the seller or landlord
1135 under a listing agreement, or (C) providing information to a prospective
1136 buyer or tenant under a buyer or tenant agency agreement, provided
1137 such estimate of value shall not be referred to or be construed as an
1138 appraisal. If such owner executes a listing contract with the real estate
1139 broker or real estate [salesperson] agent who so estimated the value of
1140 the real estate for the sale of the real estate and such real estate contains
1141 any building or other structure, occupied or intended to be occupied by
1142 no more than four families, then such owner shall be credited against
1143 any compensation the owner pays on account of such listing contract for
1144 any fee paid by the owner for such estimate of value.

1145 Sec. 24. Subparagraph (K) of subdivision (5) of subsection (a) of
1146 section 31-222 of the general statutes is repealed and the following is
1147 substituted in lieu thereof (*Effective January 1, 2027*):

1148 (K) Service performed by an individual as an insurance agent, other
1149 than an industrial life insurance agent, and service performed by an
1150 individual as a real estate [salesperson] agent, if all such service is
1151 performed for remuneration solely by way of commission;

1152 Sec. 25. Subsection (c) of section 42-103gg of the general statutes is
1153 repealed and the following is substituted in lieu thereof (*Effective January*
1154 *1, 2027*):

1155 (c) Any sales agent who offers a time share interest created under this
1156 section shall be licensed as a real estate broker or real estate
1157 [salesperson] agent as set forth in section 20-312, as amended by this act,
1158 unless exempt from licensure under chapter 392. The following need not
1159 be licensed pursuant to section 20-312, as amended by this act: (1) An
1160 exchange company that is exchanging time share periods, or (2) a person
1161 who only distributes literature pertaining to a time share or advertises a
1162 time share, provided a sales agent or a real estate broker or real estate
1163 [salesperson] agent licensed under section 20-312, as amended by this
1164 act, transacts the sale of such time share interest.

1165 Sec. 26. Subdivision (1) of subsection (c) of section 42-103bbb of the
1166 general statutes is repealed and the following is substituted in lieu
1167 thereof (*Effective January 1, 2027*):

1168 (1) Is a licensed real estate [salesperson] agent in this state who resells
1169 or offers to resell time share interests in a time share plan as [an] a sales
1170 agent for a developer who is registered under sections 42-103cc to 42-
1171 103aaa, inclusive, provided such [salesperson] agent (A) delivers all
1172 disclosures required of a developer under sections 42-103cc to 42-
1173 103aaa, inclusive, or (B) complies with the provisions of section 42-
1174 103ccc;

1175 Sec. 27. Subsection (d) of section 42-484 of the general statutes is

1176 repealed and the following is substituted in lieu thereof (*Effective January*
1177 *1, 2027*):

1178 (d) Nothing in sections 42-482 and 42-483 and this section shall be
1179 construed to apply to any person who holds a real estate [salesperson's]
1180 agent's license and who has a claim for payment of a real estate
1181 commission or compensation against the real estate broker with whom
1182 such real estate [salesperson] agent is affiliated.

1183 Sec. 28. Subparagraph (B) of subdivision (2) of subsection (a) of
1184 section 47-17a of the general statutes is repealed and the following is
1185 substituted in lieu thereof (*Effective January 1, 2027*):

1186 (B) "Private transfer fee" does not include:

1187 (i) Any consideration payable by a grantee to a grantor for the
1188 conveyance of an interest in real property located in this state, including
1189 any subsequent consideration payable by such grantee for such real
1190 property based on subsequent appreciation, development or sale of
1191 such real property, provided such subsequent consideration is payable
1192 on a one-time basis and the obligation to pay such consideration does
1193 not bind successors in title to such real property. For purposes of this
1194 subparagraph, "real property" includes a mineral estate, as defined in
1195 section 47-33o;

1196 (ii) Any commission payable to a real estate broker or a real estate
1197 [salesperson] agent for the sale of real property located in this state
1198 pursuant to a contract or agreement between such broker or
1199 [salesperson] agent and a grantee or grantor, including any subsequent
1200 commission payable by such grantee or grantor for such real property
1201 based on subsequent appreciation, development or sale of such real
1202 property;

1203 (iii) Any interest, fee, charge or other amount payable by a borrower
1204 to a lender pursuant to a loan secured by a mortgage against real
1205 property located in this state, including any fee payable to such lender
1206 for consenting to an assumption of such loan or conveyance of such real

1207 property subject to such mortgage, any fee or charge payable to such
1208 lender for an estoppel letter or certificate issued by such lender, and any
1209 shared appreciation interest, profit participation or other consideration
1210 payable to the lender in connection with such loan;

1211 (iv) Any rent, reimbursement, fee, charge or other amount payable
1212 by a lessee to a lessor, including any fee or charge payable to such lessor
1213 for consenting to an assignment, sublease or encumbrance of a rental
1214 agreement or lease;

1215 (v) Any consideration payable to the holder of an option to purchase
1216 an interest in real property or the holder of a right of first refusal or first
1217 offer to purchase an interest in real property located in this state, for
1218 such holder's waiver, release or nonexercise of such option or right;

1219 (vi) Any tax, assessment, fine, fee, charge or other amount payable to
1220 or imposed by a governmental entity;

1221 (vii) Any dues, assessment, fine, contribution, fee, charge or other
1222 amount payable to an association or a unit owners' association of a
1223 common interest community as defined by chapter 828, pursuant to any
1224 declaration, covenant, law, association bylaw, association rule or
1225 association regulation, including a fee or charge payable to such
1226 association for an estoppel letter or certificate issued by such association
1227 or its authorized agent;

1228 (viii) Any dues, assessment, fine, contribution, fee, charge or other
1229 amount imposed by a declaration or covenant encumbering a
1230 municipality or a county or any combination thereof or a neighborhood
1231 or other area, irrespective of boundaries or political subdivision, in this
1232 state, and payable solely to an organization that is tax exempt pursuant
1233 to 26 USC 501(c) for the purpose of supporting cultural, educational,
1234 charitable, recreational, environmental, conservation or other similar
1235 activities that benefit such municipality, county, neighborhood or other
1236 area; or

1237 (ix) Any dues, assessment, contribution, fee, charge or other amount

1238 payable for the purchase or transfer of a club membership related to real
1239 property located in this state.

1240 Sec. 29. Section 47-100 of the general statutes is repealed and the
1241 following is substituted in lieu thereof (*Effective January 1, 2027*):

1242 The sale of real estate syndicate securities shall not be an act requiring
1243 licensure as a real estate [salesperson] agent or broker as defined in
1244 section 20-311, as amended by this act.

1245 Sec. 30. Subsection (a) of section 49-7f of the general statutes is
1246 repealed and the following is substituted in lieu thereof (*Effective January*
1247 *1, 2027*):

1248 (a) No mortgage broker or lender, as defined in subdivision (5) of
1249 section 49-31d, or any person affiliated with such mortgage broker or
1250 lender shall receive a fee, commission or other form of referral fee for
1251 the referral of any person to (1) a real estate broker, real estate
1252 [salesperson] agent, as defined in section 20-311, as amended by this act,
1253 or any person affiliated with such broker or [salesperson] agent or any
1254 person engaged in the real estate business, as defined in [said] section
1255 20-311, as amended by this act, or (2) an attorney-at-law admitted to
1256 practice within this state or any person affiliated with such attorney.

1257 Sec. 31. Subsection (a) of section 51-87b of the general statutes is
1258 repealed and the following is substituted in lieu thereof (*Effective January*
1259 *1, 2027*):

1260 (a) No attorney-at-law admitted to practice within this state or any
1261 person affiliated with such attorney may receive a fee, commission or
1262 other form of referral fee for the referral of any person to (1) a real estate
1263 broker or real estate [salesperson] agent, as defined in section 20-311, as
1264 amended by this act, or any person affiliated with such broker or
1265 [salesperson] agent or any person engaged in the real estate business, as
1266 defined in [said] section 20-311, as amended by this act, or (2) any
1267 mortgage broker or mortgage lender, as defined in subdivision (5) of
1268 section 49-31d, or any person affiliated with such mortgage broker or

1269 lender.

1270 Sec. 32. (NEW) (*Effective October 1, 2026*) (a) Any real estate broker or
1271 real estate agent, as defined in section 20-311 of the general statutes, as
1272 amended by this act, representing a seller or landlord in a transaction
1273 involving the seller's or landlord's residential property containing one
1274 to four dwelling units shall, except as provided in subsection (b) of this
1275 section, adhere to the following: (1) Furnish licensees representing
1276 prospective buyers or tenants with any property information authorized
1277 for disclosure by the seller or landlord; (2) respond to or provide a
1278 contact for any inquiries from licensees representing prospective buyers
1279 or tenants; (3) make the property available for showing in person or
1280 virtually to prospective buyers or tenants unless all visits to the property
1281 are contractually not authorized by the seller or landlord; and (4)
1282 publicly advertise or market the seller's or landlord's property for sale
1283 or lease, unless the seller or landlord completes and signs the
1284 Seller/Landlord Opt-Out of Real Estate Public Marketing form. For
1285 purposes of this section, public marketing shall include publication
1286 through any medium that is reasonably accessible to the general public
1287 and real estate licensees, that provides open and nondiscriminatory
1288 access to property information including, but not limited to, a public-
1289 facing Internet web site, an Internet real estate portal, or a multiple
1290 listing service facilitating distribution of property information to public
1291 Internet web sites. Any real estate broker or real estate agent marketing
1292 a property through private or limited-access channels shall concurrently
1293 market such property publicly to promote transparency and ensure
1294 open and nondiscriminatory access to property information for all
1295 prospective buyers or tenants.

1296 (b) The seller or landlord of a residential property containing one to
1297 four dwelling units may identify in a real estate listing agreement the
1298 name of any licensee, prospective buyer or prospective tenant that the
1299 seller or landlord does not wish to work with or allow to view the
1300 residential property, provided the restriction complies with all state and
1301 federal laws.

1302 (c) A Seller/Landlord Opt-Out of Real Estate Public Marketing form
1303 shall be executed upon the request of a seller or landlord of a residential
1304 property containing one to four dwelling units. The Seller/Landlord
1305 Opt-Out of Real Estate Public Marketing form shall have type size no
1306 smaller than ten-point type and be contained on one page in the
1307 following form:

1308 "SELLER OPT-OUT OF REAL ESTATE PUBLIC MARKETING

1309 By using internet platforms, websites and multiple listing services,
1310 sellers can reach a broad audience of potential buyers for their property.

1311 This form is intended to ensure informed consent by explaining how
1312 marketing restrictions may impact a property's exposure, level of
1313 competition and ultimately the final sale price in a residential real estate
1314 transaction.

1315 As the Seller of the property located at ..., I acknowledge that I have
1316 read, understand and consent to the following (initial each):

1317 1. Prospective buyers may not be aware that the Seller's property
1318 is available for sale.

1319 2. Reducing the exposure of the property may limit the number of
1320 offers to purchase the property, may result in a lower sale price and may
1321 negatively affect the Seller's ability to sell the property with the most
1322 favorable terms to the Seller.

1323 3. The Seller acknowledges that excluding or limiting the ability
1324 for prospective buyers to tour the property may not be in the Seller's
1325 best financial interest.

1326 (Seller) Date

1327 (Authorized Representative) Date

1328 (Brokerage Name)

1329 LANDLORD OPT-OUT OF REAL ESTATE PUBLIC MARKETING

1330 By using internet platforms, websites and multiple listing services,
1331 sellers or landlords can reach a broad audience of potential buyers or
1332 tenants for their property.

1333 This form is intended to ensure informed consent by explaining how
1334 marketing restrictions may impact a property's exposure, level of
1335 competition and ultimately the final lease price in a residential real
1336 estate transaction.

1337 As the Landlord of the property located at ..., I acknowledge that I
1338 have read, understand and consent to the following (initial each):

1339 1. Prospective tenants may not be aware that the Landlord's
1340 property is available for sale or lease.

1341 2. Reducing the exposure of the property may limit the number of
1342 offers to lease the property, may result in a lower lease price and may
1343 negatively affect the Landlord's ability to lease the property with the
1344 most favorable terms to the Landlord.

1345 3. The Landlord acknowledges that excluding or limiting the
1346 ability for prospective tenants to tour the property may not be in the
1347 Landlord's best financial interest.

1348 (Landlord) Date

1349 (Authorized Representative) Date

1350 (Brokerage Name)"

1351 (d) Any real estate broker or real estate agent who violates any
1352 provision of this section shall be subject to the actions and penalties set
1353 forth in section 20-320 of the general statutes.

This act shall take effect as follows and shall amend the following sections:		
Section 1	<i>October 1, 2026</i>	20-319
Sec. 2	<i>January 1, 2027</i>	8-169aa(a)(2)

Sec. 3	<i>January 1, 2027</i>	10a-123(b)
Sec. 4	<i>January 1, 2027</i>	20-311
Sec. 5	<i>January 1, 2027</i>	20-311a(b)
Sec. 6	<i>January 1, 2027</i>	20-312(e)
Sec. 7	<i>January 1, 2027</i>	20-312a
Sec. 8	<i>January 1, 2027</i>	20-312c(b)
Sec. 9	<i>January 1, 2027</i>	20-314
Sec. 10	<i>January 1, 2027</i>	20-319a(a)
Sec. 11	<i>January 1, 2027</i>	20-324l
Sec. 12	<i>January 1, 2027</i>	20-325a(q)
Sec. 13	<i>January 1, 2027</i>	20-325c(b)
Sec. 14	<i>January 1, 2027</i>	20-325l
Sec. 15	<i>January 1, 2027</i>	20-327b
Sec. 16	<i>January 1, 2027</i>	20-327i(b)
Sec. 17	<i>January 1, 2027</i>	20-329a(5)
Sec. 18	<i>January 1, 2027</i>	20-329hh(g)
Sec. 19	<i>January 1, 2027</i>	20-329aaa(6)
Sec. 20	<i>January 1, 2027</i>	20-329bbb(a)(2)
Sec. 21	<i>January 1, 2027</i>	20-329eee(b)(4)(A)
Sec. 22	<i>January 1, 2027</i>	20-417j(a)
Sec. 23	<i>January 1, 2027</i>	20-526
Sec. 24	<i>January 1, 2027</i>	31-222(a)(5)(K)
Sec. 25	<i>January 1, 2027</i>	42-103gg(c)
Sec. 26	<i>January 1, 2027</i>	42-103bbb(c)(1)
Sec. 27	<i>January 1, 2027</i>	42-484(d)
Sec. 28	<i>January 1, 2027</i>	47-17a(a)(2)(B)
Sec. 29	<i>January 1, 2027</i>	47-100
Sec. 30	<i>January 1, 2027</i>	49-7f(a)
Sec. 31	<i>January 1, 2027</i>	51-87b(a)
Sec. 32	<i>October 1, 2026</i>	New section

INS *Joint Favorable Subst.*