



2026 Acts Affecting Housing and Real Estate

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Notice to Readers

This report provides summaries of new laws (public acts) significantly affecting housing and real estate enacted during the 2026 regular legislative session. OLR's other Acts Affecting reports, including Acts Affecting Municipalities, are, or will soon be, available on [OLR's website](#).

Each summary indicates the public act (PA) number. Not all provisions of the acts are included. The report does not include vetoed acts unless the veto was overridden. Complete summaries of public acts are, or will soon be, available on [OLR's website](#).

Readers are encouraged to obtain the full text of acts that interest them from the [General Assembly's website](#) or the Connecticut State Library.

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Building and Fire Codes and Housing Safety

Accessibility and State Building Code

New legislation generally repeals a building code statute related to accessibility and replaces its provisions governing certain variations of and exemptions from the State Building Code with similar provisions setting a different standard for approval that has no deadline for decision making ([PA 26-110](#), §§ 4-7, effective October 1, 2026).

Fire Safety Code Interpretations

A new law authorizes the state fire marshal to issue, upon anyone's request, official interpretations of the Fire Safety Code, including on the applicability of any code provision. The act requires her to compile and index each Fire Safety Code interpretation and publish them at least every four months ([PA 26-110](#), § 2, effective October 1, 2026).

Removal of Single Exit Stairway Allowance in State Codes

This year, the legislature passed an act that removed the requirement that the next adopted versions of the State Building Code and Fire Safety Code include amendments that allow single exit stairways to serve additional residential occupancies ([PA 26-1](#), § 63, effective upon passage).

Residential Elevator Maintenance, Repair, and Enforcement

A new law imposes several elevator maintenance responsibilities, and other related duties, on owners of most residential buildings that have an elevator, including requiring them to provide notice to tenants within 24 hours of an elevator first being reported as inoperable. The act also requires local building officials to investigate complaints about inoperable elevators subject to the act and imposes other duties and reporting requirements on them. Additionally, it authorizes the Department of Administrative Services (DAS) to take certain enforcement actions to address violations, including imposing fines ([PA 26-84](#), effective October 1, 2026).

Revisions to State Building and Fire Codes

A new law changes when the State Building Code, State Fire Prevention Code, and Fire Safety Code must be updated. Under prior law, each of these codes had to be updated whenever the nationally recognized model codes they were based on were revised, specifically within 18 months after the revisions' first publication. The act extends this timing, generally requiring they be updated within two years after that first publication date. But, under the act, no revisions are required after the first publication of revisions to the 2024 model codes and before the first publication of revisions to the 2030 model codes. It additionally requires the DAS commissioner to submit a report, by January 1,

2029, to the legislature on the effects of extending the cycles for revising these three state codes and any recommendations for amending their cycles ([PA 26-58](#), effective October 1, 2026).

Risk-Based Residential Fire Inspection Pilot Program

A new law requires the state fire marshal to create a two-year risk-based residential fire inspection pilot program to improve the scheduling, documentation, and prioritization of fire inspections of residential buildings designed to be occupied by more than two families. She must do so by January 1, 2027, and within available appropriations. It also creates a working group to advise her on developing and implementing the pilot program ([PA 26-100](#), §§ 60 & 61, effective July 1, 2026, except the working group provision is effective upon passage).

Water Testing Results

A new law removes the requirement that health authorities get the public health commissioner's approval before disclosing private residential or semipublic well testing results to eligible parties, like the property's owner. It also expands the allowable recipients to include certain nearby property owners ([PA 26-13](#), § 31, effective October 1, 2026).

Separately, existing law requires commercial and residential property owners to notify tenants and lessees whenever the property's water supply is tested and exceeds contaminant thresholds in state regulations or the Department of Public Health's (DPH) state drinking water action level list. A new law replaces the latter with a schedule of perfluoroalkyl substances (PFAS) or unregulated contaminants that it requires DPH to issue ([PA 26-142](#), § 6, effective October 1, 2026).

Common Interest Communities

Association Financial Mismanagement

A new law provides remedies for owners who suspect financial mismanagement of their common interest ownership communities (such as condominiums, cooperatives, and other planned communities). The law allows a group of unit owners (representing at least 20% of the total voting ownership) to petition the Superior Court for an order directing the association to get an independent third-party audit of certain financial records. It limits the frequency of these requests to no more than once per 12-month period and requires the group of unit owners to pay for related audit expenses, among other things ([PA 26-31](#), § 1, effective October 1, 2026).

Condominium Terrorism Insurance Requirement

A new law eliminates the requirement that a condominium association's master policy include coverage for terrorism if the condominium is subject to the Common Interest Ownership Act or the Condominium Act ([PA 26-69](#), § 6, effective upon passage).

Residential Condition Reporting on Common Interest Ownership

A new law expands the information on the residential condition report that a residential property seller gives to a prospective buyer. Specifically, it adds a special statement on common interest ownership that advises a buyer to ask for a resale certificate and a reserve fund report if the unit is in a community with more than 12 units or, if not, to consult with certain professionals and other unit residents about possible ownership issues ([PA 26-31](#), § 2, effective October 1, 2026).

CHFA and DOH

AI Academy Awareness

A new law requires the Board of Regents for Higher Education to establish a "Connecticut AI Academy" to offer online courses on AI, among other things. It also requires the Department of Housing (DOH), within available appropriations, to work with housing authorities and other relevant housing providers to ensure that residents are aware of the Connecticut AI Academy courses and services ([PA 26-15](#), §§ 17 & 21, effective January 1, 2027).

CHFA Bond Authorization Allowable Uses

This session's budget adjustment act allows the Connecticut Housing Finance Authority (CHFA) to use an existing bond authorization (1) to capitalize assistance issued under its Down Payment Assistance Program or (2) for its Emergency Mortgage Assistance Program. Under prior law, only the latter use was permitted ([PA 26-68](#), § 309, effective July 1, 2026).

Clarifying Change to Housing Commissioner's Powers

A new law clarifies that the housing commissioner's general powers include those related to planning and constructing housing projects. As part of the 2025 November Special Session housing legislation, the commissioner was authorized to develop housing projects on land the state owns or otherwise controls ([PA 26-68](#), § 58, effective upon passage).

Housing Trust Fund Transfer

Prior law required the state comptroller, starting in FY 26, to transfer state conveyance tax revenue that exceeds \$300 million each fiscal year, annually adjusted for inflation, to the Housing Trust

Fund. The legislature suspended this transfer for FYs 26 and 27 as part of its adjustments to the biennial budget ([PA 26-68](#), § 261, effective upon passage).

Workforce Housing Options

A new law requires the housing commissioner and CHFA executive director to seek a partnership with one or more municipalities or hospitals in the state to increase workforce housing options. By January 1, 2028, they must give the Finance, Revenue and Bonding Committee a report detailing the status of the partnership and any recommendations on other ways to increase these housing options ([PA 26-68](#), § 351, effective July 1, 2026).

Grants and Financial Assistance

Aging-In-Place Grant Program

A new law requires the Department of Aging and Disability Services (ADS), in consultation with DOH, to create an aging-in-place program to give grants to eligible homeowners for making accessibility modifications that enable them to remain in their primary residences. Under the act, an “eligible homeowner” is someone who (1) owns and occupies a residential property in Connecticut as his or her primary residence; (2) is at least age 60 or a person with a disability; and (3) has a household income no greater than 60% of the median household income for the area in which he or she resides, as determined by the ADS commissioner. The act caps grants at \$10,000 per eligible homeowner ([PA 26-68](#), § 343, effective July 1, 2026).

DDS Payments to Landlords

A new law allows the Department of Developmental Services (DDS) to make payments directly to landlords for people with intellectual disability who participate in the department’s Community-Based Housing Subsidy Program. Previously, DDS could only pay program participants directly. By law, this program provides rental subsidies to people with intellectual disability who receive residential services from DDS but whose current services or income do not cover their housing costs. Participants must rent or lease their own eligible apartment, condominium, or home in the community and not have other funding options to pay their monthly housing costs ([PA 26-29](#), § 1, effective upon passage).

First Responder Mortgage Assistance Program

A new law passed this session requires CHFA to develop and administer a mortgage assistance program for eligible first responders who are buying a home as their principal residence in the community where they serve and submit a compliance certification. This mortgage assistance must be provided under CHFA-established guidelines ([PA 26-12](#), §§ 65-72, various effective dates).

Grant Program for Projects in Concentrated Poverty Census Tracts

A new law expands a grant program under which the Department of Economic and Community Development (DECD) commissioner is required to fund eligible projects in qualifying concentrated poverty census tracts, including projects to (1) build or renovate mixed-income housing, (2) create or improve workforce development programs, and (3) build or renovate public infrastructure. The act allows the program to also fund eligible projects undertaken by a certified community development corporation. It also sets a 90-day deadline for DECD to review and evaluate program applications ([PA 26-68](#), § 350, effective July 1, 2026).

Homes for CT Loan Program Changes

The Homes for CT loan program is a CHFA-administered program established in 2025 to help owners and developers get funding to build new residential buildings. This session, the legislature made several changes to the program by (1) changing the maximum interest rate participating lenders may charge under the program; (2) specifying that CHFA loans to Homes for CT borrowers may be amortizing, deferred, or forgivable as to principal and interest; (3) authorizing CHFA to make grants to Homes for CT borrowers, subject to terms it sets; and (4) limiting CHFA's authority to provide these loans and grants to available resources allocated by the State Bond Commission ([PA 26-68](#), §§ 345 & 346, effective July 1, 2026).

RAP Inspections

This session's budget adjustment act requires DOH to use \$250,000 of its FY 27 Rental Assistance Program (RAP) appropriation from the General Fund for inspecting housing units for compliance with state and local health, housing, building, and safety codes ([PA 26-68](#), §§ 1 & 463, effective July 1, 2026).

Health Care and Residential Facilities

Community Residential Facility Revolving Loan Fund Program

A new law modifies the Community Residential Facility Revolving Loan Fund Program, which issues loans related to community-based residential facilities for people with intellectual disabilities or autism spectrum disorder. Among other things, the act (1) makes several changes to the size and scope of eligible loan projects, such as increasing the maximum loan amount for capital repair and improvement projects and (2) requires loan recipients to be licensed or certified providers that own or operate the community residential facility for the loan's duration ([PA 26-29](#), §§ 3, 4 & 6, effective upon passage).

Hospital Sale-Leaseback Restrictions

Under a new law, hospitals are barred from entering into sale-leaseback transactions involving their main campus real property starting in July 2027 ([PA 26-22](#), effective upon passage).

Nursing Homes Owned by Investment Entities

An act passed this session imposes new requirements on nursing homes that are Medicaid providers and partially or entirely owned by “investment entities” (real estate investment trusts and entities that collect capital investments and purchase direct or indirect ownership shares in a home).

Beginning July 1, 2028, if an investment entity has a beneficial ownership interest in a nursing home of at least 5%, the new law may require the home to have a surety bond, or similar security, in favor of the state covering 90 days of the nursing home’s operating costs. This requirement is only triggered, though, if the Department of Social Services (DSS) identifies a financially feasible security instrument and notifies homes about it by January 1, 2028. If this requirement is triggered, homes must show proof they have the required bond or security when applying for initial licensing or to renew an existing license.

Additionally, the new law requires DSS to report to the legislature, by February 15, 2028, on the potential implications of restricting when owners of land or buildings where nursing homes are operating may sell the property, among other topics ([PA 26-103](#), effective October 1, 2026, except the reporting requirement is effective upon passage).

Homelessness

DOT Encampment Removals

A new law generally requires the Department of Transportation (DOT), before removing an encampment located on any state highway right-of-way, to give at least 14 days’ written notice with the removal date and time (posted at the encampment’s apparent entry, exit, and common areas). DOT is exempt in the case of certain transportation-related or public safety emergencies. It also requires the DOT and Department of Mental Health and Addiction Services (DMHAS) commissioners to jointly study and make recommendations to the legislature on related best practices and standards ([PA 26-63](#), §§ 26 & 27, effective upon passage).

Rights of Students Experiencing Homelessness

Existing state law requires boards of education to provide educational services to homeless children and youths in conformity with the federal McKinney-Vento Homeless Assistance Act. This

session, the legislature specified that these services must be provided as established in federal law as of December 23, 2022 ([PA 26-125](#), effective October 1, 2026).

State Extreme Weather Protocols

A new law requires the Department of Emergency Services and Public Protection Division of Emergency Management and Homeland Security to develop guidance on (1) extreme hot and cold weather protocols that may include weather factors that will prompt the state and municipalities to open cooling and warming centers statewide and (2) improvements to public communication when these protocols are activated.

The division must do this by January 1, 2027, and in consultation with certain state, municipal, and nonprofit stakeholders. Additionally by this date, DOH must consult with DMHAS and DSS to develop ways of improving outreach to unhoused individuals during extreme hot and cold weather events based on an evaluation conducted by DOH and those who provide services to these individuals ([PA 26-13](#), § 32, effective October 1, 2026).

Landlord-Tenant

Civil Penalties for Certain Rental Security Deposit Law Violations

By law, the banking commissioner may order a civil penalty of up to \$100,000 for violations of any provision of the statutes within his jurisdiction or any regulation, rule, or order adopted or issued under these statutes. A new law explicitly authorizes him, after an investigation, to order the same penalty for certain violations of the security deposit laws. Existing law already allows him to issue cease and desist orders for violations of these laws ([PA 26-79](#), § 3, effective October 1, 2026).

Extending Certain Landlord-Tenant Laws to Third Party Agents

This session, the legislature extended existing limitations on fees and payments that landlords may require from prospective tenants to also cover third parties acting on behalf of landlords or the state. (With exceptions, state law generally prohibits landlords from charging prospective tenants a rental application processing fee or tenants a move-in or move-out fee.) The legislature similarly extended to the same third parties existing requirements on tenant screening reports, such as the requirement that the report be shared with tenants ([PA 26-68](#), § 59, effective upon passage).

Tenant Utility Payments

New legislation prohibits residential rental agreements from requiring that tenants pay for utilities if there is no separate meter used to measure utilities delivered exclusively to their dwelling unit. Statutorily prohibited provisions in a rental agreement are unenforceable. According to the

Connecticut Supreme Court, landlords may generally estimate their buildings' utility costs and build that figure into rent as part of a rental agreement ([PA 26-113](#), effective October 1, 2026, and applicable to rental agreements entered into or renewed on or after that date).

Liens

Invalidating False Liens

A provision in the annual court operations act allows for a petition to invalidate a lien that is falsely filed on the municipal land records to be decided without a hearing. Under prior law, the court had to review the petition and hold a hearing on whether to invalidate the lien within 60 days after finding reason to doubt the filing's validity. Under the act, the court may make its decision to invalidate the lien on documents submitted with the petition and any responses from the lien holder. It does not need to hear oral testimony unless the lien holder offers it ([PA 26-92](#), § 17, effective October 1, 2026).

Municipal Tax Liens on Real Estate

By law, real estate for which property taxes are owed is subject to an unrecorded ("silent") lien for those taxes. If taxes on the property remain unpaid for a period set in law, the tax collector may file a certificate to continue the lien (formalize it in the land records). A new law clarifies that the tax collector may do so even if the taxpayer has appealed the taxes to Superior Court and the case is still pending ([PA 26-114](#), § 15, effective October 10, 2026).

Planning and Zoning

Alignment of Provisions in Off-Street Parking Law

The legislature made a minor change to housing legislation passed as part of the 2025 November Special Session. The change aligns the provision on setting off-street parking minimums in conservation and traffic mitigation districts with the provision broadly limiting parking minimums by making it applicable to developments with fewer than 17 dwellings ([PA 26-129](#), § 3, effective October 1, 2026).

Location of Certain Crematories

A new law exempts crematories that perform only alkaline hydrolysis (a flameless cremation method) at funeral homes from the law's prohibition on crematories being within 500 feet of residential structures or residential-zoned land not owned by the crematory's owner ([PA 26-142](#), §§ 17 & 18, effective upon passage).

Zoning for Accessory Dwelling Units

This year, the legislature made two changes to the law on zoning regulations' treatment of as-of-right accessory dwelling units (ADUs). The changes extend requirements related to zoning for as-of-right ADUs to municipalities that exercise zoning authority under a special act, making the law apply statewide. The changes also extend the law on utility providers' treatment of ADU utility connections, such as water and sewer connections, to cover investor-owned water companies ([PA 26-7](#), effective October 1, 2026).

Real Estate Professionals and Transactions

Apartment Listing Services

A new law eliminates provisions governing apartment listing services, which are services that, for a fee, let customers inspect or use listings of apartments available for rent (it appears that no one currently holds this credential) ([PA 26-100](#), §§ 12 & 69, effective upon passage).

Hate Crimes — Discriminatory Housing and Public Accommodations

A new law labels certain discriminatory housing and public accommodation practices, which are already illegal under existing law, as hate crimes. It does not change the penalties for these crimes. The new law generally combines the various protected classes under the antidiscrimination laws into one "protected social category," which it defines as a person's actual or perceived race, color, religion, ethnicity, disability, alienage, national origin, sex, sexual orientation, gender identity or expression, age (if 60 or over), or any combination of these attributes.

Under the act, a person is guilty of a "hate crime by discriminatory public accommodations practice" if he or she commits any discriminatory public accommodation practice with the intent to intimidate or harass a person and is motivated in whole or substantial part by that (or another) person's protected social category. Also under the act, a person is guilty of a "hate crime by discriminatory housing practice" if he or she engages in any discriminatory housing practice, such as refusing to sell or rent a dwelling to someone based on a protected class status ([PA 26-77](#), §§ 1, 15, 16 & 26-29, most provisions effective October 1, 2026).

Real Estate and Other Guaranty Funds

A new law transfers responsibility for the Real Estate Guaranty Fund to the Department of Consumer Protection (DCP), specifies when interest accrues on awards from various guaranty funds, and requires an applicant for an award from the Home Improvement Guaranty Fund to state that he or she made a good faith effort to collect what is owed before receiving a fund payment ([PA 26-100](#), §§ 13-21 & 69, effective upon passage).

Real Estate Licensees

A new law makes various changes to statutes related to real estate licensees. It establishes a two-hour minimum for each DCP-approved continuing education course for real estate licensees. It also replaces the term “real estate salesperson” with the term “real estate agent” throughout the statutes on licensure and other related statutes.

The new law additionally establishes requirements for real estate brokers and agents representing sellers or landlords in transactions pertaining to one- to four-unit residential properties, including requirements to make listings available to the general public and execute a public marketing opt-out process by request, and subjects violators to license suspension or revocation, fines up to \$5,000 per violation, or both ([PA 26-23](#), effective October 1, 2026, except the sections with the terminology change are effective January 1, 2027).

Timeframe to Complete the Real Estate Licensure Exam

A new law generally requires applicants for a real estate broker or salesperson license to successfully complete the required final exam for the license within two years after applying for the license ([PA 26-100](#), § 5, effective July 1, 2026).

Working Groups and Agency Reports

Sunsetting the Majority Leaders’ Roundtable Group

This session, the legislature ended the majority leaders’ roundtable group on affordable housing, effective June 30, 2026. The same legislation also requires the Senate president pro tempore and House speaker to each make an appointment to the Council on Housing Development, instead of having the roundtable group’s chairs each make an appointment ([PA 26-129](#), §§ 4 & 5, effective upon passage, except the change to the appointing authorities is effective July 1, 2026).

Transit-Oriented Development Report

A new law requires the DOT commissioner, by January 1, 2027, to submit a report to the Transportation Committee detailing the (1) status of potential transit-oriented development (TOD) sites; (2) request for proposals’ timelines for these TOD developments (including for reviewing and evaluating the responses); and (3) estimated number of housing units associated with these potential TOD developments ([PA 26-21](#), § 3, effective October 1, 2026).

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