



2025 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 2025 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 Codes and Housing Safety

Accessible Parking Space Width Requirements

A new law authorizes the State Building Code to impose greater width requirements for accessible parking spaces than otherwise required by law to accommodate the presence of electric vehicle charging stations. Generally, accessible parking spots must be (1) 15 feet wide and include five feet of cross hatch for passenger vehicles and (2) 16 feet wide and include eight feet of cross hatch for passenger vans ([PA 25-108](#), § 2, effective October 1, 2025).

Certificate of Operation Renewal for Elevators and Escalators

A new law prohibits the Department of Administrative Services (DAS) from renewing a certificate of operation for elevators or escalators that were not deemed fit for operation pursuant to the most recent DAS inspection or are the subject of any outstanding violation of applicable laws. By law, elevators and escalators may not lawfully operate without a certificate, except that elevators in private residences are exempt ([PA 25-108](#), § 3, effective October 1, 2025).

Codes and Standards Committee Working Group

Legislation passed this session (1) requires DAS to convene a working group to study the Codes and Standards committee (e.g., its membership and procedures) and (2) sets the working group's membership and responsibilities. It must report its findings and recommendations to the Public Safety and Security Committee by July 1, 2026. The Codes and Standards Committee works with the state building inspector and state fire marshal to enforce the state building and fire codes ([PA 25-157](#), § 12, effective upon passage).

Housing Receivership Revolving Fund

A new law changes the types of (1) funds available to compensate certain receivers of apartment buildings in serious disrepair and (2) expenses that can be covered by the funds. The new law also increases, from \$1 million to \$6 million per year, the amount that may be spent from the Housing Receivership Revolving Fund in any single municipality ([PA 25-174](#), §§ 75 & 76, effective July 1, 2025).

Mobile Manufactured Home Park Septic Systems

A new law requires mobile manufactured home park owners to maintain park septic systems, leaching fields, and septic lines and connections in good working order and make necessary arrangements for temporary septic service if there is an emergency. It specifies that a (1) rental agreement cannot permit receipt of rent for any period when the park owner fails to comply with

these requirements and residents' health and safety or habitability is materially affected and (2) tenant can file a lawsuit based on the owner's failure to perform these duties ([PA 25-111](#), §§ 19-21, effective July 1, 2025).

Municipal Liens for Housing Code Violations

By law, municipalities may adopt ordinances establishing fines of up to \$250 for violating local ordinances on maintaining safe and sanitary housing. Legislation passed this session makes unpaid fines imposed under these municipal ordinances a lien on the affected real estate from the date of the fine, just as existing law provides for unpaid fines for blight and zoning violations ([PA 25-23](#), effective October 1, 2025).

ZEO Penalties on Businesses' Suspended or Noncompliant Work

A new law allows zoning enforcement officers (ZEOs) to take certain enforcement actions (including fines of up to \$150 per day, civil penalties, and imprisonment) against businesses that either (1) suspend work required by an unexpired site plan, subdivision (with less than 400 units) plan, or inland wetlands approval or (2) make improvements that do not conform to these plan's or approval's specifications. Under the act, the ZEO may generally take enforcement action if he or she determines that the business has no intent to resume the work within a reasonable time period and the incomplete or nonconforming work creates a public health or safety hazard ([PA 25-53](#), §§ 1-4, effective October 1, 2025).

Common Interest Communities

Common Interest Community Assessments

Under a new law, if a unit owner in a common interest community makes any addition, alteration, or improvement that increases the community's common expenses (e.g., repairs or insurance costs), he or she must be assessed for those expenses. Common interest communities include condominiums, cooperatives, and planned communities ([PA 25-73](#), § 9, effective October 1, 2025).

Community Association Managers

A new law (1) limits which occupational licensees providing services to an association are exempt from registering as a community association manager and (2) specifies that someone providing administrative support to a community association manager is not required to register. It also requires a community association manager who contracts with an association for association management services to disclose (1) whether the manager has an interest in an entity that solicits business from the association or manager and (2) how much the manager will charge to provide construction oversight or project coordination if those services are not covered by the manager's

contract ([PA 25-111](#), §§ 11-13, effective upon passage, except the disclosure provisions are effective October 1, 2025).

Condominium Deposits for Construction Costs

Under a new law, condominium developers may use a purchaser's deposit for actual construction costs, rather than keeping the funds in escrow, if the (1) sales contracts allows this and (2) purchaser is an accredited investor as defined in federal securities regulations. The act applies to condominiums governed by the state's Common Interest Ownership Act ([PA 25-146](#), §§ 1 & 2, effective July 1, 2025).

Solar Panels in Condominiums and Planned Communities

A new law establishes a process through which owners of detached units in condominiums or planned communities (but not cooperatives) can apply to their associations to put solar panels on their units' roofs. Under the new law, the association's declaration and bylaws cannot unreasonably restrict panels on these homes. Unit owners whose applications are approved must agree to certain conditions and costs, like hiring a registered and insured contractor to install them, covering any resulting common expenses, and potentially removing them if a proposed buyer does not agree to take over certain related responsibilities.

Associations formed by January 1, 2026, may opt out of the law's approval process and protections for solar panels if they do so by January 1, 2028. To opt out, 75% of the association's board of directors must vote to do so ([PA 25-73](#), §§ 10 & 11, generally effective January 1, 2026).

Community Development

Brownfield Programs

A new law makes several changes to the Brownfield Municipal Grant Program, which gives grants to municipalities, Connecticut Brownfield Land Banks, and economic development agencies for brownfield remediation or assessment projects. Among other things, the act increases the maximum grant award from \$4 million to \$6 million and allows for additional awards over that amount under certain circumstances. The act also allows, rather than requires, the Department of Economic and Community Development (DECD) commissioner to prioritize grant applications for brownfields located in federally designated opportunity zones ([PA 25-174](#), § 68, effective July 1, 2025).

The new law also makes changes to the Targeted Brownfield Development Loan Program, which generally gives loans for brownfield remediation projects to eligible property owners and potential

purchasers. These changes similarly include increasing the maximum loan a recipient may receive from \$4 million to \$6 million and allowing, rather than requiring, the DECD commissioner to prioritize loan applications for proposed projects in opportunity zones ([PA 25-174](#), § 69, effective July 1, 2025).

Connecticut Municipal Development Authority (CMDA)

CMDA is a quasi-public agency authorized to stimulate economic development and transit-oriented development, including housing production. A new law effectuates CMDA's name change (previously, it was called the Connecticut Municipal Redevelopment Authority). It also allows any municipality other than Hartford and East Hartford to work with CMDA and generally makes it easier for municipalities to opt to work with the authority ([PA 25-168](#), §§ 99-112, effective October 1, 2025).

DECD Rural Infrastructure Grant Program

New legislation authorizes up to \$30 million in GO bonds and requires DECD to use the proceeds to provide grants for infrastructure projects (e.g., establishing or expanding utility services) necessary to support housing or economic development in rural areas. Eligible areas are (1) municipalities with a population of 10,000 or less or with a population density of less than 500 people per square mile and (2) census tracts or towns designated as rural by the federal Health Resources and Services Administration ([PA 25-174](#), § 116, effective July 1, 2025).

Greyfield Revitalization Program

A new law allows the DECD commissioner to create a greyfield revitalization program, under which, generally, DECD, CMDA, and the Capital Region Development Authority may use bond funds and available resources to provide up to \$50 million in grants or loans to facilitate the repurposing of greyfields. Under the new law, a "greyfield" is any previously developed commercial retail or office property that (1) is economically nonviable in its current state and exhibits conditions that significantly complicate its redevelopment or reuse and (2) is not currently eligible for any brownfield remediation and development program ([PA 25-174](#), §§ 112 & 113, effective July 1, 2025).

Housing Environmental Improvement Revolving Loan and Grant Fund

This year, the legislature passed a law that makes various changes to the Housing Environmental Improvement Revolving Loan and Grant Fund and related Department of Energy and Environmental Protection (DEEP) retrofit pilot program. Among other things, the new law (1) allows the program to

(a) finance qualifying projects located anywhere, rather than just in certain targeted areas, and (b) provide financing to single-family homes in addition to multifamily homes and (2) expands the list of qualifying retrofit projects ([PA 25-125](#), § 15, effective upon passage).

Department of Housing

DOH Health Care Worker Housing Program Reporting

This session, the legislature added a new reporting requirement to a program under which the Department of Housing (DOH) and the Connecticut Housing Finance Authority (CHFA) must seek to partner with in-state hospitals to increase workforce housing options. By January 1, 2026, the act requires DOH and CHFA to report to the Finance, Revenue and Bonding and Housing committees on the partnership's status, their activities to increase workforce housing options, and recommendations on other ways to increase these housing options ([PA 25-174](#), § 102, effective July 1, 2025).

DOH Program Administrative Expenses

A new law broadens the programs under which bond proceeds may be used for administrative expenses to include any DOH-administered affordable housing program financed with state general obligation (GO) bonds. The act also limits the use of these proceeds to administrative expenses that do not exceed \$1 million in any fiscal year ([PA 25-174](#), § 123, effective July 1, 2025).

Formerly Incarcerated Individuals

This session, the legislature authorized up to \$12 million in GO bonds for FYs 26 and 27 for DOH grants to landlords who provide housing to formerly incarcerated people ([PA 25-174](#), § 120, effective July 1, 2025).

Interagency Council on Homelessness

A new law establishes an interagency council on homelessness in statute, charges it with advising and assisting the DOH commissioner to improve homelessness prevention and response efforts, and requires it to report annually to the legislature. The council must convene by October 1, 2025, and meet at the request of the DOH commissioner or a majority of the regular members ([PA 25-52](#), effective upon passage).

Reporting on Bond-Funded Housing Programs

New legislation requires DOH (in consultation with CHFA) to report to the Finance, Revenue and Bonding and Housing committees by September 1, 2025 (and every six months after that) on

certain bond-funded housing programs, including the number of projects that are approved, underway, and completed, itemized by municipality, for the prior fiscal year and prior six months. Additionally, the act requires CHFA to maintain on its website certain information about borrowers in the Time to Own and Down Payment Assistance programs ([PA 25-174](#), §§ 109 & 110, effective July 1, 2025).

Eviction and Foreclosure

Civil Process Related to Evictions and Foreclosures

A new law makes changes related to the service of an eviction notice, including who may serve it (i.e., proper officer only), upon whom it may be served, and where it may be served. It also (1) clarifies the requirements for notice to the town in executing evictions and foreclosure ejectments and (2) requires Judicial Department-prescribed execution and ejectment forms to include notice that a person who fails to leave the property after being told to do so when a state marshal returns to execute the order may be subject to arrest for 1st degree criminal trespass ([PA 25-78](#), §§ 18-20, effective October 1, 2025).

Mortgage Filings

A new law sets a 10-year statute of limitations to bring a foreclosure action on certain mortgages for a one-to-four family dwelling that the borrower uses as his or her home. The bar is generally 10 years after the last payment due date or maturity date, or the last payment. Exempt from the statute of limitations are mortgages (1) recorded before 2026 and first in priority when recorded or (2) subordinate when recorded but still held by the original lender or a subsidiary, affiliate, or successor ([PA 25-46](#), § 1, effective January 1, 2026).

This same act separately reduces, from 20 to 10 years, the time after which an unreleased mortgage is deemed invalid under certain circumstances. This occurs when there is an unreleased mortgage on the land records and the mortgagor or current landowner has had undisputed possession for the required years after the mortgage should have been paid off. The person in possession must file an affidavit that meets certain conditions, but a mortgage holder may record a notice before this time expires to extend the period for another 10 years ([PA 25-46](#), § 2, effective January 1, 2026).

Housing Affordability and Production

Commercial to Residential Conversions

New legislation authorizes most municipalities to allow the conversion of commercial buildings into residential developments with only a “summary review.” To be eligible, a building must have (1) been vacant or (2) had an average occupancy rate under 50% over the one-year period immediately before the summary review application. Among other things, the act also prohibits municipalities from conducting a revaluation of a conversion in the three years after a certificate of occupancy is issued in connection with it.

As under existing law, a “summary review” allows an application to be approved without requiring (1) a public hearing; (2) a variance, special permit, or special exception; or (3) any other discretionary zoning action, except for a determination that a site plan conforms with applicable zoning regulations and that public health and safety will not be substantially impacted ([PA 25-164](#), effective October 1, 2025).

Homes for CT Loan Program

Provisions in the state’s annual bonding act (1) require CHFA to administer a Homes for CT Loan Program that helps owners or developers get funding to build new residential buildings and (2) authorize up to \$10 million each in FYs 26 and 27 for the program. Under the act, CHFA must guarantee loan repayment, up to certain thresholds, for participating banks and credit unions that give loans to these borrowers. The act caps the total amount of (1) program loans at \$100 million and (2) claims paid to honor loan guarantees at \$10 million. It also allows CHFA, within available resources, to make additional subordinate loans ([PA 25-174](#), §§ 13, 32 & 124-130, most provisions effective upon passage).

Use of Municipal Housing Trust Funds

Existing law allows municipalities to require people developing land to make payments into a housing trust fund or offer the housing trust fund payments as an alternative to other requirements. By law, the funds may be used to build, rehabilitate, or repair affordable housing. A new law expands the allowable uses of these funds to include (1) acquiring existing housing or real property or (2) incentivizing deed restrictions that preserve property as affordable ([PA 25-73](#), § 8, effective October 1, 2025).

Working Group on “Affordable Housing” Definition

This session, the legislature created a working group to develop a statutory definition of “affordable housing” to promote consistency in the statutes. The working group must report its findings and

recommendations to the Housing Committee by January 1, 2026 ([PA 25-146](#), § 4, effective upon passage).

Working Group on Sewage Disposal

A new law establishes a working group to assess and make recommendations on (1) regulatory requirements for sewage disposal, including nitrogen discharge limits and their impact on housing development, public health, and the environment, and (2) balancing housing development costs and a risk-based approach to protecting public health and the environment. The working group must report its assessment and recommendations by February 1, 2026, to the Department of Public Health commissioner and the Environment, Housing, and Public Health committees ([PA 25-97](#), § 49, effective upon passage).

Other Landlord and Tenant Provisions

Posting Fair Rent Commission Bylaws

A new law requires any municipality that creates a fair rent commission to post on its website a publicly accessible copy of the commission's adopted bylaws. Existing law authorizes municipalities (and requires some) to establish fair rent commissions to (1) control and eliminate harsh and unconscionable rental charges and (2) enforce certain landlord-tenant statutes ([PA 25-121](#), effective July 1, 2025).

Rental Charges and Payments

Under a new law, residential landlords must, at an occupant's request, provide an accounting for the dwelling unit showing assessed charges, completed payments, and any balance owed or surplus paid ([PA 25-146](#), § 3, effective July 1, 2025).

Rental Price Disclosure

A new law generally requires a landlord advertising or offering a dwelling unit for rent to include any periodic fee, charge, or cost that the tenant must pay in the advertised rent. Any monthly fee or cost that a tenant will be charged by default must also be included in the advertised rent, regardless of if the tenant may opt out. The law also requires DOH to publish a standardized rental terms summary form on its website by January 1, 2026. Any landlord who violates the new law's provisions is liable to the tenant for a civil penalty of one month's rent, and the court may award reasonable attorney's fees and costs to the tenant ([PA 25-44](#), §§ 8-10, effective October 1, 2025).

Renter Utilization Study

New legislation requires DEEP to (1) study renters' use of state energy efficiency and clean energy programs for which it can get data, including any barriers renters experience in accessing these programs, and (2) report related recommendations to the Environment and Energy and Technology committees by July 1, 2026 ([PA 25-125](#), § 17, effective upon passage).

Towing Reform

New legislation enacted this session makes significant changes to the nonconsensual towing laws. The changes affecting landlords and multifamily housing include: (1) setting additional requirements for contracts that allow towing companies to act as a property owner's agent for the purpose of authorizing nonconsensual tows; (2) extending warning sign requirements to all private parking facilities where unauthorized vehicles may be towed; (3) modifying the signs' required contents and locations; (4) requiring parking rules to be posted before vehicles may be towed for violating them; (5) requiring 14 days' notice before a car may be towed from a parking facility solely due to an expired registration; and (6) requiring 72 hours' notice before a car may be towed from a residential parking facility solely due to an expired parking permit (excluding temporary permits) ([PA 25-55](#), most provisions effective October 1, 2025).

Real Estate Transactions

Mortgage-Related Changes

A new omnibus act makes assorted changes to the state's banking laws that principally affect licensees and registrants involved with, among other things, mortgages. The act includes provisions that:

1. extend some of the state's banking enforcement laws so that they apply to registrations issued by the Department of Banking instead of just licenses;
2. establish written disclosure requirements for certain residential loans in which the lender receives an interest in the appreciated value of the property (i.e. a shared appreciation agreement);
3. expand what constitutes mortgage servicing activity requiring licensure to include when someone receives any payments (including fees) in connection with a residential mortgage loan instead of just principal and interest payments under one; and
4. require licensed mortgage lenders to register on the Nationwide Multistate Licensing System and Registry as "exempt mortgage servicer registrants" before acting as mortgage servicers ([PA 25-115](#), most provisions effective October 1, 2025).

New Home Construction Guaranty Fund

This session the legislature expanded eligibility for the New Home Construction Guaranty Fund. Under existing law, a consumer can recoup money from the fund for uncollectable judgments against a new home construction contractor for losses or damages they caused. New legislation additionally allows consumers with uncollectable judgments against a proprietor (generally an individual who has an ownership interest in the new home construction company) to recoup money from the fund.

The new legislation also (1) increases, from \$30,000 to \$50,000 per claim, the maximum amount consumers may recoup from the fund and (2) lowers, from \$750,000 to \$650,000, the fund's annual cap ([PA 25-53](#), §§ 5 & 6, effective October 1, 2025, and [PA 25-111](#), §§ 9 & 10, effective upon passage).

Real Estate Guaranty Fund Applications and Procedures

A new law makes a number of changes to the procedures of the Real Estate Guaranty Fund, which compensates people who are harmed by certain bad acts of real estate licensees or their employees. Among other things, it changes notice-related provisions; allows a person to apply to the fund based on a binding arbitration or administrative decision or a court order or decree; requires the Department of Consumer Protection, instead of the Real Estate Commission, to perform fund-related functions, such as determining whether to make a payment; eliminates the application hearing requirement; and sets the interest charge at 10% instead of requiring the commission to set an interest rate reflecting market rates ([PA 25-111](#), § 5, effective upon passage).

Recording Real Estate Listing Agreements

A new law makes changes the types of real estate listing agreements that were required to be rerecorded (with notice recorded in the town where the residential property subject to the agreement is located) prior to June 30, 2024. Previously, a type of agreement subject to these requirements was one that binds future holders of interests in the property. The new law instead applies these requirements to agreements that bind future owners of interests in the property ([PA 25-111](#), § 55, effective upon passage).

Residential Condition Report

By law, a person selling residential property generally must give a prospective buyer a written condition report meeting the law's requirements. A new act adds a section to the report on "flood risk awareness." Under this part of the report, the seller must answer questions relating to

floodplain designations, prior disaster assistance for flood damage, flood insurance policies and claims, and water penetration, among other things. The act also requires the report to have a separate statement on flood insurance, flood maps, and flood risk generally ([PA 25-33](#), §§ 3 & 4, effective July 1, 2025).

Task Force on Acquisition of Residential Property by Large Corporate Entities

A new law creates a nine-member task force to study (1) the impact of large corporate entities' acquisition of residential real property (including the impact on housing affordability, rental prices, and homeownership opportunities) and (2) policies to limit the number of properties these entities acquire or otherwise regulate these acquisitions. The task force must report its findings and recommendations to the Housing and Planning and Development committees by January 1, 2026 ([PA 25-73](#), § 7, effective upon passage).

Validating Recorded Documents

A new law statutorily extends the law's validation of recorded real property documents with certain defects or omissions to documents recorded before January 2, 1997. This validation generally applies to deeds, mortgages, leases, powers of attorney (POA), releases, assignments, or certain other real property documents. Examples of defects covered by the validation rule are improper attestations, incorrect or missing dates, failures to reference recorded POAs, or failing to post a required bond ([PA 25-136](#), effective July 1, 2025).

Taxes

Exemption for Property on Reservation Land

Beginning with the 2026 assessment year, a new law establishes a property tax exemption for real property and tangible personal property located on reservation land that is held in trust for a federally recognized Indian tribe. The exemption applies regardless of ownership (i.e. it applies to Indian and non-Indian owned property) ([PA 25-168](#), § 434, and [PA 25-174](#), § 204; effective October 1, 2026, and applicable to assessment years starting on or after that date).

Housing Tax Credit Contribution Program Procedures

This session, the legislature eliminated the requirement that the Department of Revenue Services commissioner approve CHFA's written procedures implementing the Housing Tax Credit Contribution program. By law, CHFA administers this program, which provides tax credits to businesses making cash contributions of at least \$250 to nonprofits that develop, sponsor, or manage housing programs benefitting low- and moderate-income households. The law requires

CHFA to adopt written procedures to implement the program, including a ranking system for awarding the tax credits ([PA 25-168](#), § 398, effective upon passage).

Local Option Homestead Property Tax Exemption

A new law allows municipalities that adopt a local option homestead exemption to limit its eligibility by (1) capping the assessed value of qualifying dwellings; (2) requiring owners to have lived in the property for a specified period of time to qualify; or (3) implementing both ([PA 25-168](#), § 393, effective upon passage).

Workforce Housing Opportunity Development Tax Credits

The law establishes a DOH-administered tax credit for people and entities making cash contributions of at least \$250 to eligible developers building or rehabilitating qualifying workforce housing opportunity development projects in federally designated opportunity zones. A new law sets the amount of this tax credit at 50% of eligible cash contributions, rather than an amount specified by the DOH commissioner as prior law required ([PA 25-168](#), § 97, effective upon passage, and applicable to income and tax years beginning on or after January 1, 2025).

Victim Protections

Antidiscrimination Protection for Victims of Sexual Assault and Human Trafficking

A new law makes sexual assault victim status and trafficking in persons victim status protected classes under the Commission on Human Rights and Opportunities antidiscrimination laws. In doing so, the act prohibits discrimination against these victims in specific ways when it comes to housing and real estate, such as:

1. refusing to sell or rent after the person makes a bona fide offer, refusing to negotiate for the sale or rental of a dwelling, or otherwise denying or making a dwelling unavailable;
2. discriminating against the person in the terms, conditions, or privileges of a dwelling's sale or rental, or in providing connected services or facilities;
3. representing that a dwelling is not available for inspection, sale, or rental when it is;
4. generally restricting or attempting to restrict the choices of any buyer or renter to buy or rent a dwelling; or
5. discriminating against the person in making available a residential real estate transaction, or in the terms or conditions of the transaction ([PA 25-139](#), §§ 3 & 7, effective October 1, 2025).

Domestic Violence and Sexual Assault Shelter Location Disclosure

A new law expands confidentiality protections for the locations of shelters or transitional housing for victims of domestic violence or sexual assault by explicitly prohibiting public agencies from disclosing any information indicating these locations, regardless of the state Freedom of Information Act (FOIA). Prior law specified that FOIA did not require a public agency to disclose any information indicating the location of a shelter or transitional housing for domestic violence victims, and was silent on shelters or housing for sexual assault victims ([PA 25-70](#), effective October 1, 2025).

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