

Regulations of Connecticut State Agencies

TITLE 20. Professional & Occupational Licensing, Certification

Agency

Department of Consumer Protection

Subject

Real Estate Brokers and Salesmen

Inclusive Sections

§§ 20-328-1—20-328-33

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Sec. 20-328-1—20-328-10. Repealed

Repealed May 18, 1990.

Sec. 20-328-1a. Definitions.

For purposes of sections 20-328-1a to 20-328-18a, inclusive, of the Regulations of Connecticut State Agencies, the definitions set forth in sections 20-311, 20-329a, and 20-329cc of the Connecticut General Statutes shall apply. In addition, the following terms have the meanings indicated:

(1) “Licensee” means “real estate licensee” as said term is defined in section 20-311 of the Connecticut General Statutes;

(2) “Net listing” means a listing contract in which the broker receives as a commission all excess moneys over and above the minimum sales price agreed upon by the broker and seller;

(3) “Salesperson” or “Real estate salesperson” means “real estate salesperson” as said term is defined in section 20-311 of the Connecticut General Statutes; and

(4) “Advertising” means all forms of identification, representation, promotion and solicitation disseminated in any manner and by any means of communication to the public for any purpose related to engaging in the real estate business.

(Effective May 18, 1990; Amended September 28, 1995; Amended June 5, 2002; Amended February 4, 2004; Amended December 27, 2024)

Sec. 20-328-2a. Duties to parties.

(a) A licensee shall not undertake to provide professional services concerning a property or its value where the licensee has a present or contemplated interest unless such interest is specifically disclosed to all affected parties.

(b) A licensee shall not acquire an interest in or buy for himself or herself, any member of the licensee’s immediate family, the licensee’s firm or any member thereof, or any entity in which the licensee has a substantial ownership interest, property listed with the licensee, without disclosing to the listing owner the licensee’s relationship to the prospective buyer or lessee. In selling or leasing property owned by the licensee or in which the licensee has any interest, the licensee shall reveal the extent of his or her ownership or interest to the prospective buyer or lessee.

(c) A licensee accepting an exclusive right to sell or lease listing or an exclusive agency to sell or lease listing shall make a diligent effort to sell or lease the property listed. A licensee who agrees to become an exclusive agent of a prospective buyer or lessee shall make a diligent effort to find a property within the prospective buyer’s or lessee’s specifications.

(d) (1) No licensee shall submit to an owner a written offer to purchase or lease real property unless either (A) such offer contains the essential terms and conditions of the offer, including the manner in which the purchase is to be financed; or (B) such offer is

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conditioned upon the later execution of a bond for deed or complete agreement for sale.

(2) No licensee shall submit to an owner a written agreement or a bond for deed for the sale of real estate which contains a mortgage contingency clause which conditions the prospective buyer's performance on obtaining a mortgage from a third party unless the contingency clause includes at least the following: (A) the principal amount of the mortgage the prospective buyer shall obtain; (B) the time period within which the mortgage commitment shall be obtained; and (C) the term of years of the mortgage.

(e) (1) The listing broker shall submit all offers or counter-offers to the seller, owner or lessor as quickly as possible. Unless the listing broker and the seller, owner or lessor agree otherwise, the listing broker shall not be obligated to continue to market the property after an offer or counter-offer has been accepted. After the acceptance of an offer or counter-offer, the listing broker shall advise any other offerors that an offer or counter-offer on the listed property has been accepted.

(2) A licensee acting as the agent of the buyer or lessee shall present all offers or counter-offers to the prospective buyer or lessee as quickly as possible. Unless a licensee acting as the agent of the prospective buyer or lessee and the buyer or lessee agree otherwise, the licensee shall not be obligated to continue to show properties to the prospective buyer or lessee after an offer or counter-offer has been accepted.

(f) (1) All dealings concerning property exclusively listed with an agent shall be conducted with the listing agent, and not the seller, owner or lessor. A licensee may contact the seller, owner or lessor of property exclusively listed with an agent if the listing agent consents to the contact or the licensee, after diligent effort, is unable to communicate with the listing agent or a licensee designated by the listing agent to service the listing in the listing agent's absence.

(2) All dealings concerning a prospective buyer or lessee who is exclusively represented by an agent shall be conducted with the prospective buyer's or lessee's agent, and not with the prospective buyer or lessee. A licensee may contact a prospective buyer or lessee who is exclusively represented by an agent if the agent representing the prospective buyer or lessee consents to the contact or the licensee, after diligent effort, is unable to communicate with the prospective buyer's or lessee's agent or a licensee designated by the buyer's or lessee's agent to service the buyer or lessee in the buyer's or lessee's agent's absence.

(g) No signs shall be placed on any property which relate to a real estate transaction without the written consent of the owner or the lessor, or his or her duly authorized agent or fiduciary.

(h) In the sale or lease of property which is exclusively listed with a broker pursuant to an exclusive right to sell or lease listing or an exclusive agency to sell or lease listing, the broker shall cooperate with other brokers upon mutually agreed upon terms when it is in the best interests of the party or parties for whom the broker is acting.

(Effective May 18, 1990; Amended September 28, 1995; Amended December 27, 2024)

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Sec. 20-328-3a. Duty to cooperate with department and real estate commission.

(a) A licensee shall cooperate with department staff if the licensee is contacted in connection with an investigation performed by the Department of Consumer Protection concerning possible violations of real estate statutes or regulations. A licensee shall not make any untruthful or misleading statements in connection with any Department of Consumer Protection or commission investigation or hearing.

(b) Every person required by chapter 392 of the Connecticut General Statutes, and the regulations promulgated thereunder, to prepare, obtain or keep documents, and every person in charge, or having custody, of such documents, shall maintain such documents in an auditable format for no less than seven years. Upon request by the department to review such documents, such person shall make such documents immediately available to the department. Such person shall submit copies of such documents to the department, and shall make such documents available in an electronic format unless making such documents available to the department in such format is commercially impractical. The commissioner may request any information the commissioner deems necessary for the proper administration of chapter 392 of the Connecticut General Statutes and the regulations promulgated thereunder.

(Effective May 18, 1990; Amended September 28, 1995; Amended December 27, 2024)

Sec. 20-328-4a. Discrimination and fair housing.

(a) No licensee shall participate in activities which constitute a violation of section 46a-64c of the Connecticut General Statutes.

(b) A licensee shall place in all listing and buyer agency agreements a statement in the following form: This agreement is subject to the Connecticut General Statutes prohibiting discrimination in commercial and residential real estate transactions (C.G.S. Title 46a, Chapter 814c).

(Effective May 18, 1990; Amended November 25, 1991; Amended September 28, 1995; Amended December 27, 2024)

Sec. 20-328-5a. Misrepresentation, disclosure and advertising.

(a) A licensee shall not misrepresent or conceal any material facts in any transaction.

(b) No licensee shall misrepresent the actual selling price of real estate to any lender or any other interested party, either verbally or through the preparation of a false sales contract.

(c) A broker shall exercise diligence at all times in obtaining and presenting accurate information in the broker's advertising and representations to the public. No broker shall advertise to sell, buy, exchange, rent or lease the property of another in a manner indicating the offer to sell, buy, exchange, rent or lease such property is being made by a private party not engaged in the real estate business. The broker shall neither advertise without disclosing the broker's name nor permit any person associated with the broker to use individual names, telephone numbers or mailing addresses, to the exclusion of the name of such broker.

(d) No licensee shall modify or change the listing information of a broker without the

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express permission of the broker. No licensee shall advertise real estate listed with a broker other than their supervising licensee without:

- (1) The permission of the listing broker;
 - (2) Updating such listing within seventy-two (72) hours after any change to the listing;
- and

- (3) Disclosing the real estate is not listed with the licensee.

(e) (1) Any salesperson or associate broker advertising in print shall include in such advertisement (A) the name of the salesperson or associate broker as it appears on such person's license, and (B) a phone number or email address for such salesperson or associate broker.

(2) Such advertisement shall also include the (A) name of the supervising licensee as it appears on the supervising licensee's license, and (B) supervising licensee's phone number or email address.

(3) For any print advertisement, the supervising licensee's contact information shall both be in the same size font, or a larger size font, as the salesperson's or associate broker's contact information.

(f) Any salesperson or associate broker advertising via publishing or posting on a social media website or a computer or mobile phone application, a text message or similar messaging service or an email shall include the name of the salesperson or associate broker as it appears on the salesperson's or associate broker's license, prominently displayed, and a link to an internet website that complies with the requirements for internet websites set forth in subsection (g) of this section.

(g) Any salesperson or associate broker advertising on an internet website shall prominently display on each page of the website the name of the salesperson or associate broker as it appears on the salesperson's or associate broker's license, a phone number or email address for such salesperson or associate broker and the last date on which property information shown on the internet website was revised, unless such property information is updated automatically as changes are made in the multiple listing service (or MLS). Such internet website shall also include on each page the name of the supervising licensee, as it appears on the supervising licensee's license and in at least the same size font as the name of the salesperson or associate broker, and either the supervising licensee's phone number or email address, both in at least the same size font as the salesperson's or associate broker's contact information.

(h) Any print advertising by a supervising licensee for property or services shall prominently display such supervising licensee's name as it appears on the supervising licensee's license and a phone number or email address for such supervising licensee. If the advertisement is made on behalf of or in coordination with another supervising licensee, the advertisement shall display the name and phone number of all supervising licensees responsible for the advertisement.

(i) Any supervising licensee advertising via publishing or posting on a social media website or a computer or mobile phone application, a text message or similar messaging

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service or an email shall include the name of the supervising licensee as it appears on the supervising licensee's license, prominently displayed, and a link to an internet website that complies with the requirements for internet websites set forth in subsection (j) of this section.

(j) Any supervising licensee's advertising on an internet website shall prominently display on each page of the website the name of the supervising licensee as it appears on the supervising licensee's license, a phone number or email address for such supervising licensee and the last date on which property information shown on the website was revised, unless such property information is updated automatically as changes are made in the multiple listing service (or MLS). If a supervising licensee is advertising services or property on behalf of or in conjunction with another licensee, the internet websites applicable to such services or property shall contain the name, phone number and email address for both the advertising supervising licensee and such other licensee.

(k) No salesperson, supervising licensee or associate broker shall use in any advertisement the word "incorporated", "corporation", "company", "limited liability company", "partnership", "partners", "agency", "realty" or "team", or any abbreviation or variation thereof, or any other word that implies that an individual licensee is a business entity, unless such salesperson, supervising licensee or associate broker is a licensed business entity.

(Effective May 18, 1990; Amended September 28, 1995; Amended February 4, 2004; Amended December 27, 2024)

Sec. 20-328-6a. Agreements. Net listings prohibited.

(a) (1) Before a licensee attempts to negotiate a sale, exchange, or lease of real estate, other than a commercial real estate transaction, on behalf of the owner or lessor of real estate, the licensee shall enter into a listing agreement with the party or parties for whom the licensee will act. All listing agreements shall be in writing, properly identifying the property and containing all of the terms and conditions of the sale, exchange or lease, including the commission to be paid, the date on which the listing agreement is entered into and its expiration date. The listing agreement shall be signed by the owner, seller or lessor or an agent authorized to act on behalf of the owner, seller or lessor only by a written document executed in the manner provided for conveyances in section 47-5 of the Connecticut General Statutes, and by the broker or the broker's authorized agent. The type of listing shall be clearly indicated in the listing agreement. The licensee shall deliver immediately a copy of any listing agreement to any party or parties executing the same, where such listing agreement has been prepared by such licensee or under the licensee's supervision and where such listing agreement relates to a transaction with which the licensee is associated as a broker or a salesperson. For listing agreements entered into on or after October 1, 2004, if the broker permits licensees not affiliated with the broker to advertise the real estate, the real estate broker shall disclose such permission and all exceptions to the advertising on the listing agreement and obtain the owner's or lessor's authorization for such advertising.

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(2) Before a licensee attempts to negotiate a purchase, exchange or lease of real estate, other than a commercial real estate transaction, on behalf of a prospective buyer or lessee of real estate, the licensee shall enter into an agency agreement with the party or parties for whom the licensee will act. All agency agreements shall be in writing, containing all of the terms and conditions of the agency agreement, including the compensation to be paid, the date on which the agency agreement is entered into and its expiration date. The agency agreement shall be signed by the prospective buyer or lessee or an agent authorized to act on behalf of the prospective buyer or lessee only by a written document executed in the manner provided for conveyances in section 47-5 of the Connecticut General Statutes, and by the broker or the broker's authorized agent. The licensee shall deliver immediately a copy of any agency agreement to any party or parties executing the same, where such agency agreement has been prepared by such licensee or under the licensee's supervision and where such agency agreement relates to a real estate transaction with which the licensee is associated as a broker or salesperson.

(b) For all instruments other than listing agreements, buyer agency agreements or lessee agency agreements, the licensee, for the protection of all parties, shall use his or her best efforts to assure that all contractual commitments regarding real estate transactions with which the licensee is associated are in writing, dated, and express the agreement of the parties. The licensee shall deliver immediately a copy of any such instrument to any party or parties executing the same, where such instrument has been prepared by such licensee or under the licensee's supervision and where such instrument relates to a real estate transaction with which the licensee is associated as a broker or a salesperson.

(c) No licensee shall accept or enter into a listing contract in which the broker receives as a commission all excess moneys over and above the minimum sales price agreed upon by the broker and seller. In cases where the owner or the lessor wishes to list in this manner, the agreed upon fee shall be added and listings made in the usual manner.

(d) A licensee attempting to negotiate or negotiating a sale, exchange or lease as part of a commercial real estate transaction shall obtain a listing, buyer or tenant representation agreement, memorandum, letter or other writing stating for whom the licensee will act or has acted, signed by the party for whom the licensee will act or has acted in the commercial real estate transaction, the duration of the authorization and the amount of any compensation payable to the licensee.

(Effective May 18, 1990; Amended September 28, 1995; Amended June 5, 2002; Amended February 4, 2004; Amended December 27, 2024)

Sec. 20-328-7a. Deposits.

(a) When a licensee receives a deposit or other moneys with respect to any transaction in which the licensee is engaged on behalf of the broker with whom the licensee is affiliated, the licensee shall promptly pay over the deposit or other moneys to such broker.

(b) Any designated broker who, in the course of the broker's real estate business and in connection with any transaction, accepts from any principal, client or other person any

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moneys to which the broker is not personally and legally entitled, including, but not limited to, any down payment, earnest money, deposit, rental money or other money to be held by the broker in trust, shall deposit such moneys in an escrow or trust account in a bank doing business in the State of Connecticut unless otherwise required by law.

(Effective May 18, 1990; Amended September 28, 1995; Amended December 27, 2024)

Sec. 20-328-8a. Commissions and compensation.

(a) No licensee shall demand compensation unless reasonable cause for payment of compensation exists.

(b) When an owner, lessor, prospective buyer or lessee wrongfully fails or is unable to consummate a transaction, the broker has no right to any portion of the money, if any, deposited with the broker, even though compensation may have been earned.

(c) While engaging in the real estate business, a licensee shall not accept any commission, rebate, or profit on expenditures made for the licensee's principal, without the knowledge and consent of the licensee's principal.

(d) A licensee shall not accept compensation from more than one party in a real estate transaction without notifying all parties to the transaction prior to the closing.

(e) No licensee shall offer, promise, allow, give, pay or rebate, directly or indirectly, any part or share of the licensee's commission or compensation arising or accruing from any real estate transaction to any person who is engaging in the real estate business and who was not licensed as a broker or salesperson at the time the broker or salesperson performed the acts or rendered the services for which the licensee offers, promises, allows, gives, pays or rebates such commission or compensation.

(f) If a licensee receives or is awarded any compensation with respect to any transaction in which the licensee is engaged on behalf of the broker with whom the licensee is affiliated, the licensee shall promptly pay over or assign such compensation to such broker.

(g) In a cooperative real estate transaction, a broker shall compensate the cooperating broker and shall not compensate nor offer to compensate, directly or indirectly, any of the salespersons or brokers employed by or affiliated with the cooperating broker without the prior express knowledge and consent of the cooperating broker.

(h) An out-of-state real estate licensee may receive compensation in accordance with section 20-325l of the Connecticut General Statutes.

(Effective May 18, 1990; Amended September 28, 1995; Amended December 27, 2024)

Sec. 20-328-9a. Interference with agency or contract relationship.

(a) A licensee shall not engage in any practice or take any action which interferes with the agency relationship of another licensee.

(b) No licensee shall induce or attempt to induce any party to a contract of sale or lease of real property to breach or terminate such contract for the purpose of substituting in lieu thereof a new contract with another principal of the licensee.

(c) No licensee shall induce or attempt to induce an owner or a lessor of property to

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breach or terminate an exclusive right to sell or lease listing or an exclusive agency to sell or lease listing for the purpose of substituting in lieu thereof a new listing contract. No licensee shall induce or attempt to induce a prospective buyer or lessee to breach or terminate an exclusive representation agency agreement for the purpose of substituting a new exclusive representation agency agreement in lieu thereof.

(Effective May 18, 1990; Amended September 28, 1995; Amended December 27, 2024)

Sec. 20-328-10a. Termination of brokers and salespersons.

(a) Upon termination of a licensee's employment or affiliation with a broker, a licensee shall immediately turn over to such broker any and all information and records obtained during the licensee's employment or affiliation, whether such information or records were originally given by the licensee's broker or copied from the records of such employing broker or acquired by the licensee during the licensee's employment or affiliation with the broker.

(b) Upon the termination of the employment or affiliation of a licensee with a broker, the broker shall give the licensee, within ten days of the date on which the licensee turns over to the broker any and all information and records in accordance with this section, or within forty-five days of said termination, whichever is earlier, a written accounting setting forth all active listing agreements, agency agreements, transactions, commissions and compensation in which the licensee was involved. The accounting required by this subsection shall also include a statement of the commission or compensation, if any, which the broker intends to pay the salesperson on account of the active listings, agency agreements, transactions, commissions and compensation in which the licensee was involved.

(Effective May 18, 1990; Amended September 28, 1995; Amended December 27, 2024)

Sec. 20-328-10b. Mandatory continuing education courses.

(a) Real estate licensees shall be required to complete one continuing education course designated as a mandatory course by the real estate commission. If multiple continuing education courses are approved by the real estate commission to satisfy the mandatory course requirement, a real estate licensee may choose one of the approved courses to satisfy this requirement.

(b) The continuing education course hours for a completed mandatory course shall be counted toward the total number of continuing education hours completed by a licensee.

(Effective December 27, 2024)

Sec. 20-328-11—20-328-26. Repealed

Repealed May 18, 1990.

Real Estate Brokers, Salesmen and Appraisers

Sec. 20-328-11a. Course offerings and locations.

(a) Approval of Real Estate Courses. Approved pre-licensure courses shall not be held on the premises of a real estate brokerage office, real estate franchise or appraiser's office. Each school seeking approval of its pre-licensure real estate broker's courses shall offer to the general public at least the three courses required to meet the minimum broker's qualification. These shall include, but not be limited to, the following:

(1) A real estate principles and practices course consisting of not less than sixty classroom hours of study, which shall include, but not be limited to, the following subject matter:

- (A) Real estate law;
- (B) Brokerage;
- (C) Connecticut real estate licensing laws and regulations;
- (D) Equal opportunity in housing;
- (E) Real estate valuation;
- (F) Financing;
- (G) Specialized fields of real estate practice;
- (H) Development;
- (I) Land use regulations;
- (J) Taxation;
- (K) Market analysis; and
- (L) The real estate business;

(2) Real estate appraisal I, as set forth in section 20-328-13a of the Regulations of Connecticut State Agencies, entitled residential real estate appraisal and consisting of at least thirty classroom hours of study; and

(3) A related real estate course consisting of at least thirty classroom hours of study approved by the commission.

(b) Continuing Education Course Approval.

(1) A continuing education course shall consist of current real estate licensing laws and practices that are broad-based and essential to the role of a real estate licensee. The course shall contain instruction on real estate principles and practices set forth in chapter 392 of the Connecticut General Statutes and the regulations promulgated thereunder and any new laws or industry practices essential to engaging in the practice of real estate.

(2) The department shall not approve offerings in mechanical office and business skills, such as typing, speed-reading, memory development, personal motivation, salesmanship or sales psychology, nor sales promotions or other meetings held in conjunction with the general business of a salesperson's broker. Generally acceptable courses may include, but shall not be limited to:

- (A) Fair housing laws;
- (B) Ethics;
- (C) Finance;

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- (D) Appraisal;
- (E) Management;
- (F) Planning and zoning;
- (G) Securities and syndications;
- (H) Investment analysis;
- (I) Common interest ownership;
- (J) Interstate land sales;
- (K) Taxes and liens;
- (L) Title closing;
- (M) Real estate documents; and
- (N) Real estate math.

(3) Courses completed prior to certification by the commission shall not qualify for continuing education hours.

(4) Continuing education hours shall not be approved more than once for completing the same course within each two-year continuing education period.

(c) Mandatory Continuing Education Course Approval.

(1) Prior to the commencement of the next continuing education period, the real estate commission shall approve continuing education courses that satisfy the mandatory course requirement of section 20-328-10b of the Regulations of Connecticut State Agencies.

(2) In order to satisfy the mandatory course requirement, a continuing education course shall consist of no less than three classroom hours and cover the following topics:

(A) Statutes and regulations governing real estate transactions in the State of Connecticut;

(B) Statutes and regulations governing the licensing of real estate licensees in the State of Connecticut; and

(C) Statutes and regulations governing fair housing in the State of Connecticut.

(3) The commission may, in its discretion, add further requirements that a continuing education course shall satisfy to receive approval as a mandatory course. If the commission elects to add such requirements, the commission shall publish such requirements on the department's internet website, six months prior to the commencement of the next continuing education period.

(4) A school shall not offer a course to satisfy the mandatory course requirement unless the commission has reviewed the course and approved it.

(5) In order for the commission to consider whether a proposed course is eligible to satisfy the mandatory course requirement, the school proposing to offer the course shall submit to the commission an application for course approval not later than four months prior to the commencement of the next continuing education period.

(6) Notwithstanding the provisions of subdivision (5) of this subsection, the commission may, in its discretion, waive the deadline established in said subdivision.

(Effective December 27, 2024)

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Sec. 20-328-12a. Equivalent continuing education experience and study.

(a) Courses approved by the commission pursuant to section 20-328-11a or 20-328-14a of the Regulations of Connecticut State Agencies may be deemed equivalent for purposes of continuing educational study.

(b) Any other continuing education courses taken by a licensee shall be considered by the commission on an individual basis. Evidence of successful completion of such courses shall be submitted by the licensee to the department ninety-days prior to the end of each two-year continuing education period.

(c) Instructing an approved continuing education course or courses taught pursuant to section 20-328-11a or 20-328-14a of the Regulations of Connecticut State Agencies shall be deemed equivalent for purposes of continuing educational study. Continuing education credit for such instruction shall not be accepted by the commission if the course is less than three hours in duration. Continuing education hours shall not be approved more than once for instructing the same course within each two-year continuing education period.

(Effective December 27, 2024)

Sec. 20-328-13a. Appraisal I and II courses.

(a) The real estate appraisal I course, required in section 20-328-11a(a)(2) of the Regulations of Connecticut State Agencies, shall be entitled “residential real estate appraisal”, consist of a minimum of thirty hours of classroom instruction, and include, but not be limited to, the following subject matter:

- (1) Nature of appraisals and appraising;
- (2) Nature and principles of real estate value;
- (3) The appraisal framework;
- (4) Region, neighborhood and site analysis;
- (5) Improvements analysis;
- (6) Site valuation;
- (7) Direct sales comparison;
- (8) Gross rent multiplier analysis;
- (9) Cost analysis;
- (10) Correlation and final value estimate;
- (11) Appraisal report writing; and
- (12) Professional ethics and standards of practice for appraisers.

(b) The real estate appraisal II course, entitled “income-producing real estate appraisal”, shall consist of a minimum of thirty hours of classroom instruction and shall include, but not be limited to, the following subject matter:

- (1) Income capitalization approach;
- (2) Income expectancy;
- (3) Relationship of income and value;
- (4) Analysis of market evidence;
- (5) Direct capitalization;

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- (6) Mathematics of finance and compound interest tables;
- (7) Lease interests;
- (8) Mortgage equity capitalization;
- (9) Internal rate of return;
- (10) Discounting procedures;
- (11) Cash flow analysis; and
- (12) Ethics and professional standards.

(Effective December 27, 2024)

Sec. 20-328-14a. Related courses.

All related courses required in section 20-328-11a(a)(3) of the Regulations of Connecticut State Agencies seeking approval shall consist of a minimum of thirty hours of classroom instruction and include, but not be limited to, the fundamentals expected to be obtained from such course. The content of any such course shall be approved on an individual basis.

(Effective December 27, 2024)

Sec. 20-328-15a. Advertising guidelines for real estate schools.

All schools advertising approved courses shall comply with the following guidelines:

- (1) All advertising and notices shall be truthful and disclose all significant facts, which significant facts would mislead the public if concealed;
- (2) Advertisers and their agents shall be willing to provide substantiation of claims made;
- (3) All advertising and public notices shall be free of statements, illustrations or implications which do not enhance the dignity and integrity of the real estate profession;
- (4) All facilities offering services shall refrain from attacking competitors unfairly or disparaging their services or methods of operations;
- (5) All advertising and written or oral statements shall avoid the use of exaggerated or unprovable claims and misrepresentations. In discussing the student's possible or potential economic future in the field of real estate, only reasonable claims may be made;
- (6) No unfounded guarantee shall be offered. All notices shall clearly and conspicuously disclose the full nature of services offered;
- (7) False or misleading claims as to tuition and other course costs shall be clearly avoided;
- (8) Material containing testimonials shall be clearly limited to those individuals reflecting their own personal experiences; and
- (9) In any advertising, all schools are to refrain from using the wording "Approved by the Commission." The following wording may be used by an actively registered real estate school for a course that has been approved by the department: "This course meets the minimum requirements as set forth by the Commission."

(Effective December 27, 2024)

Regulations of Connecticut State Agencies

TITLE 20. Professional & Occupational Licensing, Certification

Department of Consumer Protection

§20-328-27—20-328-33

Sec. 20-328-16a. Affidavit or certificate requirements.

No affidavit or certificate of successful completion of an approved course of study in real estate shall be issued to any student unless said student shall have first attended a minimum of thirty hours of classroom instruction, except in the case of principles and practice where attendance shall be a minimum of sixty hours, and shall have achieved a passing numerical grade of at least 70% on a final examination. Each school shall issue an affidavit to the student in such form as may be adopted by the school attesting to the required minimum attendance, dates of attendance, school code and final numerical grade for the course. Said affidavit is to be signed by an authorized official of the school.

(Effective December 27, 2024)

Sec. 20-328-17a. Records.

(a) All schools conducting approved courses shall keep and retain complete records of student attendance, grades and evidence of course completion in electronic format for a period of at least three years after the completion of each course, and such records shall be produced electronically for inspection by the department upon request. Upon satisfactory completion of any approved course, a certificate, as prescribed by the commission, shall be furnished by the school to the student.

(b) Following the three-year period of record retention, the burden of proof of completion of each approved course shall be upon the licensee.

(Effective December 27, 2024)

Sec. 20-328-18a. Commission visits.

The commission and the department may, without prior notice, visit a school and observe the instruction given to ensure proper standards as to method and content of any approved courses.

(Effective December 27, 2024)

Sec. 20-328-27—20-328-33. Repealed

Repealed May 18, 1994.