

CONNECTICUT REAL ESTATE COMMISSION

MINUTES

August 06, 2025

The Real Estate Commission Meeting was called to order at 9:31 am by Chairman Castonguay via Microsoft Teams.

COMMISSION MEMBERS PRESENT:

Joseph B. Castonguay, Acting Chairman, Broker - 2nd District
Morag Vance, Public Member - 4th District
Amy Bergquist, Broker - 1st District
Sharon Rinaldi, Salesperson – 5th District
Peter L. Gray, Broker - 4th District

COMMISSION NOT MEMBERS PRESENT:

Linda C. Burnham, Salesperson - 2nd District
Theodore F. Ells, Public Member - 3rd District

DCP MEMBERS PRESENT:

Rachelle Hyburg, Board Coordinator
Warouny Syharat-Long, Real Estate Examiner
Jason Cohen, Director of Operations
Jill Conklin, Real Estate Examiner

PUBLIC PRESENT:

Abigail Hayward
Melissa Cannata
Peggy Hudnut

Note: The administrative functions of the Boards, Commissions, and Councils are carried out by the Department of Consumer Protection, License Services Division.

MINUTES OF PREVIOUS MEETING:

- Review of the August 06, 2025, meeting minutes.
 - Commissioner Vance moved to approve. Commissioner Rinaldi seconded the motion. The motion passed unanimously.

COMMENTS OR CONCERNS OF ANY PERSON PRESENT TODAY

- None

DCP INVESTIGATION DIVISION COMPLAINT STATUS REPORT

- Review of the complaint status report
 - From the period of 09.01.25 to 10.31.25
 - Cases Opened: 65
 - Cases Closed: 89
 - Common Complaints Received:
 - Advertising violations
 - Misunderstanding of “Referral Status”
 - Wholesaling practices

OLD BUSINESS

- None

NEW BUSINESS

1. Discussion on Current Problems in the Real Estate Field:
 - a. Transparency of the financing used when writing up contracts
 - i. Chairman Castonguay raised concerns about misleading financing disclosures in contracts, particularly involving CHFA loans.
 - ii. Buyers present pre-approval letters marked “conventional”, but the financing is actually CHFA backed, which may involve additional conditions
 - iii. Commission members confirmed that they have also noticed this happening and emphasized that:
 1. Buyers must disclose financing accurately
 2. Switching financing types without seller consent can put the deposit at risk
 3. Sellers are harmed when deals fall through late in the process
 - iv. Concerns about discrimination based on funding source were raised

COMMENTS OR CONCERNS OF ANY PERSON PRESENT TODAY

- The Commission discussed current real estate education materials
 - It was clarified that there is no legal requirement to use Dearborn materials, schools may use any textbook – subject to course approval.
 - It was noted that a new publisher, Performance Programs Company, has submitted materials for review. Commissioner Rinaldi volunteered to also review the new materials.

- 2026 Meeting Schedule
 - 2/4/2026
 - 5/6/2026
 - 8/5/2026
 - 11/4/2026

ADJOURNMENT

The meeting adjourned at 9:58 am.

Respectfully submitted,
Rachelle Hyburg
Board Coordinator

2026 CURRENT BOARD MEETING SCHEDULE

February 04
May 06
August 05
November 04