

Connecticut Seller's Disclosure Prep Checklist

Before you complete the State's 9-page Residential Property Condition Report (Revised 7/2025), use this companion checklist to gather your records, think through the questions you'll be asked, and avoid the pitfalls that most often trip up Eastern CT Sellers.

How to use this checklist. Walk through each section. Check off the items you have records for or have already thought through. The empty boxes show you what's still open — those are the questions to dig into before you fill out the official form. The checklist is organized to match the actual State form, Sections A through I.

A Subject Property (Questions 1–2)

- ☐ Full legal name(s) of all titled Sellers, exactly as they appear on the deed
- ☐ Property address (street, municipality, zip code)
- ☐ If owned in a trust or LLC, confirm the entity name with your closing attorney

B General Information (Questions 3–14)

- ☐ Year structure was built (check town assessor records if unsure)
- ☐ How long you have occupied the property
- ☐ Encroachments — any neighbor improvements crossing your line, or yours crossing theirs
- ☐ Easements or rights-of-way affecting the property (utility, access, drainage, conservation)
- ☐ Flood hazard area or inland wetlands designation — verify with town wetlands enforcement
- ☐ Any registered dam on the property (per CT DEEP)
- ☐ Pending or rumored municipal assessments — sewer extension, water main, sidewalks, road paving
- ☐ Historic district designation, village district, or National Register listing
- ☐ Special tax district membership
- ☐ Land use restrictions outside of normal zoning (deed restrictions, conservation easements)
- ☐ Common interest community (HOA / condo association) and any dues, fees, or special assessments
- ☐ Any prior or pending litigation, agency action, or lien tied to a hazardous substance release

C Leased Equipment (Question 15)

Check anything currently leased or rented on the property — and gather the lease document for each:

Common items to check:

- ☐ Propane fuel tank
- ☐ Water heater
- ☐ Security alarm system
- ☐ Fire alarm system
- ☐ Satellite dish antenna

Often overlooked:

- ☐ Water treatment / softener system
- ☐ Solar devices (panels, battery, inverter)
- ☐ Major appliances (refrigerator, washer/dryer)
- ☐ Backup generator
- ☐ Pool / hot tub equipment

Eastern CT note — solar leases.

If your panels are leased rather than owned, the lease typically must be assigned to the Buyer at closing, and the Buyer's lender will want to see the agreement. Get a copy of the lease and the assignment process in your hands now — it can take weeks to coordinate.

D Mechanical / Utility Systems (Questions 16–26)

- ☐ Heating fuel type (oil, natural gas, propane, electric, etc.) and any known heating system problems
- ☐ Hot water heater type, age (check the data plate), and any hot water issues
- ☐ Current underground storage tank — age, location, and any known issues
- ☐ Historical underground tank — even if removed, you must disclose it ever existed
- ☐ Tank removal records — date, contractor name and address (attach copies if available)
- ☐ Air conditioning type (central, window, mini-split) and any AC problems
- ☐ Plumbing system problems (low pressure, slow drains, prior leaks)
- ☐ Electrical system problems (panel age, knob-and-tube, aluminum wiring, GFCI status)
- ☐ Electronic security system functionality and any ongoing issues
- ☐ Number of smoke and carbon monoxide detectors and whether all are working
- ☐ Fire sprinkler system (if present) and any problems

Eastern CT note — buried oil tanks.

Many Eastern CT homes built between roughly 1950 and 1985 had buried oil tanks. If a tank was removed before you bought, the prior closing file or town building department may have the records. "UNK" is acceptable when truly unknown, but a quick check now is far cheaper than a Phase 2 environmental study during the Buyer's due diligence.

E Water System (Questions 27–30)

- ☐ Water source — public, private well, or other (specify)
- ☐ If public: separate water charge or fee, flat or metered, and any unpaid charges
- ☐ If private well: most recent water test report (volatile organic compounds, bacteria, lead)
- ☐ Name of testing entity if no report is available
- ☐ Any known issues with quality, quantity, recovery rate, or pressure

Eastern CT note — well water testing.

If you're on a private well, get a current test before listing. Many Eastern CT towns have natural arsenic, uranium, or radon-in-water concerns. A current, clean test is a selling asset; an old or missing test invites the Buyer's lender to demand one anyway.

F Sewage Disposal System (Questions 31–33)

- ☐ System type — public sewer, septic, cesspool, or other
- ☐ If public sewer: charge structure (flat or metered), amount, and any unpaid balance
- ☐ If septic: name of service company you have used
- ☐ Date most recently pumped — gather the receipt
- ☐ Pumping frequency during your ownership (every 2–3 years is typical)
- ☐ Any known issues — backups, slow drains, drain field saturation, repairs performed

G Asbestos / Lead (Questions 34–36)

- ☐ Asbestos insulation or building materials — known location(s) if any
- ☐ Lead paint — known location(s) if any (especially relevant for pre-1978 homes)
- ☐ Lead plumbing — known location(s) if any (look at older copper-and-lead-solder joints, lead service lines, or galvanized steel)

Federal note — lead-based paint disclosure.

If your home was built before 1978, you are also subject to the federal Residential Lead-Based Paint Hazard Reduction Act, which requires a separate lead disclosure form and the EPA's "Protect Your Family From Lead in Your Home" pamphlet. The CT form does not replace this federal obligation.

H Building / Structure / Improvements (Questions 37–59)

This is the longest section of the form. Walk through it in two passes: first, the structure itself; second, the systems and materials within it.

Foundation, framing, and structure

- ☐ Foundation material — concrete (the form's default) or other; describe if other
- ☐ Foundation or slab settling, cracking, or movement
- ☐ Basement water seepage or dampness — frequency, location, and amount
- ☐ Sump pump — present, working, recent failures
- ☐ Prior foundation testing or inspection by a licensed professional (attach reports)
- ☐ Prior foundation repairs (attach reports)
- ☐ Pyrrhotite — any knowledge or testing performed (rare in Eastern CT but the question still applies)

Roof, exterior, and outbuildings

- ☐ Roof type and age (the form asks both)
- ☐ Any roof leaks — past or present, even if repaired
- ☐ Exterior siding problems
- ☐ Chimney, fireplace, wood, or coal stove problems (most recent inspection?)
- ☐ Patio or deck problems; if wood, treated or untreated
- ☐ Driveway problems (cracking, sinking, drainage onto the house)
- ☐ Water drainage problems (gutters, grading, downspout discharge)

Interior and pests

- ☐ Interior floor, wall, or ceiling problems
- ☐ Fire or smoke damage history
- ☐ Termite, insect, rodent, or pest infestation history (and any current treatment plan)
- ☐ Rot or water damage problems
- ☐ Insulation type and location(s)

Radon (Questions 57–59)

- ☐ Most recent radon test report (attach if available)
- ☐ Name of testing entity if no report available
- ☐ Radon control / mitigation system — present, in place during last 12 months, or not present

Eastern CT note — radon levels.

Eastern CT sits in an area with naturally elevated radon. If your home has never been tested, a short-term test kit costs roughly \$20 and gives you a defensible answer. If your home has a mitigation system, disclose it — it's a feature, not a flaw. The form's 12-month lookback (Question 59) catches systems that were installed and then disabled.

I Flood Risk Awareness (Questions 60–65)

- ☐ FEMA flood zone designation — check the current FEMA Flood Map Service Center
- ☐ Specific flood zone (if applicable): A, AE, V, VE, X, etc.
- ☐ Any prior FEMA, SBA, or other federal/state disaster assistance for flood damage
- ☐ Current flood insurance policy (NFIP or private) — gather the declarations page
- ☐ FEMA elevation certificate — gather a copy if one exists
- ☐ Any prior flood damage claims you have filed
- ☐ Any history of water penetration or damage from seepage or natural flood events

Eastern CT note — coastal and riverside properties.

Properties in Mystic, Niantic, Old Lyme, Stonington, and along the Thames, Connecticut, and Quinebaug rivers commonly fall into Special Flood Hazard Areas. If you have an elevation certificate, attach it — it can save your Buyer thousands per year on flood insurance and is often a meaningful selling point.

Records to Pull Together Before You Sit Down with the Form

Pulling these documents up front turns a multi-evening exercise into a 30-minute one — and gives you the attached supporting documentation the form repeatedly asks for.

- ☐ Most recent well water test results (private well only)
- ☐ Most recent septic pumping receipt and any service company records
- ☐ Underground oil tank removal records, if applicable
- ☐ Most recent radon test results (and mitigation system documentation, if any)
- ☐ Foundation testing or inspection reports (if you've had any done)
- ☐ Roof installation date and any roofing warranties
- ☐ HVAC service records and equipment ages
- ☐ FEMA elevation certificate and current flood insurance declarations page
- ☐ All leased equipment agreements (propane, solar, alarm, water treatment)
- ☐ Any home improvement permits and certificates of occupancy from your ownership
- ☐ Any prior home inspection reports from when you bought or refinanced
- ☐ Lead-based paint disclosure (separate federal form) if home was built before 1978
- ☐ HOA / condo documents and most recent budget, if applicable

Five Things to Watch For

- ☐ Don't check "Yes" without writing an explanation on the line provided
- ☐ Don't guess "No" when you genuinely don't know — "UNK" is the right answer
- ☐ Don't forget to attach the documents the form specifically asks for
- ☐ Don't omit problems that you've already fixed — disclose them and note the repair
- ☐ Don't soften the language — describe what actually happens, not what sounds best

The Bottom Line

This checklist gets you ready. The official State form is what gets filed. When you're ready to talk through any item — or you'd like a Garden Realty agent to walk through the form with you in person — call us.

Talk Is Cheap — Results Matter.

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