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## OPINION

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### Capping deposits would hurt residents seeking housing

By Lauren Tagliatela

The legislature is considering a bill that would cap security deposits for apartment leases at one month. While it is being promoted as saving money for renters, it may inadvertently make it harder for people to rent an apartment—offering little sense of security for people who do not meet standard credit or income qualifications.

Here's how.

Apartment providers typically require one month's rent as a security deposit. And for applicants who don't meet our income or credit criteria, many landlords will offer "conditional approval," allowing them to secure housing by providing a security deposit of up to two months' rent, which is Connecticut's legal limit.

House Bill 6891 would prohibit a landlord from requiring a security deposit of more than one month's rent from any tenant, and it would take away the flexi-



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bility that enables housing providers like our company to take risks on applicants who might otherwise be unable to secure housing.

At Franklin Communities, we house many international residents who come to

Connecticut for positions as Yale professors and doctors beginning medical residencies. Since these individuals are new to the U.S., they typically don't have any credit history here. One way we've been able to approve their applications is by utilizing the current allowance to collect a full two months' rent as a security deposit, which also has the benefit of supporting these renters in building their credit as they maintain timely rent payments.

Capping security deposits at one month could unintentionally backfire against applicants who don't meet traditional criteria, such as immigrants, students, or those recovering from financial hardship. Without the ability to offer conditional approvals, housing providers will be forced to deny more applications—shutting the door on people who deserve a fair chance.

My fellow members of the Connecticut Apartment Association and I are working hard with lawmakers from both political

parties who agree with us that the best way to address Connecticut's present and future housing needs is to expand and stabilize the supply of multifamily housing that meets the needs of all ages and income levels. We also support accountability measures that support strong landlord-tenant relationships, stand up against unethical practices and assist reporting and enforcement to promote safe and ethically sound housing.

There is no sense of security in the security deposit bill. It will not stabilize the supply of safe and secure affordable housing for Connecticut families. It may freeze them out of a place to live, however unintentionally, and we urge legislators to oppose this bill.

*Lauren Tagliatela is co-chair of the Connecticut Apartment Association Government Relations Committee and chief community officer at Canal Crossing at Whitteville West.*