



Senate

General Assembly

File No. 899

January Session, 2025

Substitute Senate Bill No. 1556

Senate, May 12, 2025

The Committee on Finance, Revenue and Bonding reported through SEN. FONFARA of the 1st Dist., Chairperson of the Committee on the part of the Senate, that the substitute bill ought to pass.

AN ACT ESTABLISHING THE CONNECTICUT APPEALS BOARD FOR PROPERTY VALUATION.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

1 Section 1. (NEW) (*Effective from passage*) (a) There is established a
2 Connecticut appeals board for property valuation, which shall be within
3 the Office of Policy and Management for administrative purposes only.
4 Said board shall hear appeals upon the application of any person
5 claiming to be aggrieved by an action of a municipal assessor of a
6 municipality that has elected said board, in accordance with the
7 provisions of subparagraph (B) of subdivision (6) of subsection (b) of
8 this section, to hear all appeals in lieu of a board of assessment appeals.

9 (b) (1) The Connecticut appeals board for property valuation shall
10 consist of five members appointed by the Governor, with the advice and
11 consent of both houses of the General Assembly. Four of the members
12 shall each have not less than ten years' experience related to the
13 appraisal or assessment of real and personal property, with at least three

14 years of such experience immediately preceding such appointment
15 having been attained primarily in the state. One member, appointed by
16 the Governor as the chairperson of said board, shall be a member of the
17 bar of the state who has engaged in the practice of law for not less than
18 ten years and has substantial experience, as determined by the
19 Governor, related to the appraisal or assessment of real and personal
20 property. The Governor shall not appoint more than three members of
21 the same political party as the Governor to said board.

22 (2) All initial appointments to said board shall be made not later than
23 September 1, 2025. (A) The initial terms of two members, one of whom
24 shall be the chairperson of said board, shall terminate on September 1,
25 2031, regardless of when the initial appointments were made, (B) the
26 initial terms of two members shall terminate on September 1, 2030,
27 regardless of when the initial appointments were made, and (C) the
28 initial term of one member shall terminate on September 1, 2029,
29 regardless of when the initial appointment was made. Subsequent terms
30 shall be for six years. Any vacancy shall be filled by the Governor. Any
31 vacancy occurring other than by expiration of term shall be filled for the
32 balance of the unexpired term. Three members of the board shall
33 constitute a quorum for the transaction of any business of said board.

34 (3) The members of said board shall serve on a full-time basis and
35 shall receive an annual salary equivalent to ninety per cent of the annual
36 salary of a judge of the Superior Court under section 51-47 of the general
37 statutes, except that the chairperson of said board shall receive an
38 annual salary equal to the annual salary of a judge of the Superior Court
39 under said section.

40 (4) No member of said board shall, during the term of such member's
41 appointment, (A) act as an attorney, an assessor, an appraiser, an
42 accountant or a counselor in any matter related directly or indirectly to
43 the substance of a matter before said board, any court in the state or any
44 municipal assessor in the state, or (B) participate in any action of said
45 board related to any matter with respect to which such member has
46 previously participated in any manner as an attorney, an assessor, an

47 appraiser, an accountant or a counselor.

48 (5) Any member of said board may be removed upon (A) the
49 recommendation of the Governor, subject to approval by a majority vote
50 of each house of the General Assembly, or (B) the recommendation of
51 any member of the General Assembly, subject to approval by a vote of
52 at least two-thirds of each house of the General Assembly.

53 (6) (A) Prior to the Connecticut appeals board for property valuation
54 accepting any applications under subsection (c) of this section, the
55 chairperson of said board shall notify the Secretary of the Office of
56 Policy and Management of the date said board will begin accepting such
57 applications and the initial assessment year for which such applications
58 will be accepted. The secretary shall certify such date and notify the
59 chief executive officer of each municipality of such date and initial
60 assessment year.

61 (B) After such notification, the legislative body of any municipality
62 may, by ordinance, elect to require all appeals by persons claiming to be
63 aggrieved by an action of the municipal assessor to be submitted to the
64 Connecticut appeals board for property valuation in lieu of a board of
65 assessment appeals. Any matter pending before a board of assessment
66 appeals in a municipality that has made such election shall be
67 transferred to the Connecticut appeals board for property valuation on
68 the effective date of such ordinance, provided any decision made by a
69 board of assessment appeals prior to such transfer shall be valid.

70 (c) (1) On and after the date certified by the Secretary of the Office of
71 Policy and Management under subparagraph (A) of subdivision (6) of
72 subsection (b) of this section and provided the applicable municipality
73 has made the election under subparagraph (B) of subdivision (6) of
74 subsection (b) of this section, any person claiming to be aggrieved by an
75 action of a municipal assessor, with respect to an assessment list for the
76 initial assessment year specified under said subparagraph (A) or any
77 assessment year thereafter, may make application in the nature of an
78 appeal therefrom to the Connecticut appeals board for property
79 valuation, not later than two months after the date of the action of such

80 municipal assessor. The application shall be accompanied by a citation
81 to the municipality to appear before said board and a filing fee, if any,
82 required pursuant to regulations adopted in accordance with the
83 provisions of chapter 54 of the general statutes. As used in this section,
84 "person" includes any lessee of real property whose lease has been
85 recorded as provided in section 47-19 of the general statutes and who is
86 bound under the terms of such lease to pay property taxes on such
87 property.

88 (2) Any such appeal from the action of a municipal assessor shall be
89 an original proceeding and heard de novo by said board. Such appeal
90 shall not be limited to the arguments, issues and evidence presented to
91 the municipal assessor or such assessor's designee.

92 (3) The pendency of such application shall not suspend an action by
93 the municipality to collect not more than seventy-five per cent of the tax
94 assessed.

95 (A) If, during the pendency of such application, a new assessment
96 year begins, the applicant may amend such application as to any matter
97 therein, including an appeal related to such new assessment year, that
98 is affected by the inception of such new assessment year and such
99 applicant need not appear before the municipal assessor to make such
100 amendment effective.

101 (B) If, during the pendency of such application, it appears to the
102 Connecticut appeals board for property valuation that any portion of
103 the action of the municipal assessor that is being appealed is not affected
104 by the issues raised in such appeal, said board may, on a motion or on
105 its own motion, render a judgment directing compliance by the taxpayer
106 with that portion not affected by such appeal.

107 (d) The Connecticut appeals board for property valuation shall, upon
108 receipt of an application under subsection (c) of this section, hold a
109 hearing on such application. Notice of the hearing shall be provided to
110 the applicant and the municipal assessor, by certified mail or, with the
111 consent of the applicant, by electronic mail, not later than twenty-one

112 days before such hearing. Whenever the application is related to
113 property for which the assessed value is less than one million dollars or
114 that is a real estate parcel used exclusively for a single-family residential
115 dwelling, the chairperson of said board may assign such application to
116 a single member of the board for purposes of the hearing. Upon
117 completion of the hearing, the assigned member shall submit findings
118 and determinations related to such application to the entire membership
119 of said board for its consideration. All hearings of said board shall be
120 held in the city of Hartford, except that hearings may be held at other
121 locations in the state at the discretion of said board. Hearings may be
122 conducted by telephonic, video or other conferencing platforms, with
123 the consent of the applicant.

124 (e) The Connecticut appeals board for property valuation shall issue
125 a decision affirming, modifying or reversing the action of the municipal
126 assessor not later than ninety days after the hearing and shall send a
127 copy of such decision to the applicant and the municipal assessor by
128 certified mail or, with the consent of the applicant, by electronic mail.
129 Such decision shall include said board's findings and conclusions of law.
130 If said board determines during a hearing that any taxable property has
131 been omitted from the grand list by a municipal assessor, said board
132 may add such taxable property to the grand list of such municipality in
133 accordance with the provisions of section 12-115 of the general statutes.

134 (f) Any party aggrieved by a decision of the Connecticut appeals
135 board for property valuation may appeal in accordance with the
136 provisions of section 2 of this act.

137 (g) No person shall file, and the Connecticut appeals board for
138 property valuation shall not consider, an application filed with said
139 board if such person has an application filed with the Superior Court
140 and the application filed with said board (1) concerns the action of a
141 board of tax review or board of assessment appeals with respect to the
142 assessment list for any assessment year commencing prior to the initial
143 assessment year specified under subparagraph (A) of subdivision (6) of
144 subsection (b) of this section, and (2) is based on essentially the same

145 facts and questions of law as are contained in the application before the
146 Superior Court. The prohibition under this subsection shall apply so
147 long as the application filed with the Superior Court remains pending.

148 (h) The Connecticut appeals board for property valuation shall
149 provide any information concerning applications filed with and
150 hearings conducted by said board that the Secretary of the Office of
151 Policy and Management requires to carry out the secretary's duties
152 under chapter 203 of the general statutes.

153 (i) The Connecticut appeals board for property valuation shall adopt
154 regulations, in accordance with the provisions of chapter 54 of the
155 general statutes, to establish requirements for the operational processes
156 of said board, including the commencement of proceedings, prehearing
157 conferences, motion practice, required discovery, the conduct of
158 hearings, the treatment of and penalties for frivolous applications, the
159 fee to be charged, if any, for filing an application and any other matters
160 said board deems necessary to implement the provisions of this section.
161 Said board may waive any filing fee established pursuant to this
162 subsection for good cause.

163 (j) Commencing in the calendar year immediately following the date
164 certified by the Secretary of the Office of Policy and Management under
165 subdivision (6) of subsection (b) of this section and annually thereafter,
166 the Connecticut appeals board for property valuation shall submit a
167 report, in accordance with the provisions of section 11-4a of the general
168 statutes, to the joint standing committees of the General Assembly
169 having cognizance of matters relating to local governments and finance,
170 revenue and bonding, setting forth, for the preceding calendar year, the
171 number of applications received by said board, the municipalities for
172 which such applications were filed, the number of hearings held by said
173 board, the number of decisions issued by said board and the outcomes
174 of such decisions and any other information said board deems relevant
175 to its duties.

176 Sec. 2. (NEW) (*Effective upon the date certified by the Secretary of the*
177 *Office of Policy and Management that the Connecticut appeals board for*

178 *property valuation will begin accepting applications*) (a) Any person,
179 including any lessee of real property whose lease has been recorded as
180 provided in section 47-19 of the general statutes and who is bound
181 under the terms of such lease to pay property taxes on such property,
182 claiming to be aggrieved by a decision of the Connecticut appeals board
183 for property valuation under section 1 of this act may make application,
184 not later than two months after the date such decision was sent, in the
185 nature of an appeal therefrom to the superior court for the judicial
186 district in which such municipality is situated, which shall be
187 accompanied by a citation to such municipality to appear before such
188 court. Such citation shall be signed by the same authority and such
189 appeal shall be returnable at the same time and served and returned in
190 the same manner as is required in case of a summons in a civil action.
191 The authority issuing the citation shall take from the applicant a bond
192 or recognizance to such municipality, with surety, to prosecute the
193 application to effect and to comply with and conform to the orders and
194 decrees of the court in the premises. Any such application shall be a
195 preferred case, to be heard, unless good cause appears to the contrary,
196 at the first session, by the court or by a committee appointed by the
197 court. The pendency of such application shall not suspend an action by
198 such municipality to collect not more than seventy-five per cent of the
199 tax so assessed or not more than ninety per cent of such tax with respect
200 to any real property for which the assessed value is five hundred
201 thousand dollars or more, and upon which such appeal is taken. If,
202 during the pendency of such appeal, a new assessment year begins, the
203 applicant may amend the application as to any matter therein, including
204 an appeal for such new assessment year, that is affected by the inception
205 of such new assessment year and such applicant need not appear before
206 said board to make such amendment effective.

207 (b) The court shall have power to grant such relief as to justice and
208 equity appertains, upon such terms and in such manner and form as
209 appear equitable and, if the application appears to have been made
210 without probable cause, may tax double or triple costs, as the case
211 appears to demand. Costs may be taxed upon all such applications at
212 the discretion of the court. If the assessment made by the municipal

213 assessor is reduced by the court, the applicant shall be reimbursed by
 214 the municipality for any overpayment of taxes, together with interest
 215 and any costs awarded by the court or, at the applicant's option, shall be
 216 granted a tax credit for such overpayment, interest and any costs
 217 awarded by the court. Upon motion, the court shall, in the event of such
 218 overpayment, enter judgment in favor of such applicant and against
 219 such municipality for the whole amount of such overpayment, less any
 220 lien recording fees incurred under sections 7-34a and 12-176 of the
 221 general statutes, together with interest and any costs awarded by the
 222 court. The amount to which the assessment is so reduced shall be the
 223 assessed value of such property on the grand lists for succeeding years
 224 until the municipal assessor finds that the value of the applicant's
 225 property has increased or decreased.

This act shall take effect as follows and shall amend the following sections:		
Section 1	<i>from passage</i>	New section
Sec. 2	<i>upon the date certified by the Secretary of the Office of Policy and Management that the Connecticut appeals board for property valuation will begin accepting applications</i>	New section

Statement of Legislative Commissioners:

In Section 2(a), "the municipal assessor" was changed to "said board" in the last sentence for accuracy.

FIN *Joint Favorable Subst.*

The following Fiscal Impact Statement and Bill Analysis are prepared for the benefit of the members of the General Assembly, solely for purposes of information, summarization and explanation and do not represent the intent of the General Assembly or either chamber thereof for any purpose. In general, fiscal impacts are based upon a variety of informational sources, including the analyst's professional knowledge. Whenever applicable, agency data is consulted as part of the analysis, however final products do not necessarily reflect an assessment from any specific department.

OFA Fiscal Note

State Impact:

Agency Affected	Fund-Effect	FY 26 \$	FY 27 \$
Policy & Mgmt., Off.	GF - Cost	924,700	924,700
State Comptroller - Fringe Benefits ¹	GF - Cost	376,000	376,000
Policy & Mgmt., Off.	GF - Revenue Gain	Potential	Potential

Note: GF=General Fund

Municipal Impact:

Municipalities	Effect	FY 26 \$	FY 27 \$
Various Municipalities	Savings	Potential	Potential

Explanation

The bill results in an annual cost of approximately \$924,700 beginning in FY 26 to the Office of Policy and Management (OPM) and an annual cost of approximately \$376,000 to the Office of the State Comptroller for fringe benefits.² This cost will compensate the four board members (salary of approximately \$180,900 each) and one chairperson (salary of approximately \$201,000) for the Connecticut Appeals Board for Property Valuation established by the bill.

The Connecticut Appeals Board for Property Valuation may establish

¹The fringe benefit costs for most state employees are budgeted centrally in accounts administered by the Comptroller. The estimated active employee fringe benefit cost associated with most personnel changes is 40.71% of payroll in FY 26.

² The bill specifies that the chairperson of the board will be paid the same salary as a Superior Court judge which is currently \$201,023. Each of the other board members will be paid 90% of that amount.

a filing fee for appeal applications which may result in a potential revenue gain to OPM beginning in FY 26 that is dependent on the number of applications and the fee set by the board.

The bill allows any municipality to elect to use this board to hear and decide property tax appeals in place of its local board of assessment appeals. This may result in a potential savings to municipalities beginning in FY 26 to the extent local boards of assessment appeals hear fewer appeals.

Any additional impact is dependent on decisions made by the board of appeals.

The Out Years

The annualized ongoing fiscal impact identified above would continue into the future subject to inflation and the number of appeals.

OLR Bill Analysis**sSB 1556*****AN ACT ESTABLISHING THE CONNECTICUT APPEALS BOARD FOR PROPERTY VALUATION.*****SUMMARY**

This bill creates a five-member Connecticut Appeals Board for Property Valuation and allows any municipality to elect to use this board to hear and decide property tax appeals in place of its local board of assessment appeals. The state board is within the Office of Policy and Management (OPM) for administrative purposes only.

Under the bill, municipalities may make this election by ordinance after they receive notice from the OPM secretary that the state board will begin accepting applications. For municipalities that make this election, any matters pending before their local boards of assessment appeals automatically transfer to the state board.

The bill establishes procedural requirements for appeals to the state board that are generally similar to those under existing law for appealing a local board of assessment appeals' action to the Superior Court. In doing so, it also allows anyone claiming to be aggrieved by a decision of the state board to appeal to the Superior Court, just as existing law allows for appeals of local board of assessment actions.

EFFECTIVE DATE: Upon passage, except the provision on appealing state appeals board actions to the Superior Court is effective on the OPM-certified date that the board begins accepting applications.

CONNECTICUT APPEALS BOARD FOR PROPERTY VALUATION***Members***

Under the bill, the board consists of five gubernatorially appointed members who must be approved by both chambers of the legislature.

Except for the chairperson, each member must have at least 10 years of experience in appraising or assessing real and personal property, with the immediately preceding three years' experience primarily in Connecticut. The remaining member must be the board's chairperson and a Connecticut licensed attorney with at least 10 years of law practice experience, including substantial appraisal or assessment experience, as determined by the Governor. No more than three members may be of the same political party as the Governor.

The Governor must make his initial appointments by September 1, 2025. The initial members serve staggered terms with (1) the board chairperson and one additional member serving until September 1, 2031; (2) two members serving until September 1, 2030; and (3) one member serving until September 1, 2029, regardless of when the appointments are made. After the initial terms expire, members serve six-year terms. The Governor must fill any vacancy for the balance of the unexpired term. Three members constitute a quorum.

Board members serve full-time. The chairperson must be paid the same salary as a Superior Court judge (currently, \$201,023) and other members are paid 90% of this amount. During their term, members cannot (1) act as an attorney, assessor, appraiser, accountant, or counselor in any matter directly or indirectly related to a matter before the board or a Connecticut court or assessor or (2) participate in appeals of board actions related to matters in which they previously participated in any of these capacities. A member may be removed by a majority vote of the House and Senate if the governor recommends it, or by a two-thirds vote of each chamber if a legislator recommends it.

Certified Date for Accepting Appeals Applications

Before it can start accepting appeals applications, the board's chairperson must notify the OPM secretary of the date it will begin doing so and the first assessment year for which it will accept applications. The OPM secretary must certify this date and notify municipal chief executive officers about the date and applicable assessment year.

Municipal Election to Use State Board for Assessment Appeals

After receiving the notice from OPM, municipal legislative bodies may enact an ordinance to require anyone aggrieved by the action of their municipal assessor to appeal to the state board rather than the local board of assessment appeals. For any municipality making this election, the bill automatically transfers to the state board any matters pending before the local board on the ordinance's effective date. But it also specifically validates any decisions the local board made before this automatic transfer.

Regulations

The state board must adopt regulations to establish requirements for its operations, including (1) the start of proceedings, (2) prehearing conferences, (3) motion practice, (4) required discovery, (5) conduct of hearings, (6) treatment of and penalties for frivolous applications, (7) any application filing fees, and (8) other matters the board deems necessary to implement the bill's requirements. The board may waive any filing fee it establishes for good cause.

Reporting Requirement

Starting in the calendar year immediately following the OPM-certified date, the board must annually report to the Planning and Development and Finance, Revenue and Bonding committees on the following information for the preceding calendar year:

1. the number of applications received, hearings held, and decisions issued;
2. the municipalities for which appeal applications were filed;
3. the outcomes of decisions issued; and
4. any other information the board finds relevant to its duties.

APPEALS SUBMITTED TO THE BOARD***Applications***

Beginning on the OPM-certified date that the board will begin

accepting appeals applications, anyone in an electing-municipality claiming to be aggrieved by a municipal assessor's action (including anyone responsible for paying property taxes on leased real property under a lease agreement) may apply to the state board. Applicants may file their appeals for the first assessment year for which the board is accepting applications or any year after, but must do so within two months after the assessor's action. They must include with their applications the filing fee required under the board's regulations and a notice to the municipality to appear before the board.

The bill prohibits anyone from filing, and the board from considering, appeals applications for a matter based on essentially the same facts and legal questions as an appeal pending before the Superior Court for an assessment year before the state board began accepting appeals. This prohibition applies as long as the Superior Court appeal remains pending.

Hearing and Notice Requirements

When it receives an appeal, the board must hold a hearing and send the applicant and municipal assessor notice at least 21 days before the hearing (either by certified mail or email, if agreed to by the applicant). The board generally must hold its hearings in Hartford but may conduct them elsewhere. If the applicant consents, it may hold hearings by phone, video, or other conferencing platform.

The board may assign a single member to conduct the hearing for appeals involving single-family residential dwellings or any property with an assessed value of less than \$1 million. If a single member hears a case, he or she must submit findings and determinations for consideration to the entire board after the hearing.

Pending Appeals

The appeal does not suspend any action the municipality is taking to collect up to 75% of the tax owed on the property. If a new assessment year starts while an appeal is pending, the applicant can change any part of his or her application, including amending it to include the new

assessment year, without first appearing before the municipal assessor. If the board determines that any part of an assessor's action that is pending appeal is not affected by the issues raised, it may, on a motion or on its own motion, direct the taxpayer to comply with the unaffected part.

Standard of Review

Appeals to the board are not limited to the arguments, issues, and evidence presented to the assessor or his or her designee. They are original proceedings and must be heard by the board de novo.

Decisions

The board must issue a decision affirming, modifying, or reversing the municipal assessor's action within 90 days after the hearing and must send copies by certified mail (or email if agreed to by the applicant). The decision must include the board's findings and legal conclusions.

If the board determines during a hearing that a municipal assessor has omitted taxable property from the grand list, the board may add this property to the municipality's grand list according to the same process specified under current law for local boards of assessment appeals. Specifically, it may add the omitted property, assessed at 70% of its present true and actual value, plus an additional 25% penalty if the property owner failed to include the property on its required personal property declaration form.

The bill allows anyone aggrieved by the board's decisions to appeal to Superior Court as described below.

Information Provided to OPM

The board must give the OPM secretary any information he needs on its applications and hearings to carry out his responsibilities under the state property tax assessment laws.

APPEALS TO SUPERIOR COURT

Under the bill, taxpayers claiming to be aggrieved by a decision of

the Connecticut Appeals Board for Property Valuation may appeal to the Superior Court for the judicial district in which the municipality is located, just as current law allows for appeals of local board of assessment appeals actions.

As under existing law for appeals of local board of assessment appeals actions, applicants must:

1. submit these appeals within two months after the board sent its decision,
2. include a citation to the municipality to appear in court and serve the citation on the municipality like a summons in a civil action, and
3. post a bond with surety running to the municipality.

These appeals are preferred cases which, except for good cause, must be heard at the first session, by the court or by a committee appointed by the court. The appeals do not stop the municipality from collecting up to 75% of the tax assessed on the property (or up to 90% on real property assessed at \$500,000 or more). If a new assessment year begins while the appeal is pending, the applicant can amend the appeal to cover the new year and does not have to appear before the board to do so.

The court may grant any relief that justice and equity may require. If it finds that the application was made without probable cause, it can assess double or triple costs, at its discretion. If the court reduces the property's assessment, the municipality must reimburse the applicant for the tax overpayment, plus interest and any costs the court awards. The taxpayer may instead choose to receive a tax credit for this amount. If a motion is filed, the court must enter judgment for the overpayment (minus any lien recording fees incurred) plus interest and any awarded costs.

The court-ordered assessment becomes the property's grand list valuation for succeeding years until the municipal assessor determines

that its value has changed.

BACKGROUND

Appealing Property Tax Assessments to Local Board of Assessment Appeals

By law, anyone aggrieved by an assessor's actions can appeal to the municipality's board of assessment appeals. The aggrieved person must generally do so in writing or by email on or before February 20. The written appeal must include, among other things, the person's name, a description of the property, the reasons for the appeal, and the person's estimate of the property's value. The board must hold a hearing on each appeal, except for those for commercial, industrial, utility, or apartment properties assessed at over \$1 million (see below).

In cases where the board must hold a hearing or chooses to hold one, it generally must:

1. notify the appellant of the hearing's date, time, and place by March 1;
2. hold the hearing in March; and
3. decide the appeal by the last business day of March.

The board meets during September solely for appeals of motor vehicle assessments appearing on the preceding grand list. The taxpayer must appear before the board for it to consider the appeal, or give written authorization for someone to appear on his or her behalf (CGS §§ 12-110 to 12-112).

A taxpayer aggrieved by an appeals board's decision can appeal to Superior Court (CGS § 12-117a).

Appealing Assessments Directly to Superior Court

The law allows a taxpayer to appeal directly to Superior Court when the:

1. board of assessment appeals declines to hear an appeal on

commercial, industrial, utility, or apartment properties assessed at over \$1 million (CGS § 12-111) or

2. taxpayer alleges that the tax was illegal (i.e. assessed on property not taxable in the municipality or “computed on an assessment which, under all circumstances, was manifestly excessive and could not have been arrived at except by disregarding the provisions of the statutes for determining the valuation of such property”) (CGS § 12-119).

COMMITTEE ACTION

Finance, Revenue and Bonding Committee

Joint Favorable Substitute

Yea 33 Nay 19 (04/24/2025)