

**First Regular Session  
Seventy-fourth General Assembly  
STATE OF COLORADO**

**REVISED**

*This Version Includes All Amendments Adopted  
on Second Reading in the Second House*

LLS NO. 23-0743.01 Richard Sweetman x4333

**SENATE BILL 23-184**

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**SENATE SPONSORSHIP**

**Winter F. and Exum,** Cutter, Gonzales, Jaquez Lewis, Moreno

**HOUSE SPONSORSHIP**

**Froelich and Garcia,**

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**Senate Committees**

Local Government & Housing

**House Committees**

Transportation, Housing & Local Government

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**A BILL FOR AN ACT**

101       **CONCERNING PROTECTIONS FOR RESIDENTIAL TENANTS, AND, IN**  
102               **CONNECTION THEREWITH, PROHIBITING A LANDLORD FROM**  
103               **CONSIDERING CERTAIN INFORMATION RELATING TO A**  
104               **PROSPECTIVE TENANT'S INCOME OR RENTAL HISTORY,**  
105               **ESTABLISHING A MAXIMUM AMOUNT THAT A LANDLORD CAN**  
106               **REQUIRE AS A SECURITY DEPOSIT, AND ALLOWING A TENANT TO**  
107               **ASSERT AS AN AFFIRMATIVE DEFENSE IN AN EVICTION**  
108               **PROCEEDING THAT A LANDLORD VIOLATED**  
109               **ANTI-DISCRIMINATORY HOUSING LAWS.**

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**Bill Summary**

*(Note: This summary applies to this bill as introduced and does not reflect any amendments that may be subsequently adopted. If this bill passes third reading in the house of introduction, a bill summary that*

Shading denotes HOUSE amendment. Double underlining denotes SENATE amendment.  
Capital letters or bold & italic numbers indicate new material to be added to existing law.  
Dashes through the words or numbers indicate deletions from existing law.

HOUSE  
2nd Reading Unamended  
April 26, 2023

SENATE  
3rd Reading Unamended  
April 17, 2023

SENATE  
Amended 2nd Reading  
April 14, 2023

*applies to the reengrossed version of this bill will be available at <http://leg.colorado.gov>.)*

**Section 1** of the bill restricts a landlord from considering or inquiring about certain information relating to a prospective tenant's rental history, amount of income, and credit history. **Section 1** also requires a landlord who solicits and accepts rental applications for the rental of a residential premises to rent to the first prospective tenant who applies and satisfies the landlord's financial and other rental screening criteria. A landlord must keep records of when rental applications are received and provide a time-stamped receipt to any prospective tenant who submits a rental application and requests such a receipt.

**Section 2** defines the terms "amount of income" and "housing subsidy" for the purposes of the bill.

**Section 3** states that a landlord who violates any of the bill's new prohibitions is subject to an initial penalty of \$50, to be paid to the aggrieved party. A landlord who does not cure the violation is also subject to a statutory penalty of \$5,000, to be paid to the aggrieved party in addition to the initial penalty and any economic damages, court costs, and attorney fees.

**Sections 1 and 4** establish that a violation of any of the bill's new prohibitions is an unfair housing practice subject to enforcement by private persons, the attorney general, and the Colorado civil rights division.

**Section 5** requires a landlord to allow a tenant to pay a security deposit in monthly installments over a period that is equal to half the term of the tenancy. **Section 5** also prohibits a landlord from requiring a tenant to submit a security deposit in an amount that exceeds the amount of one monthly rent payment under the rental agreement.

**Sections 6 and 7** establish that a tenant who alleges that the tenant's landlord has violated or is in violation of any state laws concerning unfair housing practices has an affirmative defense against an eviction action.

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1 *Be it enacted by the General Assembly of the State of Colorado:*

2           **SECTION 1.** In Colorado Revised Statutes, 38-12-904, **amend**  
3 (1)(a); and **add** (1)(c), (1)(d),      and (1.5) as follows:

4           **38-12-904. Consideration of rental applications - limitations**  
5 **- denial notice.** (1) (a) If a landlord uses rental history or credit history  
6 as criteria in consideration of an application, the landlord shall not

1 consider any rental history or credit history beyond seven years  
2 immediately preceding the date of the application AND THE LANDLORD  
3 MUST COMPLY WITH SUBSECTIONS (1)(c) AND (1)(d) OF THIS SECTION.

4 (c) IF A LANDLORD USES FINANCIAL INFORMATION, INCLUDING  
5 RENTAL HISTORY OR CREDIT HISTORY, AS A CRITERION IN CONSIDERATION  
6 OF A RENTAL APPLICATION FROM A PROSPECTIVE TENANT WHO IS SEEKING  
7 TO RENT WITH THE ASSISTANCE OF A HOUSING SUBSIDY, THE LANDLORD  
8 SHALL NOT CONSIDER OR INQUIRE ABOUT THE PROSPECTIVE TENANT'S:

9 (I) AMOUNT OF INCOME, EXCEPT FOR THE PURPOSE OF  
10 DETERMINING THAT THE PROSPECTIVE TENANT'S ANNUAL AMOUNT OF  
11 INCOME EQUALS OR EXCEEDS TWO HUNDRED PERCENT OF THE PORTION OF  
12 THE ANNUAL COST OF RENT THAT IS TO BE PAID BY THE PROSPECTIVE  
13 TENANT; OR

14 (II) CREDIT SCORE, ADVERSE CREDIT EVENT, OR LACK OF CREDIT  
15 SCORE UNLESS THE LANDLORD IS REQUIRED BY FEDERAL LAW TO CONSIDER  
16 A CREDIT SCORE OR A LACK OF A CREDIT SCORE.

17 (d) IF A LANDLORD USES FINANCIAL INFORMATION, INCLUDING  
18 RENTAL HISTORY OR CREDIT HISTORY, AS A CRITERION IN CONSIDERATION  
19 OF A RENTAL APPLICATION FROM ANY PROSPECTIVE TENANT WHO IS  
20 SEEKING TO RENT WITHOUT THE ASSISTANCE OF A HOUSING SUBSIDY, THE  
21 LANDLORD SHALL NOT CONSIDER OR INQUIRE ABOUT THE PROSPECTIVE  
22 TENANT'S AMOUNT OF INCOME, EXCEPT FOR THE PURPOSE OF DETERMINING  
23 THAT THE PROSPECTIVE TENANT'S ANNUAL AMOUNT OF INCOME EQUALS  
24 OR EXCEEDS TWO HUNDRED PERCENT OF THE ANNUAL COST OF RENT. A  
25 LANDLORD SHALL NOT REQUIRE A PROSPECTIVE TENANT TO HAVE AN  
26 ANNUAL AMOUNT OF INCOME THAT EXCEEDS TWO HUNDRED PERCENT OF  
27 THE ANNUAL COST OF RENT.

1           (e) NOTWITHSTANDING SUBSECTIONS (1)(c) AND (1)(d) OF THIS  
2           SECTION, NOTHING IN SAID SUBSECTIONS PRECLUDES A LANDLORD WHO IS  
3           RECEIVING FUNDING FROM A GOVERNMENTAL ENTITY,  
4           QUASI-GOVERNMENTAL ENTITY, OR NONPROFIT ORGANIZATION THAT  
5           REQUIRES LANDLORDS TO INCOME-QUALIFY TENANTS FOR  
6           INCOME-RESTRICTED RENTAL UNITS FROM GATHERING ANY FINANCIAL  
7           INFORMATION ABOUT A PROSPECTIVE TENANT FOR THE PURPOSE OF  
8           DETERMINING THE PROSPECTIVE TENANT'S ELIGIBILITY FOR AN  
9           INCOME-RESTRICTED RENTAL UNIT IF THE FUNDING SOURCE REQUIRES THE  
10           LANDLORD TO COLLECT SUCH INFORMATION AS A CONDITION FOR THE  
11           RECEIPT OF FUNDING.

12           (1.5) A VIOLATION OF SUBSECTION (1)(c) OR (1)(d) OF THIS  
13           SECTION CONSTITUTES UNLAWFUL DISCRIMINATION AGAINST AN  
14           INDIVIDUAL ON THE BASIS OF THE INDIVIDUAL'S AMOUNT OF INCOME IN  
15           VIOLATION OF SECTION 24-34-502 (1)(q), FOR WHICH VIOLATION  
16           ENFORCEMENT, PENALTIES, AND OTHER RELIEF IS PROVIDED PURSUANT TO  
17           PARTS 3 AND 5 OF ARTICLE 34 OF TITLE 24 IN ADDITION TO ANY RELIEF  
18           PROVIDED UNDER THIS PART 9.

19           **SECTION 2.** In Colorado Revised Statutes, 38-12-902, **amend**  
20           (1); and **add** (1.3) and (1.5) as follows:

21           **38-12-902. Definitions.** As used in this part 9, unless the context  
22           otherwise requires:

23           (1) "~~Dwelling unit~~" means a structure or the part of a structure that  
24           ~~is used as a home, residence, or sleeping place~~ "AMOUNT OF INCOME"  
25           MEANS A TENANT'S OR PROSPECTIVE TENANT'S INCOME FROM SALARIES,  
26           WAGES, COMMISSIONS, PAYMENTS RECEIVED AS AN INDEPENDENT  
27           CONTRACTOR, BONUSES, OR A HOUSING SUBSIDY OR DERIVED FROM ANY

1 OTHER PUBLIC OR PRIVATE SOURCE AND INCLUDES ALL OF A TENANT'S OR  
2 PROSPECTIVE TENANT'S CASH ASSETS.

3 (1.3) "DWELLING UNIT" MEANS A STRUCTURE OR THE PART OF A  
4 STRUCTURE THAT IS USED AS A HOME, RESIDENCE, OR SLEEPING PLACE.

5 (1.5) "HOUSING SUBSIDY" MEANS ANY PORTION OF A RENTAL  
6 PAYMENT THAT IS DERIVED FROM A PUBLIC OR PRIVATE ASSISTANCE,  
7 GRANT, OR LOAN PROGRAM AND THAT IS PAID BY THE PROGRAM DIRECTLY,  
8 INDIRECTLY, OR ON BEHALF OF A TENANT TO A LANDLORD.

9 **SECTION 3.** In Colorado Revised Statutes, 38-12-905, **amend**  
10 (1); and **add** (5) as follows:

11 **38-12-905. Violations - liability - notice required - exceptions**  
12 **- no exhaustion of remedies required.** (1) Except as described in  
13 ~~subsection (3)~~ SUBSECTIONS (3) AND (5) of this section, a landlord who  
14 violates any provision of this part 9 is liable to the person who is charged  
15 a rental application fee for treble the amount of the rental application fee,  
16 plus court costs and reasonable attorney fees.

17 (5) (a) A LANDLORD WHO VIOLATES SECTION 38-12-904 (1)(c) OR  
18 (1)(d) IS SUBJECT TO AN INITIAL PENALTY OF FIFTY DOLLARS, TO BE PAID  
19 TO THE PARTY AGGRIEVED BY THE VIOLATION. A LANDLORD WHO  
20 VIOLATES SECTION 38-12-904 (1)(c) OR (1)(d) AND DOES NOT CURE THE  
21 VIOLATION PURSUANT TO SUBSECTION (3) OF THIS SECTION IS ALSO  
22 SUBJECT TO A STATUTORY PENALTY OF TWO THOUSAND FIVE HUNDRED  
23 DOLLARS, TO BE PAID TO THE AGGRIEVED PARTY IN ADDITION TO THE  
24 INITIAL PENALTY IMPOSED UNDER THIS SUBSECTION (5)(a) AND ANY  
25 ECONOMIC DAMAGES, COURT COSTS, AND ATTORNEY FEES.

26 (b) THE RELIEF PROVIDED IN SUBSECTION (5)(a) OF THIS SECTION  
27 IS AN ALTERNATIVE TO AND IN ADDITION TO ANY OTHER RELIEF

1 AUTHORIZED BY LAW, AND A PERSON WHO SEEKS REDRESS UNDER THIS  
2 SECTION IS NOT REQUIRED TO EXHAUST ADMINISTRATIVE REMEDIES.

3 **SECTION 4.** In Colorado Revised Statutes, 24-34-502, **amend**  
4 (1)(o) and (1)(p); and **add** (1)(q) as follows:

5 **24-34-502. Unfair housing practices prohibited - definitions.**

6 (1) It is an unfair housing practice, unlawful, and prohibited:

7 (o) For any person to represent to another person that any housing  
8 is not available for rent or lease when the housing is in fact available for  
9 the purpose of discriminating against the person on the basis of the  
10 person's source of income; ~~and~~

11 (p) For any person, for profit, to induce or attempt to induce  
12 another person to rent any housing by representations regarding the entry  
13 or prospective entry into the neighborhood of a person or persons with  
14 particular sources of income; OR

15 (q) FOR ANY PERSON TO VIOLATE SECTION 38-12-904 (1)(c) OR  
16 (1)(d).

17 **SECTION 5.** In Colorado Revised Statutes, **add** 38-12-102.5 as  
18 follows:

19 **38-12-102.5. Security deposits - maximum amount. ON AND**  
20 **AFTER THE EFFECTIVE DATE OF THIS SECTION, A LANDLORD SHALL NOT**  
21 **REQUIRE A TENANT TO SUBMIT A SECURITY DEPOSIT IN AN AMOUNT THAT**  
22 **EXCEEDS THE AMOUNT OF TWO MONTHLY RENT PAYMENTS UNDER THE**  
23 **RENTAL AGREEMENT.**

24 **SECTION 6.** In Colorado Revised Statutes, 13-40-113, **add** (2.5)  
25 as follows:

26 **13-40-113. Answer of defendant - additional and amended**  
27 **pleadings.** (2.5) A DEFENDANT MAY ASSERT AS AN AFFIRMATIVE DEFENSE

1 TO A PROCEEDING UNDER THIS ARTICLE 40 THAT THE LANDLORD VIOLATED  
2 OR IS IN VIOLATION OF A PROVISION OF PART 5 OF ARTICLE 34 OF TITLE 24.

3 **SECTION 7. Act subject to petition - effective date -**  
4 **applicability.** (1) This act takes effect at 12:01 a.m. on the day following  
5 the expiration of the ninety-day period after final adjournment of the  
6 general assembly; except that, if a referendum petition is filed pursuant  
7 to section 1 (3) of article V of the state constitution against this act or an  
8 item, section, or part of this act within such period, then the act, item,  
9 section, or part will not take effect unless approved by the people at the  
10 general election to be held in November 2024 and, in such case, will take  
11 effect on the date of the official declaration of the vote thereon by the  
12 governor.

13 (2) This act applies to conduct that occurs on or after the  
14 applicable effective date of this act.