

First Regular Session
Seventy-fifth General Assembly
STATE OF COLORADO

INTRODUCED

LLS NO. 25-0387.01 Jery Payne x2157

HOUSE BILL 25-1207

HOUSE SPONSORSHIP

Mabrey and Duran,

SENATE SPONSORSHIP

Winter F. and Exum,

House Committees

Transportation, Housing & Local Government

Senate Committees

A BILL FOR AN ACT

101 CONCERNING MEASURES TO ADDRESS BARRIERS TO PET OWNERSHIP IN
102 CONNECTION WITH RESIDING IN A RESIDENTIAL STRUCTURE.

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

Current law prohibits an insurer from refusing to insure or increasing a premium for a homeowners insurance policy or a dwelling fire insurance policy based on the breed or mixture of breeds of a dog that is kept at a dwelling unless the dog is known to be dangerous or has been declared to be dangerous. **Section 1** of the bill defines the term "homeowners insurance" to clarify that this provision applies to all

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.

residential structures used for a residence and occupied by an owner or renter.

The "Colorado Housing Act of 1970" provides financing for building or rehabilitating affordable housing. **Section 2** requires each housing development that receives financing to authorize tenants of the affordable housing to own or keep one or more pet animals, subject to reasonable conditions.

Current law authorizes a tax credit for affordable housing. **Section 3** requires the person claiming the tax credit to allow tenants to own or keep one or more pet animals at the unit that the tenant resides in, subject to reasonable conditions.

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

2 **SECTION 1.** In Colorado Revised Statutes, 10-4-110.8, **amend**
3 (16)(d) as follows:

4 **10-4-110.8. Homeowners insurance - prohibited and required**
5 **practices - estimates of replacement value - additional living expense**
6 **coverage - copies of policies - personal property contents coverage -**
7 **inventory of personal property - requirements concerning total loss**
8 **scenarios resulting from wildlife disasters - definitions - rules.**

9 (16) (d) As used in this subsection (16), UNLESS THE CONTEXT
10 OTHERWISE REQUIRES:

11 (I) "Dwelling" includes a dwelling unit as defined in section
12 38-12-502 (3).

13 (II) (A) "HOMEOWNERS INSURANCE" MEANS A POLICY INSURING
14 RESIDENTIAL STRUCTURES, INCLUDING CONDOMINIUMS, MOBILE HOMES,
15 MANUFACTURED HOMES, OR COMMERCIAL MULTIFAMILY BUILDINGS, USED
16 FOR A RESIDENCE AND OCCUPIED BY AN OWNER OR RENTER.

17 (B) "HOMEOWNERS INSURANCE" INCLUDES A POLICY INSURING THE
18 CONTENTS OF A STRUCTURE DESCRIBED IN SUBSECTION (16)(d)(II)(A) OF
19 THIS SECTION.

1 **SECTION 2.** In Colorado Revised Statutes, **add** 24-32-735 as
2 follows:

3 **24-32-735. Pet-inclusive publicly financed housing - definitions**

4 **- rules.** (1) AS USED IN THIS SECTION, UNLESS THE CONTEXT OTHERWISE
5 REQUIRES:

6 (a) "LANDLORD" HAS THE MEANING SET FORTH IN SECTION
7 38-12-502 (5).

8 (b) "PET ANIMAL" MEANS A DOMESTICATED ANIMAL THAT IS
9 COMMONLY KEPT IN THE HOME FOR COMPANIONSHIP RATHER THAN FOR
10 COMMERCIAL PURPOSES.

11 (c) (I) "REASONABLE CONDITIONS" MAY INCLUDE:

12 (A) PROHIBITIONS ON OWNERSHIP OF A DANGEROUS DOG IN
13 VIOLATION OF SECTION 18-9-204.5;

14 (B) POLICIES ON NUISANCE BEHAVIORS;

15 (C) LEASHING REQUIREMENTS;

16 (D) REQUIREMENTS THAT A TENANT HAVE LIABILITY INSURANCE;

17 OR

18 (E) LIMITATIONS ON THE NUMBER OF PET ANIMALS PERMITTED IN
19 A SINGLE UNIT DETERMINED BY THE SIZE OF THE UNIT.

20 (II) "REASONABLE CONDITIONS" DOES NOT INCLUDE PROHIBITIONS
21 ON PET ANIMAL BREEDS OR WEIGHT RESTRICTIONS OF A PET ANIMAL.

22 (2) THE DIVISION SHALL REQUIRE EACH HOUSING DEVELOPMENT
23 THAT RECEIVES FINANCING ON OR AFTER JANUARY 1, 2026, PURSUANT TO
24 THIS ARTICLE 32, TO AUTHORIZE TENANTS OF THE AFFORDABLE HOUSING
25 TO OWN OR KEEP ONE OR MORE PET ANIMALS, SUBJECT TO REASONABLE
26 CONDITIONS AND APPLICABLE STATE AND LOCAL LAWS GOVERNING PUBLIC
27 HEALTH, ANIMAL CONTROL, AND ANIMAL ANTI-CRUELTY, AND THE

1 REASONABLE AND APPLICABLE RULES ADOPTED BY THE DIVISION OR THE
2 DEPARTMENT OF LOCAL AFFAIRS.

3 (3) THIS SECTION DOES NOT LIMIT OR AFFECT OTHER LAWS THAT
4 REQUIRE REASONABLE ACCOMMODATIONS TO BE MADE FOR AN
5 INDIVIDUAL WITH A DISABILITY WHO MAINTAINS AN ANIMAL TO PROVIDE
6 ASSISTANCE, SERVICE, OR SUPPORT.

7 **SECTION 3.** In Colorado Revised Statutes, 39-22-2102, **add**
8 (5.5) as follows:

9 **39-22-2102. Credit against tax - affordable housing**
10 **developments - legislative declaration - definitions.** (5.5) (a) THE
11 AUTHORITY SHALL NOT ALLOCATE A CREDIT PURSUANT TO THIS PART 21
12 UNLESS TENANTS RESIDING AT A QUALIFIED DEVELOPMENT ARE ALLOWED
13 TO OWN OR KEEP ONE OR MORE PET ANIMALS IN THE UNITS WHERE THE
14 TENANTS RESIDE, SUBJECT TO REASONABLE CONDITIONS THAT MAY BE
15 IMPOSED ON TENANTS FOR OWNING OR KEEPING PET ANIMALS AT THE UNIT.

16 (b) THE ALLOWANCE OF ONE OR MORE PET ANIMALS TO RESIDE
17 WITH A TENANT IS SUBJECT TO STATE AND LOCAL LAWS GOVERNING
18 PUBLIC HEALTH, ANIMAL CONTROL, AND ANIMAL ANTI-CRUELTY AND THE
19 REASONABLE AND APPLICABLE RULES ADOPTED BY THE AUTHORITY.

20 (c) AS USED IN THIS SUBSECTION (5.5), UNLESS THE CONTEXT
21 OTHERWISE REQUIRES:

22 (I) "PET ANIMAL" HAS THE MEANING SET FORTH IN SECTION
23 35-80-102 (10).

24 (II) "REASONABLE CONDITIONS" HAS THE MEANING SET FORTH IN
25 SECTION 24-32-735 (1)(c).

26 (d) THIS SECTION DOES NOT LIMIT OR AFFECT OTHER LAWS THAT
27 REQUIRE REASONABLE ACCOMMODATIONS TO BE MADE FOR AN

1 INDIVIDUAL WITH A DISABILITY WHO MAINTAINS AN ANIMAL TO PROVIDE
2 ASSISTANCE, SERVICE, OR SUPPORT.

3 **SECTION 4. 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 2026 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) Section 1 of this act applies to insurance policies issued or
14 renewed on or after the applicable effective date of this act.