

**NOTE:** This bill has been prepared for the signatures of the appropriate legislative officers and the Governor. To determine whether the Governor has signed the bill or taken other action on it, please consult the legislative status sheet, the legislative history, or the Session Laws.



HOUSE BILL 25-1207

BY REPRESENTATIVE(S) Mabrey and Duran, Bacon, Bird, Froelich, Garcia, Jackson, Joseph, Lindsay, McCormick, Rutinel, Rydin, Sirota, Valdez, Velasco, Woodrow, Zokaie, Ricks, Story;  
also SENATOR(S) Winter F. and Exum, Wallace.

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

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

**SECTION 1.** In Colorado Revised Statutes, 10-4-110.8, **amend** (16)(a) and (16)(b) as follows:

**10-4-110.8. Homeowners insurance - prohibited and required practices - estimates of replacement value - additional living expense coverage - copies of policies - personal property contents coverage - inventory of personal property - requirements concerning total loss scenarios resulting from wildlife disasters - definitions - rules.**  
(16) (a) An insurer shall not refuse to issue, cancel, refuse to renew, or increase a premium or rate for a ~~homeowner's~~ HOMEOWNERS insurance policy, ~~or a dwelling fire insurance policy,~~ A COMMERCIAL POLICY FOR MULTIFAMILY UNITS, OR A POLICY TO COVER THE CONTENTS OF A STRUCTURE

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*Capital letters or bold & italic numbers indicate new material added to existing law; dashes through words or numbers indicate deletions from existing law and such material is not part of the act.*

USED FOR A RESIDENCE AND OCCUPIED BY AN OWNER OR RENTER based on the breed or mixture of breeds of a dog that is kept at the dwelling, MULTIFAMILY UNIT, OR STRUCTURE USED AS A RESIDENCE.

(b) This subsection (16) does not prohibit an insurer from refusing to issue, ~~cancelling~~ CANCELING, refusing to renew, or imposing a reasonable increase to a premium or rate for a ~~homeowner's~~ HOMEOWNERS insurance policy, ~~or a dwelling fire insurance policy~~, A COMMERCIAL POLICY FOR MULTIFAMILY UNITS, OR A POLICY TO COVER THE CONTENTS OF A STRUCTURE USED FOR A RESIDENCE AND OCCUPIED BY AN OWNER OR RENTER based on sound underwriting and actuarial principles on the basis that a particular dog kept at the dwelling, MULTIFAMILY UNIT, OR STRUCTURE USED AS A RESIDENCE is known to be dangerous or has been declared to be dangerous in accordance with section 18-9-204.5.

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

**24-32-735. Pet-inclusive publicly financed housing - definitions - rules.** (1) AS USED IN THIS SECTION, UNLESS THE CONTEXT OTHERWISE REQUIRES:

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

(b) "PET ANIMAL" MEANS A DOG OR CAT THAT IS COMMONLY KEPT IN THE HOME FOR COMPANIONSHIP RATHER THAN FOR COMMERCIAL PURPOSES.

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

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

(B) POLICIES ON NUISANCE BEHAVIORS;

(C) LEASHING REQUIREMENTS AND WASTE REMOVAL;

(D) REQUIREMENTS THAT A TENANT HAVE LIABILITY INSURANCE;

(E) LIMITATIONS ON HAVING MORE THAN TWO PET ANIMALS OR ON THE NUMBER OF PET ANIMALS PERMITTED IN A SINGLE UNIT DETERMINED BY THE SIZE OF THE UNIT;

(F) REQUIREMENTS FOR PET SECURITY DEPOSITS AND PET RENT, SUBJECT TO SECTION 38-12-106; OR

(G) A TIME-LIMITED DETERMINATION THAT A PET ALLOWANCE WOULD NOT BE IN THE BEST INTEREST OR SAFETY OF THE PET OR TENANT BASED ON INDIVIDUALIZED CIRCUMSTANCES MADE BY A MEDICAL PROFESSIONAL LICENSED PURSUANT TO ARTICLE 240 OF TITLE 12 OR BY A MENTAL HEALTH PROFESSIONAL LICENSED, REGISTERED, OR CERTIFIED PURSUANT TO ARTICLE 245 OF TITLE 12. TO REMOVE THE PET FROM THE TENANT'S RESIDENCE UNDER THIS SUBSECTION (1)(c)(I)(G), A PLAN MUST BE MADE THAT IDENTIFIES WHERE THE PET WILL BE PLACED AND HOW THE PET WILL BE REUNIFIED WITH THE TENANT UPON EXPIRATION OF THE DETERMINATION.

(II) "REASONABLE CONDITIONS" DOES NOT INCLUDE:

(A) A PROHIBITION ON HAVING UP TO TWO PET ANIMALS; OR

(B) PROHIBITIONS ON PET ANIMAL BREEDS OR WEIGHT RESTRICTIONS OF A PET ANIMAL.

(2) THE DIVISION SHALL REQUIRE EACH HOUSING DEVELOPMENT THAT RECEIVES FINANCING FROM THE DIVISION ON OR AFTER JANUARY 1, 2026, PURSUANT TO THIS ARTICLE 32, TO AUTHORIZE TENANTS OF THE AFFORDABLE HOUSING TO OWN OR KEEP UP TO TWO PET ANIMALS, SUBJECT TO REASONABLE CONDITIONS AND APPLICABLE STATE AND LOCAL LAWS GOVERNING PUBLIC HEALTH, ANIMAL CONTROL, AND ANIMAL ANTI-CRUELTY, AND THE REASONABLE AND APPLICABLE RULES ADOPTED BY THE DIVISION OR THE DEPARTMENT OF LOCAL AFFAIRS.

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

**SECTION 3. Act subject to petition - effective date -**

**applicability.** (1) This act takes effect at 12:01 a.m. on the day following the expiration of the ninety-day period after final adjournment of the general assembly; except that, if a referendum petition is filed pursuant to section 1 (3) of article V of the state constitution against this act or an item, section, or part of this act within such period, then the act, item, section, or part will not take effect unless approved by the people at the general election to be held in November 2026 and, in such case, will take effect on the date of the official declaration of the vote thereon by the governor.

(2) Section 1 of this act applies to insurance policies issued or renewed on or after the applicable effective date of this act.

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Julie McCluskie  
SPEAKER OF THE HOUSE  
OF REPRESENTATIVES

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James Rashad Coleman, Sr.  
PRESIDENT OF  
THE SENATE

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Vanessa Reilly  
CHIEF CLERK OF THE HOUSE  
OF REPRESENTATIVES

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Esther van Mourik  
SECRETARY OF  
THE SENATE

APPROVED \_\_\_\_\_  
(Date and Time)

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Jared S. Polis  
GOVERNOR OF THE STATE OF COLORADO