

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

REENGROSSED

*This Version Includes All Amendments
Adopted in the House of Introduction*

LLS NO. 25-0387.01 Jery Payne x2157

HOUSE BILL 25-1207

HOUSE SPONSORSHIP

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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.

HOUSE
3rd Reading Unamended
April 1, 2025

HOUSE
Amended 2nd Reading
March 31, 2025

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.

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 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

1 COMMERCIAL POLICY FOR MULTIFAMILY UNITS, OR A POLICY TO COVER
2 THE CONTENTS OF A STRUCTURE USED FOR A RESIDENCE AND OCCUPIED BY
3 AN OWNER OR RENTER based on sound underwriting and actuarial
4 principles on the basis that a particular dog kept at the dwelling,
5 MULTIFAMILY UNIT, OR STRUCTURE USED AS A RESIDENCE is known to be
6 dangerous or has been declared to be dangerous in accordance with
7 section 18-9-204.5.

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

10 24-32-735. Pet-inclusive publicly financed housing - definitions

11 - rules. (1) AS USED IN THIS SECTION, UNLESS THE CONTEXT OTHERWISE
12 REQUIRES:

13 (a) "LANDLORD" HAS THE MEANING SET FORTH IN SECTION
14 38-12-502 (5).

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

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

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

21 (B) POLICIES ON NUISANCE BEHAVIORS;

22 (C) LEASHING REQUIREMENTS AND WASTE REMOVAL;

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

24

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

1 (F) REQUIREMENTS FOR PET SECURITY DEPOSITS AND PET RENT,
2 SUBJECT TO SECTION 38-12-106.

3 (II) "REASONABLE CONDITIONS" DOES NOT INCLUDE:

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

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

7 (2) THE DIVISION SHALL REQUIRE EACH HOUSING DEVELOPMENT
8 THAT RECEIVES FINANCING FROM THE DIVISION ON OR AFTER JANUARY 1,
9 2026, PURSUANT TO THIS ARTICLE 32, TO AUTHORIZE TENANTS OF THE
10 AFFORDABLE HOUSING TO OWN OR KEEP UP TO TWO PET ANIMALS, SUBJECT
11 TO REASONABLE CONDITIONS AND APPLICABLE STATE AND LOCAL LAWS
12 GOVERNING PUBLIC HEALTH, ANIMAL CONTROL, AND ANIMAL
13 ANTI-CRUELTY, AND THE REASONABLE AND APPLICABLE RULES ADOPTED
14 BY THE DIVISION OR THE DEPARTMENT OF LOCAL AFFAIRS.

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

19

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

1 effect on the date of the official declaration of the vote thereon by the
2 governor.

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