



## Fiscal Note

### Legislative Council Staff

Nonpartisan Services for Colorado's Legislature

## HB 25-1207: PET OWNERSHIP RESIDENTIAL HOUSING STRUCTURES

#### Prime Sponsors:

Rep. Mabrey; Duran  
Sen. Winter F.; Exum

#### Fiscal Analyst:

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**Bill Outcome:** Signed into Law

**Drafting number:** LLS 25-0387

**Version:** Final Fiscal Note

**Date:** July 2, 2025

**Fiscal note status:** The final fiscal note reflects the enacted bill.

### Summary Information

**Overview.** The bill modifies certain housing laws regarding pet ownership.

**Types of impacts.** The bill is projected to affect the following areas on an ongoing basis:

- Minimal State Workload
- Statutory Public Entity

**Appropriations.** No appropriation is required.

**Table 1**  
**State Fiscal Impacts**

Type of Impact	Budget Year FY 2025-26	Out Year FY 2026-27
State Revenue	\$0	\$0
State Expenditures	\$0	\$0
Transferred Funds	\$0	\$0
Change in TABOR Refunds	\$0	\$0
Change in State FTE	0.0 FTE	0.0 FTE

## **Summary of Legislation**

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The bill modifies laws regarding homeowner's insurance and publicly financed housing through the Department of Local Affairs (DOLA). Modifications are directed at allowing pets in housing, as described below.

### **Homeowner's Insurance**

Current law prohibits insurers from taking certain actions based on the breed of dog a policy holder has. For the purposes of this provision, the bill includes policies insuring multifamily housing units and those covering the contents of an owned or rented residence.

### **Department of Local Affairs**

The Division of Housing in DOLA administers programs that provide funding to housing development projects. The bill requires DOLA to ensure that entities receiving funding allow pets at developments, subject to reasonable conditions and applicable laws.

## **State Expenditures**

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The bill minimally impacts state workload in the Department of Regulatory Agencies (DORA) and the Department of Local Affairs as discussed below.

### **Department of Regulatory Agencies**

The Division of Insurance in DORA regulates insurance carriers in the state. DORA may have an increase in workload to ensure carriers comply with the requirements of the bill, and to handle any complaints received from consumers. Overall, this increase is expected to be minimal and no change in appropriations is required.

### **Department of Local Affairs**

DOLA will have an increase in workload to ensure developments receiving DOLA funding comply with the requirements of the bill. Overall, this increase is expected to be minimal and no change in appropriations is required.

## **Effective Date**

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The bill was signed into law by the Governor on May 22, 2025, and takes effect on August 6, 2025, assuming no referendum petition is filed.

## State and Local Government Contacts

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Colorado Housing and Finance Authority

Regulatory Agencies

Local Affairs

Revenue

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The revenue and expenditure impacts in this fiscal note represent changes from current law under the bill for each fiscal year. For additional information about fiscal notes, please visit the [General Assembly website](#).