

# Summary of Legislation

## 2024



### Civil Law

During the 2024 legislative session, the General Assembly passed a number of measures related to civil law. Specifically, the legislature increased consumer protections, regulated debt-related services, allowed for attorney fees in land use decisions, revisited civil protection orders, and updated uniform laws.

#### Attorney Fees

Lawmakers heard testimony about land use lawsuits that delay affordable housing projects in neighborhoods. These delays often resulted in increased costs to the developer as well as to the potential homeowner or renter. In an attempt to discourage these types of lawsuits, [House Bill 24-1107](#) requires anyone who appeals an approved land use decision to a higher court to pay attorney fees if the case fails. The bill also allows governments to treat a local land use decision as valid while any judicial review of the case is pending, allowing the project to move forward.

#### Consumer Protection

New consumer protection laws address biometric data protections and artificial intelligence (AI).

**Biometric data.** The Colorado Privacy Act was enacted in 2021 and made it a deceptive trade practice for entities who control the personal data of at least 25,000 people to process sensitive data without consent.

[House Bill 24-1130](#) adds protections for biometric data, a type of personal information that can be used to uniquely identify an individual.

Specifically, the bill requires controllers of biometric data to:

- disclose specified information;
- destroy data within a year or upon request;
- not disseminate the data to other parties (with certain exceptions);
- not price discriminate;
- store the data with the same or greater level of security as confidential information; and
- update the data upon request.

**Artificial intelligence.** Colorado became one of the first states to regulate the AI industry with [Senate Bill 24-205](#). The bill requires AI developers to publically disclose the types of “high-risk” AI systems being used in Colorado and how they may impact decisions. High-risk AI systems typically manage digital infrastructure, such as traffic systems, utilities, employment, finance, or healthcare. The bill also requires AI developers to disclose any foreseeable risks of algorithmic discrimination and submit a report to the Colorado Attorney General. A violation of these provisions may result in a deceptive trade practice.

#### Civil Protection Orders

Civil protection orders, also known as restraining orders, are issued by the court

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and primarily used in domestic disputes or in stalking cases to ban one party from contacting another. These orders are often used by survivors in lieu of pressing criminal charges, and [House Bill 24-1122](#) takes steps to reduce barriers for securing one. The bill updates language to better recognize the range and pattern of behaviors in sexual and domestic violence cases. Additionally, the measure removes the “imminent danger” standard, and modifies processes to make civil protection orders more accessible.

## Debt-Related Services

Two bills to better regulate debt-management services providers and collections agencies passed in 2024.

**Medical bill collections.** Patients and their families testified about receiving medical bills from debt collectors without any validation of the debt or where it originated. To better clarify the involved parties, [House Bill 24-1380](#) increases consumer protections in debt-related services transactions and establishes new regulatory protections. Debt collectors must now list the original creditor, and the name of the collector to be the plaintiff in any debt collection legal action. Other key provisions address notification requirements, fee calculations, and debt settlements.

**Debt management service regulation.** Debt-management service providers assist consumers with managing and paying down debt and are regulated by the Department of Law. [House Bill 24-1251](#) continues this oversight until 2035 and requires providers to register, pay a fee, obtain a surety bond,

identify and review consumer trust accounts, and comply with all applicable laws and rules.

## Uniform Laws

The Colorado General Assembly regularly adopts uniform legislation recommended by the Uniform Law Commission to align practices between states. Two such laws passed in 2024 that address uniform estate planning and special deposits.

**Electronic estate planning.** In 2002, Colorado implemented the Uniform Electronic Transactions Act to allow use of electronic forms and signatures for business, commercial, and governmental matters. Estate planning documents, however, were not included. [House Bill 24-1248](#) adds estate documents to the electronic transactions act and also outlines assurances for electronic signature validation.

**Special deposits.** [House Bill 24-1232](#) creates the Uniform Special Deposits Act to establish clear legal guidelines about special deposits in banks. Special deposits are those in which the beneficiary is not known at the time of the deposit but is contingent on an event occurring. The bill specifies that in the event of fraud, a court may enjoin a bank from paying a depositor or beneficiary of a special deposit. The bill specifies that the court must also consider how other states that have enacted the act have ruled in similar situations.

