

**Senate Local Government & Housing**

**04/17/2025 01:30 PM**

**HB25-1207 Pet Ownership Residential Housing Structures**

**Typed Text of Testimony Submitted**

<b>Name, Position, Representing</b>	<b>Typed Text of Testimony</b>
<p>Roland Halpern For Colorado Voters for Animals</p>	<p>Committee chair and members,</p> <p>My name is Roland Halpern and I am the executive director of Colorado Voters for Animals, an all-volunteer organization representing over 45,000 Coloradans who care about animal welfare and protection. I hope to appear in person, but am submitting my written testimony as I have another legislative hearing that might overlap time-wise.</p> <p>As CVA the primary calls we receive are from people concerned about animal welfare and protection such as addressing issues of abuse, cruelty or neglect.</p> <p>But we also get those heartbreaking calls from someone who has to move. It could be from a domestic violence situation, a relocation for a job, a rent increase they cannot afford, or other housing-related issues. They contact us not because of animal abuse, cruelty or neglect, but because they want help in finding someone who will adopt their pet because they fear the worst if they surrender their pet to a shelter, this despite Colorado having some great shelters participating in the socially conscious sheltering model, which this legislature passed as HB-1160, back in 2021.</p> <p>There is not a lot as Colorado Voters for Animals we can do to assist. We have been able to help in a few cases, but our mission involves advocacy, and we need to remain focused on that mission.</p> <p>As CVA we don't have answers as to how many pets are relinquished due to housing difficulties in Colorado. A national study published in the journal Animals in September of last year found housing issues were responsible for 18% of surrenders. Another 2024 study published in Frontiers in Veterinary Science put that figure at 14%.</p> <p>At yesterday's CLAW Caucus, Joe Stafford, the Director of the Division of Animal Welfare, reported that for 2024, there were 35,367 owner surrenders for dogs. That's just dogs. Based on 14%, that equates to 4,951 dogs. We don't know how many of</p>

	<p>those surrenders were related to the issues previously mentioned, but we know it isn't zero.</p> <p>According to a CSU study, 81.7% of pet owners consider their pet as a family member. Please help keeping families together by voting yes.</p> <p>Thank you.</p>
<p>Lauren Loney For Lauren Loney Consulting, LLC</p>	<p>Good afternoon, Chair Exum and Committee Members. I appreciate the opportunity to submit written testimony today in strong support of HB 25-1207. My name is Lauren Loney and I'm a researcher and legislative attorney with more than five years of my career dedicated to understanding the consequences of our housing affordability crisis on people, pets, and our local animal sheltering resources.</p> <p>In 2024 I co-authored a study reviewing more than 1 million shelter intake records from 21 animal shelters across the country. We found that housing-related intake ranged from 7-33% of all shelter intake, with areas in particularly unaffordable housing markets showing the highest rate of intake due to housing issues. We also found that pet relinquishment due to loss of home has been on the rise in the past 4 years. Both of these data points indicate a growing impact of the broader housing affordability crisis on our animal shelters.</p> <p>A 2024 report found that more than 80% of animals entering their partner shelters and rescues come from the most vulnerable parts of their communities where there was concentrated poverty and racial segregation, and systemic lack of access to resources for people and their pets.</p> <p>Finally, in collaboration with University of Denver, I co-authored a study regarding tenant experiences in subsidized affordable housing in Houston, TX. Tenants faced severe challenges, in general, to accessing housing. Those with pets shared heartbreaking decisions to accept housing that didn't allow their pet or stay in even more precarious housing situations. Tenants reported facing strict breed, weight, and size restrictions and nonrefundable fees and monthly pet rents that made keeping their pet infeasible.</p> <p>In Colorado, there are only 44 affordable and available homes for every 100 households making 50% of Area Median Income. This number doesn't even contemplate those households needing a pet-friendly place to live. HB 1207 will play a vital role in increasing access to pet-friendly housing for our most vulnerable renter households and prevent pet relinquishment.</p>

	<p>I want to thank Representative Mabry and Majority Leader Duran for their leadership on this important issue and respectfully request that this committee vote Yes on HB 1207.</p> <p>Thank you so much for your consideration!</p> <p>Lauren Loney, J.D. Founder, Lauren Loney Consulting, LLC</p>
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April 17, 2025

**RE: House Bill 25-1207 – Concerning Measures to Address Barriers to Pet Ownership in Connection with Residing in a Residential Structure**

Dear Chair Exum and members of the Senate Local Government and Housing,

As the advocacy voice of the responsible pet care community, the Pet Advocacy Network represents the interests and expertise of retailers, companion animal suppliers, manufacturers, distributors, pet owners, and others involved in the many aspects of pet care across the United States. Our association promotes animal well-being and responsible pet ownership, fosters environmental stewardship, and ensures healthy pets' availability through our local, state, and federal work. In addition, we routinely advocate for legislative and regulatory proposals to protect the health, safety, and availability of companion animals.

**On behalf of the responsible pet care community, we ask that you vote YES on House Bill 25-1207** which would enhance pet ownership rights for tenants in Colorado, particularly within affordable housing. This bill introduces provisions to prevent breed-based insurance discrimination and mandates pet-friendly policies in publicly financed housing developments.

House Bill 25-1207 is a critical legislative proposal that would expand upon the foundation laid by House Bill 23-1068, enacted in 2023 which prohibited insurers from denying coverage or increasing premiums based on a dog's breed while also limiting pet-related fees, capping pet deposits at \$300 and monthly pet rent at \$35 or 1% of rent, whichever is greater. HB 25-1207 reinforced and broadens these protections, particularly by mandating pet-friendly policies in state financed housing and clarifying insurance provisions.

This legislation represents a significant step toward inclusive housing policies that recognize the importance of pets in many individuals lives and ensures that pet ownership is not a barrier to accessing affordable housing, promoting inclusivity and tenant rights.

Pets play a vital and important role in the lives of many Coloradans, offering companionship, emotional support, and contributing to overall well-being. For individuals and families, especially those that live in affordable housing, the ability to keep a pet can significantly enhance quality of life.

HB 25-1207 introduces several important measures:

1. **Insurance Protections:** It clarifies that insurers cannot deny or increase premiums for homeowners or dwelling fire insurance policies based solely on a dog's breed, unless the dog is known to be dangerous. This protection extends to all residential structures, including multifamily units and rental properties.
2. **Pet-Friendly Affordable Housing:** Housing developments receiving financing through the Colorado Housing Act of 1970 are required to allow tenants to own or keep up to two pet animals (dogs or cats), subject to reasonable conditions.
3. **Tax Credit Compliance:** Entities claiming tax credits for affordable housing must permit tenants to have pets under reasonable conditions, aligning tax incentives with pet-friendly housing policies.

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This bill also defines outlines what “reasonable conditions” are including but not limited to:

- Prohibitions on dangerous dogs
- Policies addressing nuisance behaviors
- Leash and waste removal requirements
- Liability insurance mandates
- Limits on the number of pets per unit

We know that restrictive pet policies often contribute to housing instability, with nearly 40% of pets relinquished to shelters due to such policies. This bill will help prevent this kind of housing instability and help keep families together.

**HB 25-1207 represents a thoughtful and balanced approach to promoting pet-inclusive housing.** By removing unnecessary barriers and focusing on responsible pet ownership, this bill supports the well-being of residents and the integrity of housing communities. We urge this Committee to act favorably on HB 25-1207 and advance this important bill.

Sincerely,

Alyssa Miller-Hurley  
Vice President of Government Affairs

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*Advocating for the Human-Canine Bond*

April 10, 2025

The Honorable Tony Exum, Chair  
Colorado State Legislature  
Senate Housing and Local Government Committee  
200 E Colfax Avenue  
Denver, CO 80203

Via Online Portal

RE: Support for HB 25-1207

Dear Chair Exum and Members of the Committee:

On behalf of the undersigned organizations, we write to offer our strong support for House Bill 25-1207, which would remove significant barriers to keeping pets in rental housing. We collectively believe that pets and people belong together; that financial circumstances are not reliable indicators of the capacity to love and care for a companion animal, and that the strong bonds between people and pets make for healthier people and healthier communities. Unfortunately, these strong bonds are lesser-known victims of housing instability.

Nearly half of Colorado’s residents have a pet and 97% of pet owners consider their pets part of their family. But sadly, at a time of unprecedented housing challenges, the cost and availability of housing that allows pets without significant restrictions is increasingly rare for loving and responsible pet owners. As a result, tens of thousands of dogs and cats are relinquished to Colorado’s animal shelters every year, breaking apart families and adding additional stress to already difficult situations. The solutions found in HB 25-1207 can keep families whole and stem this heartbreaking trend by removing harmful restrictions on pets.

### Section 1. Restrictions in Multifamily Property Liability Insurance

At a time of unprecedented instability in the rental housing market, property insurance continues to stand as a barrier to housing for responsible Colorado dog owners. In 2023, this body took action to ensure that the ability to secure homeowners and renters insurance coverage does not present a housing barrier for households with specified breeds of dogs in their homes. However, for renters, landlord-imposed breed restrictions, resulting from limitations in their property insurance coverage, continues to influence the imposition of breed restrictions in rental properties. The impact of breed restrictions on landlord liability policies dramatically reduces the number of rental properties that allow particular dogs.

By removing dog breed from the underwriting criteria for landlord liability policies, landlords who are willing to accept all dogs, regardless of breed, will no longer operate in a grey area - not knowing whether their insurance providers will deem dog-related incidents uninsurable. It is important to note that the limitations established by most insurance companies limit coverage for dogs of specified breeds regardless of whether the incident is related to aggression. For example, an insurance company could refuse coverage related to a trip and fall accident that involved a dog that merely appears to be a “pit bull.”

Additionally, it is important to note that this bill would not hinder insurance companies’ underwriting of particular risks. To the contrary, it would allow insurers latitude in evaluating insurance for such risks. HB 25-1207 simply states that the presence of a particular breed of dog cannot be the basis for its underwriting decisions.

## Sections 2. Publicly-Financed Housing

A national study conducted by the ASPCA revealed that those who rent are more likely to need to rehome their pets for housing issues than for any other reason. In particular, market factors have made it increasingly difficult for lower income households to maintain a pet due to availability and cost of rental housing. A recent study found that lower income communities and communities of color are more likely to pay disproportionately higher fees to keep pets in their homes.<sup>1</sup>

Furthermore, there is evidence that there are far fewer pet-friendly housing options available to lower income renters. A Colorado-based survey of rental properties conducted over the last month found evidence that the percentage of units that allowed dogs or cats varied greatly by rental price - units with the lowest rental costs allow pets far less frequently than higher cost rentals. Specifically, only 33% of units reviewed in the study listed for under \$1200/month across 60 Colorado zip codes allowed dogs or cats, compared to over 75% of units listed between \$1200-\$1600/month or above \$1600/month.<sup>2</sup> The lack of pet friendly housing options for lower rental properties may lead to both housing insecurity and owners surrendering their pets to local shelters and rescues. It is also a primary reason for the growing socioeconomic disparity seen in households with pets.

Prohibitions on pets may also serve as a critical barrier to housing our chronically unsheltered neighbors. Evidence shows that animal companionship is fortifying and contributes to the emotional wellbeing of people experiencing homelessness. However, due to the limited availability of pet-friendly shelters, services, and housing, pet ownership often serves as a significant barrier to entry for unsheltered people. Advocates for the homeless often refer to “the three Ps” as barriers to finding shelter: partners, possessions, and pets. In cases in which a person experiencing homelessness with pets is required to separate from or surrender their pets to access shelter, they rarely agree to do so. Instead, they purposely seek out pet friendly services, or forgo housing entirely in order to remain with their pets.

HB 25-1207 would require that housing units financed by the Department of Local Affairs (DOLA) be pet-friendly. This would result in hundreds of new pet-friendly housing units added to the market each year. The bill would

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<sup>1</sup> Applebaum, et al., *Pet-Friendly for Whom? An Analysis of Pet Fees in Texas Rental Housing* (2021 Nov 8) <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC8606550/>.

<sup>2</sup> Arakaki, J. Baines, M., Davidson, M., Kogan, L, and Niemiec, R. 2025. Working Report: The Prevalence of Pet Friendly Rentals and Pet Housing Policies in Rental Units in Colorado. Animal Human Policy Center. Accessed at: <https://sites.warnercnr.colostate.edu/animalhumanpolicy/home/projects/>. It should be noted that units identified by the study to be “pet-friendly” may include significant restrictions on pet ownership, such as limits to type, breed, and weight of pets and/or may impose additional costs as a condition of allowing pets.

build on the successful experience of the federal Department of Housing and Urban Development (HUD) in operating pet-friendly affordable housing since 2000. HUD has required all of its public housing and all HUD-insured or –financed housing for senior or disabled households to be pet-friendly since 2000 and 2008 respectively.

The longstanding precedent set by HUD demonstrates that a pet-friendly policy can be established in affordable housing with minimal disruption to the operations of the community and offers numerous benefits to the community households.

Specifically, HUD’s pet-friendly policy acknowledges that allowing pets is a significant way to contribute to the overall well-being of the families living in affordable housing. According to the Centers for Disease Control and Prevention, pets have positive impacts at nearly every stage of life. Pets influence social, emotional, and cognitive development in children, promote an active lifestyle, and are able to detect oncoming epileptic seizures or the presence of certain cancers. Research has shown that cats provide emotional support, improve moods, and contribute to the overall morale of their owners. Cats are also credited with promoting socialization among the elderly and people with physical or mental disabilities. Furthermore, people with pets tend to have lower blood pressure, cholesterol and triglyceride levels. These benefits are consistent with goals to holistically address the social, economic, and health outcomes for residents of affordable housing. As such, pet-friendly housing promotes happier and healthier families, better futures for family pets, and a reduced financial burden on shelters and the public.

These benefits are consistent with the affordable housing community’s mission to holistically support better social, economic, and health outcomes for those they serve. Consistent with this mission, pet-friendly housing promotes happier and healthier families, better futures for all members of the family, and reduces the financial burden to shelters and the public. Given the many benefits pets offer, it is important to ensure those with lesser financial means who are served by the DOLA and CHFA investments have access to pet-friendly housing.

In recent legislative sessions, the Colorado Legislature has made great strides to protect households with pets. HB 25-1207 builds on this legacy. By removing barriers to pet-friendly housing, the state has at its discretion the ability to open up thousands of new pet-friendly rental housing opportunities, reduce the strain on local animal sheltering and rescue organizations, strengthen communities and families, and improve public health outcomes. We ask for your support for HB 25-1207 so that fewer households are faced with the difficult decision of relinquishing a beloved family member.

Sincerely,

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