

## **HB25-1207, Reducing Barriers to Pet-Friendly Affordable Housing**

### **Bill Summary**

- **Section 1 – Multi-family Insurance Policies & Breed Restrictions:**
  - Current law prohibits homeowners insurance policies from including breed restrictions. Section 1 clarifies that homeowners insurance policies includes multi-family insurance policies, not just single-family home insurance policies.
  - This ensures that multi-family and single-family insurance policies do not include breed restrictions, allowing landlords to decide which breeds to allow in their units.
- **Section 2 – DOLA & Pet-friendly Housing Policy:**
  - Requires that any housing development or provider that receives funding from the Department of Local Affairs allow pets with reasonable conditions.
  - Allows DOLA to promulgate rules to further define reasonable conditions and instances in which exceptions to the pet-friendly policy are permitted.
  - Reasonable conditions cannot be based on breed or weight.
  - All local and state laws regarding public health, safety, and dangerous dogs apply. Landlords maintain the right to seek remedies should tenants be in violation of their lease or pet policies.
  - With L001, the pet policy will only require that housing providers allow up to two pets, and only cats or dogs.
- **Section 3 – CHFA & Pet-friendly Housing Policy:**
  - Requires that any housing development or provider that receives state tax credits for affordable housing allow pets with reasonable conditions.
  - Allows CHFA to promulgate rules to further define reasonable conditions and instances in which exceptions to the pet-friendly policy are permitted.
  - All local and state laws regarding public health, safety, and dangerous dogs apply. Landlords maintain the right to seek remedies should tenants be in violation of their lease or pet policies.
  - With L001, the pet policy will only require that housing providers allow up to two pets, and only cats or dogs.



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### **Transportation, Housing & Local Government Amendment Overview**

- L001
  - Upon request of the Apartment Association of Metro Denver. Brings them to neutral.
  - Limits the pet-friendly requirement to only cats and dogs, and no more than two pets.
  - Requires waste-removal by tenant.
- L002
  - Technical request by DORA. Clarifies the definition of commercial insurance policies for multi-family units to be consistent with the intent and other statutory definitions.



## **HB25-1207 FAQ**

### **Why does the bill focus on state-financed affordable housing?**

While the insurance protections proposed by the bill will apply to all multifamily housing, the proposal to remove barriers for tenants with pets is only aimed at state subsidized housing properties. Given the many benefits pets offer, it is important to ensure those with lesser financial means who are served by the public investments administered by DOLA and CHFA have access to pet-friendly housing and do not contribute to a growing socioeconomic disparity seen in households with pets and an increased financial strain on local animal sheltering and rescue organizations.

- **There is a lack of pet friendly housing options for lower rental properties that leads to both housing insecurity and owners surrendering their pets to local shelters and rescues.** A Colorado-based survey of rental properties conducted over the last month found that units that are most affordable to lower income households allow pets far less frequently than higher cost rentals.<sup>1</sup> This data is consistent with pet surrender numbers that show that lower income households are forced to surrender pets due to housing instability at a much higher rate than other households.
- **At its core, the mission of affordable housing is to serve as a means to holistically address the social, economic, and health outcomes for its residents.** This is why the Department of Housing and Urban Development (HUD) has invested in pet-friendly affordable housing in Colorado and throughout the country since 2000.<sup>2</sup> The longstanding precedent set by HUD demonstrates that a pet-friendly policies can be established in affordable housing with minimal disruption to the operations of the community, while offering significant mental and physical health benefits to tenants and the community.
- **Prohibitions on pets may also serve as a critical barrier to housing our chronically unsheltered neighbors.** 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.

### **Does the bill provide flexibility for properties that may have difficulty accommodating pets?**

Given the experience of affordable housing providers across the country, including in CO, we know that pets can easily be integrated seamlessly into communities. We have heard concerns raised that there may be challenges to accommodating pets in unique circumstances. However, we have not been made aware of any specific cases in which housing cannot accommodate pets. Furthermore, all properties are currently required to comply with fair housing laws that allow for assistance animals, so it is likely that there are already animals present in all affordable housing.

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<sup>1</sup> 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> 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.

Nonetheless, there are safeguards built into the bill that allow DOLA and CHFA to provide flexibility to housing providers when needed. DOLA and CHFA may promulgate reasonable rules to define conditions to ensure that pets are only permitted in circumstances that satisfy health and safety considerations for tenants, pets, and the property. With the adoption of the amendments contained in L001, the number of pets would be limited to two cats and/or dogs.

We encourage property operators to adopt pet policies that clearly define the expectations of pet owners. In addition, pet owners and tenants must also abide by all local and state laws related to public safety and health, and animal welfare. Should tenants who have pets violate any local or state laws related to public safety, health, and/or animal welfare, legal and administrative remedies can be pursued.

**What if the pet is creating unreasonable damage, noise, or causing harm/disruption to other tenants?**

Property owners should include a pet addendum in their lease that lays out specific expectations for pet owners. By including the pet addendum, it becomes part of the written contract between the property owner and the tenant and can be enforced as any other provision of the lease terms. Included in the pet addendum should be a requirement to comply with all local and state laws pertaining to the maintenance of pets. Local governments have laws to address nuisance, animals running at large, and animal cruelty and neglect. These laws are enforceable against any party.

**Will allowing tenants to have pets allow them bring in as many animals as they want into apartments?**

With the adoption of the amendments contained in L001, the number of pets is limited to two cats and/or dogs. DOLA and CHFA may promulgate rules to define other reasonable conditions to ensure that pets are only permitted in circumstance that satisfy health and safety considerations for tenants, pets, and the property.

**Will this increase operating costs for affordable housing providers?**

It is important to know that no property is animal free. Fair housing laws require property owners and operators to make reasonable accommodations for assistance animals. These include both service animals and emotional support animals. Many individuals with disabilities that currently have assistance animals receive housing support due to living on fixed incomes. As such, many already live in affordable housing financed by public investments sourced from DOLA and/or CHFA. Given this, affordable housing property owners are already familiar and have adjusted operating costs to ensure property maintenance needs are met. It is also important to note that research has shown that on average, pets only cause \$191 worth of damage, which is well below the average deposit and additional pet-deposit typically assessed by pet-friendly property owners.

**Will this increase costs to obtain insurance for multi-family buildings?**

No. Insurance markets are complex and many factors drive the setting of insurance rates. Most, if not all, property owners subject to the provisions of the bill are already accommodating animals as required by fair housing laws. This would currently be reflected in their insurance rating setting. Additionally, given that Colorado already prohibits insurers from including breed-restrictions for

renters policies, expanding that to multi-family policies is a minor change that should not affect premiums.

**Colorado already seems pet-friendly and most housing rentals I have seen are pet-friendly. Why do we need this law?**

Lower-priced rentals tend to be far less pet-friendly than higher-priced rentals, causing Coloradans with lower incomes to be forced to separate from their pets at higher rates than those with middle or upper incomes. According to CSU, only 33% of rentals in the state listed for under \$1,200 are pet friendly, compared to 75% of rentals priced over \$1,600 being pet-friendly. Furthermore, research has shown that when property owners allow pets in low income communities tend to charge more costly pet deposits and pet rent than those in other communities.

By creating a standard pet-policy for providers who receive state subsidies to provide affordable housing, we are taking steps towards minimizing this inequity and allowing all Coloradans, regardless of their income, to remain with their pets.





**Humane  
World for  
Animals.**



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PUBLIC POLICY**



**ANIMAL LEGAL  
DEFENSE FUND**



**Best Friends  
Animal Society**  
SAVE THEM ALL.



**NCRCFAF**

National Canine  
Research Council  
Action Fund

*Advocating for the Human-Canine Bond*

February 18, 2025

The Honorable Meg Froelich, Chair  
Colorado State Legislature  
House Transportation, Housing, and Local Government Committee  
200 E Colfax Avenue  
Denver, CO 80203

RE: Support for HB 25-1207

Dear Chair Froelich 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 and 3. 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 both the Department of Local Affairs (DOLA) and the Colorado Housing and Finance Authority (CHFA) be pet-friendly. This would result in hundreds of new pet-friendly housing units added to the market each year. The bill would build on the successful experience of the federal Department of Housing and Urban Development (HUD) in operating pet-friendly affordable housing

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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.

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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# HB25 - 1207 | Reducing Barriers to Pet-Friendly, Affordable Housing



MAJORITY LEADER MONICA DURAN AND REPRESENTATIVE JAVIER MABREY  
SENATORS FAITH WINTER AND TONY EXUM

## The Problem

Access to pet-friendly, affordable housing can provide significant benefits for individuals, families, and the public. Pets provide demonstrable benefits to an individuals' mental and physical health, while alleviating the strain on over-burdened animal shelters. Publicly subsidized housing seeks to achieve numerous public policy goals, namely providing housing stability and improving physical and behavioral health. Keeping families together with their pets is critical in achieving these goals.

- Pets have public health benefits at every stage of life, including lowering blood pressure and risk of heart disease, reducing stress levels, decreasing anxiety and depression, strengthening immune systems, and encouraging physical activity.
- CSU found that in Colorado, only 33% of rental units listed under \$1,200 accepted cats or dogs, where as 75% of rental units listed for over \$1,200 accepted cats and dogs.
- 71% of families making \$75,000 or less annually stated that finding rentals that accept pets is a challenge.
- Lack of access to pet-inclusive housing is cited as a top reason people relinquish their pets to shelters. The Dumb Friends League found that 16% of surrenders related to housing was due to the owner receiving affordable housing with pet restrictions.
- According to numerous studies, when faced with homelessness, many individuals will refuse housing assistance if they are unable to stay with their pet.
- Allowing pets in units improves the landlord-tenant relationship. Pet-friendly units have an average lease time of 46 months, compared to not pet-friendly units at only 18 months.
  - On average pets only cause \$191 in damage, far less than young adults alone.

## The Solution

Colorado needs to join municipalities and states across the country in adopting common-sense, pet-friendly policies that empower housing providers to create safe, healthy living conditions for tenants and their furry-family members.

### HB25-1207 will:

- Allow landlords to allow all dog breeds if they choose to do so by prohibiting insurers from including breed restrictions in multi-family insurance policies.
  - Empowers landlords to make decisions for themselves about their properties.
- Require that housing providers who receive state subsidies allow pets with reasonable conditions, while adhering to all local and state public health guidelines and animal control laws.
  - Improves housing stability and health outcomes for lower-income individuals, decreases shelter intakes, and allows landlords to create streamlined pet-policies to ensure the safety of their tenants, pets, and property.
  - Reduces the strain on emotional support animal requests and gives housing providers more control in enforcing pet-policies that keep their tenants, pets and property safe.

### Questions?

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