

GOVERNMENT AFFAIRS – Board of Directors Report – October 2025

The 2025 Legislative Session. The 2025 legislative session concluded on May 7th, with the next session scheduled to begin January 14, 2026.

The [Colorado Association of REALTORS® tracked 84 of the 732 bills and resolutions introduced](#). Nearly 90 bills were reviewed and discussed by over 50 Legislative Policy Committee (LPC) members representing almost 20 local associations, ensuring statewide REALTOR® priorities were thoroughly evaluated and addressed. See all our 2025 bills [here](#).

Paving the Way for New Condo Construction. One of our top priorities for 2025, the [“Colorado American Dream Act” \(HB 1272\)](#), passed this session after years of previous attempts.

The Multi-Family Construction Incentive Program, effective January 1, 2026, marks a significant step forward in addressing Colorado’s housing crisis. This legislation promotes responsible condominium development while prioritizing consumer protection.

By supporting this initiative, Colorado can expand attainable housing for first-time buyers and downsizing seniors, creating a balanced, win-win outcome for homeowners and builders, and ensuring future generations have access to homeownership.

[CAR’s CEO, Tyrone Adams, testified](#) on the bill, emphasizing the urgency of the housing crisis it aims to address, and shared: *“Skyrocketing prices and fierce competition among prospective buyers have made homeownership increasingly unattainable for many Coloradans. This crisis affects not only first-time homebuyers but also permeates throughout our communities, impacting economic mobility, community stability, and the overall quality of life in our state.”* He added, *“The median net worth for renters stands at a mere \$10,400, contrasting sharply with \$400,000 for homeowners according to multiple reports.”*

A big thank you to the hard work and incredible stakeholding from its champions: Representative Shannon Bird (HD-29) and Speaker Pro Tem Andy Boesenecker (SD-53), Senate President James Coleman (SD-33) and Senator Dylan Roberts (SD-8).

Preempting Local Government Anti-Growth Policies. CAR actively supported [“Limitations on Local Anti-Growth Land Use Policies”](#) (House Bill 1093) which passed and prevents local governments from enacting land use policies that restrict population growth, development permits, or residential building applications. Senate amendments ensure residential densities in U.S. Census-designated urban areas are maintained, while exempting certain lands near wildlife crossings. The bill also allows municipalities to seek judicial review of proposed land use ordinances, providing clarity and legal guidance for implementation.

Bill Exposing REALTORS® to Severe Penalties Defeated by CAR. Senate Bill 157 [“Deceptive Trade Practice Significant Impact Standard”](#) sought to reduce the public impact test threshold to “having the capacity to injure” the public, effectively lowering the evidentiary requirement to a single individual’s claim. The Colorado Association of REALTORS® opposed the bill from its inception, as it would have exposed

REALTORS® to significant penalties for alleged deceptive trade practices, including fines of \$20,000 per violation, treble damages, and attorney costs—expenses not covered by E&O insurance.

The bill was ultimately defeated on the Senate floor, with seven Democrats joining all twelve Republicans to vote against it, resulting in a 19-16 outcome.

SPECIAL LEGISLATIVE SESSION: AUGUST 21-26. Colorado lawmakers returned to the Capitol for a six-day special legislative session on August 21st to address the effects of tax policy changes made by House Resolution 1, the “One Big Beautiful Bill Act”, the Republican federal bill signed by President Trump in July. The changes in the federal tax code made in the bill left Colorado with a roughly \$750 million hole in the state budget. Part of the strategy to close the gap was a series of changes in the Colorado tax code aimed at wealthy corporations and other filers. These changes will raise revenue in the state by roughly \$200 million. The Governor issued Executive Orders following the Special Session to cut approximately \$300 million in state programs and services, including more than \$100 million from Proposition 123 funds. State reserves have been used to shore up the remaining amount.

While the budget was the primary focus of the special session, the legislature used the opportunity to address multiple other issues. This included changes to Colorado’s first-in the-nation artificial intelligence regulations, expanding the Healthy School Meals for All ballot measure to include SNAP, and authorizing the sale of tax credits for the Health Insurance Affordability Enterprise (HIAE), transferring gray wolf reintroduction funds to the HIAE, and requiring the Governor to consult with the Joint Budget Committee (JBC) when reducing program funding during an economic downturn.

SPECIAL SESSION -- ARTIFICIAL INTELLIGENCE LEGISLATION. Four bills were introduced on Artificial Intelligence (AI) to address and refine provisions of Senate Bill 24-205, *“Consumer Protections for Artificial Intelligence.”* The Colorado Association of REALTORS®’ review focused exclusively on the potential impact of these bills on REALTORS®’ ability to safely use technology tools to better understand prospective clients during showings.

Of particular concern, SB 24-205 inadvertently encompasses certain safety and identity verification tools—including applications such as FOREWARN—under its broad definitions of “artificial intelligence systems.” This inclusion triggers specific disclosure requirements and potential “unfair or deceptive trade practice” penalties if reporting obligations are not properly met, creating compliance risks for REALTORS® using these tools.

The two Republican bills were killed early during the session, leaving two competing Democratic bills: [HB25B 1008 “Consumer Protections for AI Interactions”](#) by Reps Lindstedt and Carter, Sens Amabile and Frizzell; and [SB25B 004 “Increase Transparency for Algorithmic Discrimination”](#) by Sen. Rodriguez, Reps Titone and Bacon.

Both bills provided clearer definitions of AI systems than those currently in law and would exempt most identity verification applications, including Forewarn, from burdensome disclosure requirements and significant penalties. For strategic purposes, CAR’s Legislative Policy Committee (LPC) took the position of Amend on both Democratic bills to maintain a seat at the negotiating table.

Ultimately, the [“Increase Transparency for Algorithmic Discrimination”](#) (SB 004) bill advanced through the legislative process. It was revised to delay the implementation of the current law from SB 24-205 by five months, moving the effective date from February 1 to June 30, 2026. This delay provides an additional opportunity to pursue comprehensive AI reforms during the 2026 legislative session. A key challenge during the Special Session was addressing potential liability for developers of AI systems with biased outcomes; under current law, liability rests entirely with the deployers or users of an AI system.

2025 ELECTIONS. In addition to local elections, there will be two statewide ballot measures referred to voters by the Legislature and related to the Healthy School Meals for All Program approved by voters in 2022 (Prop FF):

- [Proposition LL “Retain and Spend State Revenue Exceeding the Estimate for Proposition FF”](#)
- [Proposition MM “Increase State Taxes for School Meals and Food Assistance Programs”](#)

Both statewide measures fall outside our scope of real estate, housing, or property rights, so CAR’s Political Action Committee (CARPAC) will not take positions on them. Ballots have been mailed out and must be at polling centers no later than 7 p.m. on Tuesday, November 4th.

Looking Ahead to 2026 Elections. With 2026 on the horizon, the race for legislative and statewide offices is already underway. Several legislators have announced bids for higher office, while others have confirmed they will not seek re-election, continuing Colorado’s trend of legislative turnover.

Importantly, all four constitutional statewide offices will be open in 2026:

- Governor
- Attorney General
- Treasurer
- Secretary of State

FAIR Plan Is Now Live in Colorado. The 2023 session included the passage of legislation creating [Colorado’s FAIR Plan](#), a last-resort insurance option for property owners who have been denied coverage at least three times through traditional insurers. For consumers, this means up to \$750,000 in coverage for residential properties and \$5 million for commercial properties. It is important to note that FAIR Plan policies only provide coverage for the actual cash value (ACV) of the property. They are NOT replacement cost coverage. ACV is determined by the replacement cost less depreciation. [Find updates on FAIR Plan information here.](#)

Colorado Project Wildfire (CPW)

The Colorado Association of REALTORS® (CAR) continues to advance the Colorado Project Wildfire (CPW) initiative amid challenging evolving conditions, legislative changes and resource challenges affecting REALTORS®, homeowners, wildfire professionals, and the insurance industry statewide.

- **Program Growth and Leadership**
 - CPW remains a member-driven initiative focused on education, collaboration, and community engagement. Over the past year, the program has expanded its leadership and volunteer base, welcoming several new members to join our long-standing core of dedicated REALTORS® from across Colorado.

- Mountain Metro Association members David Hanna and Cathie Nicholson now co-lead the CPW working group and facilitate our monthly statewide Forum, a virtual meeting space connecting REALTORS® from the Front Range, mountain, and Western Slope communities. These sessions provide ongoing updates on legislation, resources, and local initiatives while fostering discussion and problem-solving around emerging wildfire and insurance issues. Participation continues to grow, underscoring the strong engagement and relevance of this work to our membership.
- **Wildfire and Insurance Challenges**
 - While wildfire preparedness remains the central pillar of CPW’s mission, insurance affordability and availability have become increasingly urgent concerns for members and homeowners. Over the past two years, this issue has dominated stakeholder discussions, reflecting the real and immediate impacts on property transactions and community stability.
 - CPW leaders are actively engaged with statewide wildfire and insurance stakeholder groups, as well as key elected officials, to shape CAR’s position and strategy heading into the 2026 legislative session. The goal is to ensure REALTOR® voices and client concerns are represented as policymakers address these complex and interconnected challenges.
- **Industry Relationships and Resource Development**
 - To strengthen CAR’s influence and member support, CPW has deepened relationships across the insurance sector—from large carriers to smaller independent providers offering policies in high-risk regions. Notably, we have worked closely with the team behind the Colorado FAIR Plan, which has now begun accepting applications as a “last-resort” coverage option. CPW continues to provide REALTOR®-focused guidance and updates related to FAIR Plan implementation and resources.
 - CPW members maintain active collaboration with the Colorado Division of Fire Prevention and Control, participating in the Wildfire Resiliency Code Board (WRCB) process to ensure REALTOR® insights inform statewide resiliency and mitigation strategies.
- **Education, Outreach, and Local Initiatives**
 - Our members continue to drive proactive wildfire education and community engagement efforts through local associations and partnerships. Highlights include:
 - Wildfire Education Training Series: In partnership with Fire Adapted Colorado (FACO), CPW launched a REALTOR®-specific training initiative supported by CAR funding. The first session was held in Durango in October, featuring state and local wildfire experts. Future sessions are being planned for additional mountain, Western Slope, and Front Range communities.
 - Insurance Access & Affordability Resources: Ongoing efforts help REALTORS® and clients navigate policy cancellations, rising premiums, and limited coverage options.
 - Colorado Property & Insurance Wildfire Guide: Continued statewide distribution of this popular resource—the most-requested piece from both the Colorado State Forest Service and Rocky Mountain Insurance Association over the past six years.
- **Looking Ahead**
 - CPW’s continued success depends on maintaining collaboration between REALTORS®, policymakers, insurers, and wildfire professionals. As we prepare for an active 2026 legislative session, our focus remains on:

- Expanding REALTOR® education and resource access statewide.
- Advocating for practical insurance reforms that protect property owners.
- Strengthening partnerships that promote wildfire mitigation and community resiliency.

Stay Connected During the Interim! The gavel may have dropped on the 2025 legislative session, but REALTOR® voices still matter. Now is the perfect time to build or strengthen relationships before January 2026 and get ahead of priority issues with your Senator or State Representative, all without the chaos of the session swirling around them. Unsure who your legislators are? The [Colorado General Assembly has a page where you can simply type in your address and it will tell you who represents you under the dome.](#)

- Be sure to **invite them to your local events** and **attend their district events and meetings**.
- **Connect online** — follow their social media pages and sign up for their newsletters for updates from their office throughout the year.
- Send a **quick email or handwritten note** thanking them for their work on key policies that help us continue to do great work in their districts.
- **Make sure they know you are a resource** — remind them that this is your everyday work, and that you're happy to provide valuable insights on what buyers, sellers, and renters are experiencing.
- **Keep in touch with your Government Affairs team at CAR** — staying connected helps us advocate more effectively on your behalf, and we're always here to help brainstorm!

CARPAC By the numbers:

- **Local:** A total of \$82,718 for local Issues Mobilization has been used to date in 2025. Notable examples of Issues Mobilization dollars at work include:
 - SMDRA building relationships with Mayors, Superintendents, Fire and Rescue, and opposing a ballot measure to amend the City of Littleton's charter, which would effectively freeze zoning classifications and severely impact housing growth.
 - BOLO and Telluride used funds to educate members about local issues and build relationships with local candidates.
 - Estes Valley is building and supporting a coalition to oppose a ballot measure that requires property owners to approve zoning changes within 500 feet of the proposed rezoned site.
 - Pikes Peak held an event that reminded and motivated members of the importance of being a REALTOR®.
- **State:** Over \$181,000 in state Issues Mobilization funds have been used to date in 2025. This funding has supported:
 - A statewide poll to test messaging related to voter approval of zoning or development projects;
 - A candidate training program for business-minded candidates to run for local office;
 - A blueprint to help local governments enact more starter homes;
 - Colorado Project Wildfire for local trainings on FIRE-adapted curriculum; and
 - New political effort to support pragmatic, moderate Democrats to work beyond partisan boundaries

RPAC By the numbers (as of October 23rd):

- RPAC 2025 Goal: \$855,800
- Current Raised: \$520,913

- Participation Goal: 37%
- Participation: 26.7%

- Major Investor Goal: 260
- Current MI: 133

Here are some materials created in recent months to provide more information about RPAC:

- [RPAC Myths & Facts](#)
- [RPAC: Why Invest](#)
- [RPAC Brochure](#)

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Text REALTORS to 30644

REALTOR® Party Mobile Alerts offers REALTOR® Associations and REALTORS® a way to stay connected directly from their cell phone or tablet. When a national or state legislative call for action is launched, subscribers get a short text message containing information to take action. Stay in the “know” as housing legislation heats up at the state capitol and nationally this year.

If you sign up for RPMA and receive a Call For Action, taking action does NOT subscribe your information to a listserv. RPMA and CFA are strictly to inform members of legislation that the National Association of REALTORS® or Colorado Association of REALTORS® needs grassroots engagement.