

# The Colorado HOA Information and Resource Center

Friday, January 30, 2026

HOA Forum: The New HOA Application Landscape: Key Changes

Thank you for joining. We will begin momentarily...



**COLORADO**  
Department of  
Regulatory Agencies  
Division of Real Estate

# The Colorado HOA Information and Resource Center

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# What the HOA Center Does:

- Provides information to homeowners regarding their basic rights and responsibilities under the Colorado Common Interest Ownership Act “CCIOA”.
- Gathers, analyzes, and reports information through complaints and HOA registrations.
- Creates resource materials.
- Provides education and forums.
- Provides a website with information for the public.
- Registers HOAs pursuant to § 38-33.3-401(1) C.R.S.
- Provides an Annual Report to the Legislature.



# What the HOA Center Does Not Do:

- Does not mediate or arbitrate on behalf of homeowners, board members, or community association managers.
- Does not act as a regulatory program.
- Does not provide legal advice.
- Does not investigate or intervene in disputes that arise between homeowners or associations.
- Does not act as an advocate.
- Does not assess fines or penalties.
- Does not enforce an HOA's failure to register.



# Disclaimers

- The information in this presentation is not intended to be construed as legal advice. It is for educational purposes only.
- Bolded, italicized, underlined font denotes statutory language.
- **Red** font denotes new **MANDATORY** questions
- **Blue** font denotes new **OPTIONAL** questions



# What Information Should I Have On-Hand Prior to Registering/Renewing?

- a. Legal name of the association as shown with the Colorado Secretary of State's records,
- b. Address of the association,
- c. Colorado Secretary of State ID number, Date of Incorporation, and Type of Entity (i.e. corporation, LLC) for the association,
- d. Type of community (i.e. condominium, planned development, or cooperative) for the association,
- e. Number of units located in the community,
- f. HOA Declaration Information,



# What Information Should I Have On-Hand Prior to Registering/Renewing? (con't)

- g. Whether the association is self-managed or professionally managed,
- h. Designated Agent name, address, telephone number, and email address,
- i. The number of unit owners that were 6 or more calendar months delinquent in the payment of assessments or special assessments,
- j. The number of unit owners against which the association or its designee obtained a judgment,



# What Information Should I Have On-Hand Prior to Registering/Renewing? (con't 2)

- k. The number of payment plans entered into between the association and a unit owner pursuant to section 38-33.3-316.3, C.R.S.,
- l. The number of foreclosure actions filed against unit owners pursuant to section 38-33.3-316, C.R.S., and
- m. Whether the annual revenue collected by the association is more or less than \$5000.00. Annual revenue is defined as gross revenue (i.e. before any expenses are paid by the association). For most associations, revenue is comprised only of regular assessments or dues, but may include other revenue line items. Check your budget/income statement.



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# House Bill 25-1043

Owner Equity Protection in Homeowners' Association Foreclosure Sales

## Prime Sponsors:



- Representative Naquetta Ricks
- Representative Jennifer Bacon
- Senator Tony Exum

## Key Dates:



- Introduced: January 8, 2025
- Became Law: June 4, 2025
- Effective Date: October 1, 2025



# New Questions on the HOA Registration Application

- Applies for both the Initial and Renewal HOA applications
- Four (4) new **MANDATORY** questions, as directed by statute
- Nine (9) new **OPTIONAL** questions, as determined by the Division Director
- The rest of the questions remain the same
- Be advised that the HOA Information & Resource Center is unable to provide guidance on how to complete the application questions. If you are unsure, we recommend that you refer to your association's governing documents, or consult legal counsel.



## C.R.S. 38-33.3-401(3.2)

(3.2) As part of an association's annual registration, the association shall submit the following information to the director of the division of real estate, in the form and manner determined by the director of the division of real estate:

(a) For the twelve-month period immediately preceding the association's annual registration, the number of unit owners that were, at any time during the twelve-month period, six or more calendar months delinquent in the payment of an annual assessment or special assessment;



## C.R.S. 38-33.3-401(3.2)(con't)

(b) For the twelve-month period immediately preceding the association's annual registration, for unpaid annual assessments or special assessments or related fees or attorney fees:

(I) The number of unit owners against which the association or its designee obtained a judgment;

(II) The number of payment plans entered into between the association and a unit owner pursuant to section 38-33.3-316.3; and

(III) The number of foreclosure actions filed against unit owners pursuant to section 38-33.3-316; and

(c) Any other information specified by the director of the division of real estate relating to the collection of assessments and the foreclosure of the association's liens.



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## Four (4) new MANDATORY questions, as directed by statute

1. “For the twelve-month period immediately preceding the association's annual registration, the number of unit owners that were, at any time during the twelve-month period, six or more calendar months delinquent in the payment of an annual assessment or special assessment”
2. “For the twelve-month period immediately preceding the association's annual registration, for unpaid annual assessments or special assessments or related fees or attorney fees, the number of unit owners against which the association or its designee obtained a judgment”



## Four (4) new MANDATORY questions, as directed by statute (con't)

3. “For the twelve-month period immediately preceding the association's annual registration, for unpaid annual assessments or special assessments or related fees or attorney fees, the number of payment plans entered into between the association and a unit owner pursuant to section 38-33.3-316.3”
4. “For the twelve-month period immediately preceding the association's annual registration, for unpaid annual assessments or special assessments or related fees or attorney fees, the number of foreclosure actions filed against unit owners pursuant to section 38-33.3-316”



# Nine (9) new OPTIONAL questions, as determined by the Division Director

1. “Identify the total number of board positions, as set forth in the association’s governing documents.”
2. “Identify the current number of vacant board positions.”
3. “Identify the current average assessments in your community.”
4. “Identify the frequency by which assessments are due in your community (e.g. monthly, quarterly, semi-annually, annually, etc.)”
5. “For the 12-month period immediately preceding the registration or renewal, identify the percentage change in assessments (please enter “0” for “no change”).”



## Nine (9) new OPTIONAL questions, as directed by the Division Director (con't)

6. “For the 12-month period immediately preceding the registration or renewal, identify the number of payment plans offered by the association.”
7. “For the 12-month period immediately preceding the registration or renewal, identify the number of unit owners on payment plans who satisfied the terms and/or conditions of their payment plan.”
8. “For the 12-month period immediately preceding the registration or renewal, identify the total amount of late fees and interest collected as a percentage of total revenue.”
9. “For the 12-month period immediately preceding the registration or renewal, identify the total amount of late fees and interest assessed and waived as a result of a payment plan.”



1. “For the twelve-month period immediately preceding the association's annual registration, the number of unit owners that were, at any time during the twelve-month period, six or more calendar months delinquent in the payment of an annual assessment or special assessment”
  - Check delinquency reports, A/R aging reports
  - Include even if the owner is no longer delinquent on the date of registration
  - Include even if the owner is delinquent only on a special assessment but otherwise current on annual assessments



2. “For the twelve-month period immediately preceding the association's annual registration, for unpaid annual assessments or special assessments or related fees or attorney fees, the number of unit owners against which the association or its designee obtained a judgment”

- Only for delinquent assessment/special assessment accounts; NOT for unpaid covenant violation accounts (if your association offers them).
- Judgments obtained against a unit owner for matters involving a covenant or rules/policy violation do not need to be included in answering this question.



3. “For the twelve-month period immediately preceding the association's annual registration, for unpaid annual assessments or special assessments or related fees or attorney fees, the number of payment plans entered into between the association and a unit owner pursuant to section 38-33.3-316.3”

- As a reminder, written payment plan offer must allow for eighteen (18) month repayment period, with a minimum payment amount of \$25.00/month according to the statutory section.
- Payment plans for delinquent assessment/special assessment accounts; NOT for unpaid covenant violation accounts (if your association offers them).



4. “For the twelve-month period immediately preceding the association's annual registration, for unpaid annual assessments or special assessments or related fees or attorney fees, the number of foreclosure actions filed against unit owners pursuant to section 38-33.3-316”

- Consult legal counsel for this number
- In order for a foreclosure action to be initiated/filed, there must have been a vote of the board in executive session to refer the owner to collections/law firm. Review minutes of the meeting where the board voted to refer the owner to collections/law firm.



1. “Identify the total number of board positions, as set forth in the association’s governing documents.”
  - Check bylaws
  - If your bylaws state “The board shall consist of five (5) directors”, and if there are currently two (2) vacancies on the board, you will still report five (5) on the registration.
  - “Positions” means the total number of seats, not officer positions/titles.



## 2. “Identify the current number of vacant board positions.”

- As of the date of the registration.



### 3. “Identify the current average assessments in your community.”

- Example 1: Your community has 50 units. The assessment amount is the same for each unit, which is \$340.00/month. Every unit pays \$340.00/month. The current average assessment amount is \$340.00.
- Example 2: Your community has 38 units. The assessment amount is different for each unit, or each unit “type”. Unit “type” A (one-bedroom condo) is assessed \$200.00/month, unit “type” B (two-bedroom condo) is assessed \$235.00/month, and unit “type” C (three-bedroom condo) is assessed \$260.00/month. Take the average of the assessment amount. In this case, the calculation for the average assessment is  $(200+235+260)/3=\$231.667$ , or approximately \$232.00. Enter \$232.00 on the HOA application.
- If your community has different unit “types” or assessment amounts, consult the Declaration for the formula for the allocation of assessments in order to calculate the average.



4. “Identify the frequency by which assessments are due in your community (e.g. monthly, quarterly, semi-annually, annually, etc.)”



5. “For the 12-month period immediately preceding the registration or renewal, identify the percentage change in assessments (please enter “0” for “no change”).”

- In general, consult the association’s most current approved budget for assessment amounts.
- If you are renewing the HOA on April 1, 2026, and the association’s fiscal year commences on January 1 of every year (or January 1, 2026), identify whether assessments increased, decreased, or remained the same year-over-year in the association’s most recent periodic budget.
- **Percent increase calculation:**  $((\text{new value} - \text{original value}) / \text{original value}) \times 100$
- **Example 1:** Assessments were \$175.00 for fiscal year 2025. Assessments increased to \$195.00 in fiscal year 2026. To calculate the percent increase:  $((195-175) / 175) \times 100 = 11.429\%$ . The percentage change in assessments was approximately 11.4%, or 11% rounded down.



5. “For the 12-month period immediately preceding the registration or renewal, identify the percentage change in assessments (please enter “0” for “no change”).” (con’t)

- **Percent decrease calculation:**  $((\text{original value} - \text{new value}) / \text{original value}) \times 100$
- **Example 2:** Assessments were \$325.00 for fiscal year 2025. Assessments decreased to \$290.00 (woohoo!) in fiscal year 2026. To calculate the percent decrease:  $((325-290) / 325) \times 100 = 10.769\%$ . The percentage change in assessments was approximately 10.8%, or 11% rounded up.



6. “For the 12-month period immediately preceding the registration or renewal, identify the number of payment plans offered by the association.”

- If the association offered a payment plan, and the owner ignored or declined the offer, this is considered a payment plan “offered” by the association.



7. “For the 12-month period immediately preceding the registration or renewal, identify the number of unit owners on payment plans who satisfied the terms and/or conditions of their payment plan.”

- If an owner agreed to the payment plan, and satisfied the terms and/or conditions of the payment plan earlier than anticipated, the owner is considered to have “satisfied” the terms and/or conditions of their payment plan.
- Likewise, if an owner agreed to the payment plan, and satisfied the terms and/or conditions on time, the owner is considered to have “satisfied” the terms and/or conditions of their payment plan.



7. “For the 12-month period immediately preceding the registration or renewal, identify the number of unit owners on payment plans who satisfied the terms and/or conditions of their payment plan.” (con’t)

- If an owner did NOT satisfy the terms and/or conditions of the payment plan, i.e., if they failed to pay at least three of the monthly installments within fifteen days after the monthly installments were due in accordance with the statutory requirement (C.R.S. 38-33.3-209.5(7)(a)(III)(B)), this figure would not be included in the answer to this question.



8. “For the 12-month period immediately preceding the registration or renewal, identify the total amount of late fees and interest collected as a percentage of total revenue.”
- “**Total revenue**” means all revenue items (not just total assessments). This usually includes revenue collected from late fees, fines, special assessments, transfer fees, status letters, and amenity rentals - check your specific HOAs budget.



8. “For the 12-month period immediately preceding the registration or renewal, identify the total amount of late fees and interest collected as a percentage of total revenue.” (con’t)

### Sample Budget Revenue

HOA Revenues	Amount
Assessments	\$10,000.00
Special Assessments	\$3,500.00
Late Fees	\$325.00
Interest	\$87.93
<b><u>Total (gross) Revenue</u></b>	<b><u>\$13,912.93</u></b>



8. “For the 12-month period immediately preceding the registration or renewal, identify the total amount of late fees and interest collected as a percentage of total revenue.” (con’t 2)

- In the budget example on the previous slide, the HOA collected \$412.93 in late fees and interest (\$325 + \$87.93). To calculate what percentage of the total revenue this figure represents, you will divide the total amount of late fees and interest (\$412.93) by the total revenues (\$13,912.93), multiplied by one-hundred (100), to arrive at approximately 2.968%. The total amount of late fees and interest collected as a percentage of total revenue for this HOA is 2.968%.
- Note: rounding/approximating is allowed in order to advance to the next screen.

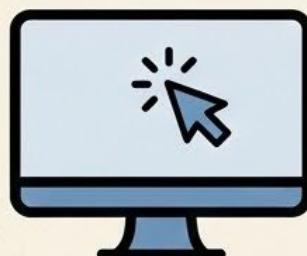


9. “For the 12-month period immediately preceding the registration or renewal, identify the total amount of late fees and interest assessed and waived as a result of a payment plan.”

Payment Plan	Accrued Late Fees	Accrued Interest	Total Interest and Late Fees Waived:
PP01: \$10,000	\$25.00x18 month=\$450.00	\$10,000x8% for 18 months=\$1200	\$1,650.00
PP02: \$2,000	\$25.00x18 month=\$450.00	\$2000x8% for 18 months=\$240	\$690.00
PP03: \$500.00	\$25.00x18 month=\$450.00	\$500x8% for 18 months=\$60	\$510.00

# How Do I Update General HOA Registration Information?

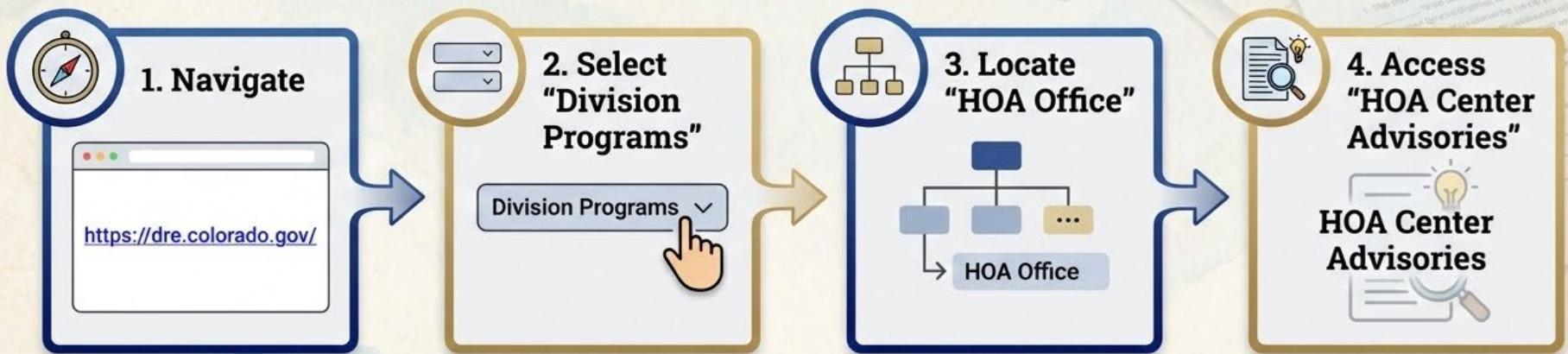
Follow these steps to update your HOA's annual revenue, address, board positions, delinquency numbers, or management method in your HOA Account.



- 1. Access the Portal:**  
Visit: <https://apps2.colorado.gov/dre/licensing/> and Log into the HOA account.
- 2. Navigate to Updates:**  
Click on 'More Online Services'. Then, in the upper right corner, select 'Online services' and choose "Update HOA License Information" under 'Employment/License Status Updates'.
- 3. Start the Process:**  
Select 'Start' and then click through the pages to update any relevant association information.
- 4. Complete & Exit:**  
Select "Finish" to submit the HOA license information changes. Finally, Log out of the HOA Account.



# Where Can I Find Previous HOA Center "HOA Advisories"?



# Interested In Joining The HOA Center As Guest Speaker?

- The HOA Information and Resource Center (the “HOA Center”) is pleased to begin inviting proposals for educational sessions for our monthly HOA Forums.
- Topics may include:
  - ❖ Legal and regulatory updates affecting community associations
  - ❖ Best practices in community association management and leadership
  - ❖ Risk management, safety, and emergency preparedness
  - ❖ Financial management, reserve planning, and budgeting
  - ❖ Sustainability and “going green” initiatives
  - ❖ Others
- These monthly forums provide an opportunity for HOA board members, community managers, homeowners residing within HOAs, and industry professionals to come together in a live and moderated format to discuss trends in the HOA industry and the impact of recent legislation on their communities.

For more information, please visit <https://dre.colorado.gov/call-for-presentations>



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# Thank You!



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Organization:  
The HOA Information and Resource Center (The HOA Office)  
A program of the Division of Real Estate



# Questions?

