

Colorado HOA Laws: Boards, Records, Assessments and Rentals

Summary for landlords and property managers. Last reviewed October 29, 2026. Full guide: <https://www.generationadvisory.com/laws/colorado-hoa-laws>

Colorado homeowner associations and condominiums are governed by the Colorado Common Interest Ownership Act. It covers records, open meetings, collection policies and limits on foreclosure.

Key points

- Homeowner associations and condominiums are governed by the Colorado Common Interest Ownership Act.
- Owners may examine and copy association records after a written request, with limits on what can be withheld.
- Board meetings are generally open to owners, and owners receive advance notice of owner meetings.
- Associations generally must adopt a written collection policy and offer a payment plan before turning a delinquent account over for collection.
- An association may not foreclose when the debt is only fines or collection costs, and foreclosure is allowed only after a substantial amount of assessments is past due.

Colorado at a glance

Rule	Colorado	Law
Governing law	Homeowner associations and condominiums are governed by the Colorado Common Interest Ownership Act.	C.R.S. title 38, article 33.3
Owner access to records	Owners may examine and copy association records after a written request, with limits on what can be withheld.	Colorado Common Interest Ownership Act
Board meeting notice	Board meetings are generally open to owners, and owners receive advance notice of owner meetings.	Colorado Common Interest Ownership Act
Assessments and liens	Associations generally must adopt a written collection policy and offer a payment plan before turning a delinquent account over for collection.	Colorado Common Interest Ownership Act

Rule	Colorado	Law
Limits on foreclosure	An association may not foreclose when the debt is only fines or collection costs, and foreclosure is allowed only after a substantial amount of assessments is past due.	Colorado Common Interest Ownership Act

Mistakes to avoid

- Holding board decisions without the notice owners are entitled to.
- Not keeping records ready for owner requests.
- Fining owners without the notice and hearing steps in the governing documents.
- Enforcing rental rules that are not in the recorded documents.

Verify current law

Laws named in this summary:

- C.R.S. title 38, article 33.3
- Colorado Common Interest Ownership Act

Official sources:

- Colorado General Assembly: Colorado Revised Statutes and bills:
<https://leg.colorado.gov/colorado-revised-statutes>
- Colorado Office of Legislative Legal Services: Renters' Rights law summary (November 2024):
https://content.leg.colorado.gov/sites/default/files/renters_rights_-_colorado_law_summary.pdf
- Colorado Judicial Branch: <https://www.coloradojudicial.gov/>

General information, not legal advice. Check current law and talk to a Colorado attorney before you act. Last reviewed October 29, 2026.