



Colorado HOA Forum HOA Homeowner Advocates

Promoting Reform in HOA Governance



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Contact us at: coloradohoaforum@gmail.com

[Join our effort by signing up on our web site](#) and receive all our communications and newsletters: no fee membership.

Write the [Colorado Information Office and Resource Center](#) and [legislators](#) about your concerns with HOA governance and homeowner's rights.

[Get our free brochures](#) on just about any HOA topic: read before and after you purchase your HOA home. Get informed, make better home buying decisions.

Before you pursue any HOA complaint, read your HOA governing documents to determine "what is" as opposed to what you "want things to be".



Brochures:



Visit our web site for guides on HOA home buying, governance, finances, maintenance & ownership. Free to our members. Written from the homeowner's perspective

FEATURED



**Companies offer HOA Transfer Fees Services for \$50-70
HOA Property Management Companies charge \$250-300 to over \$1,000**

HOA Home Buying, Maintenance, Governance, Finance, and Ownership Guides

Explanation of Articles of Incorporation, Declaration, CCRs, by-laws

Colorado Springs HOA Dispute Gets Out of Control and Homeowner Sued: case never belonged in Court. Out of Court Dispute Resolution Needed Now!

**HOA & Property Management Companies in Colorado
No Oversight of a \$2 Billion Industry!**

HOA Pending Litigation and Special Assessments

HOA Reform 2020: from noteworthy to nothing

55+ Communities: not what you think?

Basic Functions of State HOA Office Comprehensive Look at the State HOA Office

Real Estate Sales Commissions/Fees Challenged: just the beginning

Worth Repeating: HOA Out of Court Dispute Resolution in HB 20-1200 but removed



[Let us know](#)



Selling a Home in an HOA?
Save hundreds of dollars on
Home Sale Transfer Fees

[HOA Reform Bills in 2020
Legislative Session: one killed,
one passed but totally empty](#)



Read your HOA Governing Documents to understand the covenants, controls and restrictions prior to pursuing any complaint!



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Selling a Home in an HOA?
[Save hundreds of dollars on Home Sale Transfer Fees](#)
[Read All About this Abusive Fee](#)

Legislature Ignores three State Reports on HOA Reforms with HB 20-1200 and passes empty, illegal Bill

HB 20-1200 resulted from a mandated State Sunset Review that evaluated whether the State HOA Office should continue. The Review team proposed a Bill to the House indicating the Office should continue justifying its existence with an increased involvement in HOA complaint resolution. Two other State reports affirmed the role of the HOA Office needed to be expanded: a 2019 Governor's report on HOA reform and a 2013 State Report on HOAs. HB 20-1200 was signed into law but to continue as is with no expanded mission?

The Bill was presented to a House Committee and passed. The Bill clearly included in its Title, summary and text the recommendation to create a dispute resolution process within the State HOA Office to process homeowner complaints with HOAs. Other reforms from the studies were also included. It was to become the first HOA law in 25 years

[Read complete article](#)

HOA Maintenance Guides—Free

The [Colorado HOA Forum](#) provides HOA homeowners with the most comprehensive library on HOA ownership issues. It is the largest and most influential homeowners advocacy organization in Colorado promoting better HOA governance through legislative reform.

[Full Article](#) [Get the guide](#)

HOA Pending Litigation and Assessments

Did you know an HOA Board can enter into costly litigation without your knowledge or approval except when it involves a construction defects case? Special assessments for litigation can be assessed without homeowner approval in any amount to pay for litigation unless contained in governing documents.

[Complete Article](#)

[Colorado Common Interest Ownership Act](#)
(check for revisions on [State Web Site](#))
A comprehensive and definitive law for HOA governance:
[modified by subsequent Bills](#)

[Visit our our comprehensive library of HOA Home Buying, Maintenance, Governance and Ownership Guides](#)

55+ Communities: not what you think?

Finally, the time has come when you want to move into a more sedate community that caters to the needs of those 55 years and older. You move into a 55+ community that is presented at sale to be limited to permanent residents/ers 55 years and older; no families with young kids; reduced sense of speeding cars from teenagers; boomboxes not heard; late night comings and goings very limited; streets not filled with extra parked cars; the pool is for adults and not filled with kids; etc. However, if you think that is what you bought into you may be in for a surprise in some 55+ communities. [View our seniors HOA guide.](#) [Full article](#)



Political Signs and HOAs

Always read your HOA's governing documents first and then match that against Colorado law below: 38-33.3-106.5. Prohibitions contrary to public policy - patriotic and political expression - emergency vehicles - fire prevention - renewable energy generation devices - affordable housing - drought prevention measures - definitions. (1) Notwithstanding any provision in the declaration, bylaws, or rules and regulations of the association to the contrary, an association shall not prohibit any of the following:..... [Full Story](#)

Functions of the State HOA Office in Brief

Board Recalls and Removals

Recalling and removing a Board member can be one of the most contentious issues facing an association. It is best that recall efforts be reserved for situations in which a director has breached his or her fiduciary duties or otherwise engaged in some type of unlawful activity. Personality conflicts and/or personal vendettas should typically not serve as the basis for a recall attempt. [Full Article](#) [Another article](#)





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[HOA Issues Rarely Discussed: get the guide](#)

[Reserve Fund Requirements/Studies](#)

There has been much ado about reserve studies, reserve funds and investment of reserves in the last few years, fueled largely by changes in Colorado law related to reserves. It is no wonder board members and managers often have a lot of questions about what is required and what is prudent. This article is designed to set forth the facts about reserves in relation to requirements and best practices. [Full Story](#)

[HOA Home Seller Documentation Provided to Buyer: see section 7](#)

These documents should be available to all home sellers upon request or by downloading from the HOA web site. Avoid paying the HOA property management company hundreds of dollars via a Home Sale Transfer Fee. Get your Realtor to get these documents at no cost to you. [Visit our web site](#) to learn about Transfer Fees and contact us to save or avoid paying this abusive fee.

[Covenant Enforcement, Statute of Limitations in Colorado](#)

According to the Encyclopedia Britannica, statutes of limitation (a legislative act restricting the time within which legal proceedings may be brought, usually to a fixed period after the occurrence of the events that gave rise to the cause of action) are generally enacted to protect persons against claims made after disputes have become stale, evidence has been lost, memories have faded, or witnesses have disappeared. Amongst common interest communities, the same holds true.

Section 38-33.3-123 of the Colorado Common Interest Ownership Act discusses... [Full Article](#)

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A comprehensive and definitive law for HOA governance: [modified by subsequent Bills](#)

[Visit our site to view our comprehensive library of HOA Home Buying, Maintenance, Governance and Ownership Guides](#)

[HOA Home Buying Guide for Seniors](#)

[Know this about HOA Home Sale Transfer Fees:](#)

Companies offer HOA Transfer Fees services for \$50-70 HOA Property Management Companies charge \$200-300 to over \$1,000. [Learn about home sale transfer fees and how to save hundred of dollars.](#) This issue is one of our top concerns when it comes to HOA reform. The fees cost homeowners over \$12 million+++ a year and mostly represent duplicate billing to homeowners who have already paid for this service via HOA dues. Get your realtor to challenge this fee or help you complete this work at no cost.

[Color Spgs Dispute Costly to Homeowner", illustrates need for out of court solutions](#)

[Fair Housing Act and Housing for Older People Act.](#) HOA's would benefit by reviewing these articles for compliance.



[Super Lien: \\$200,000 home sold for \\$5,000 to satisfy lien](#)

This is the story/legal case about the HOA super lien and how it can adversely affect a homeowner. [Although it occurred in Nevada the same applies to Colorado.](#) Legislation is needed to address this issue that will protect the HOA, homeowner and financial institutions from this predatory lien. [Full Story](#)



[Does an HOA have to enforce CCR's](#)

A constant conflict between what we, as residents, are subjected to versus those on "common lands" maintained by our HOA. Real examples are":

■ Residents are often cited for unsightly stains on their driveways, requiring steam cleaning, yet our sidewalks around the community have thousands of feet of water stains that we're told would be too expensive to clean and so they remain unsightly. [Full Article](#)



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HOA Property Manager Licensing to be Written by Industry (again)

Nearly 60% of Colorado residents live under HOA governance, and most HOAs are managed by HOA property management companies not HOA Boards. There is no regulatory or State oversight of HOAs, HOA Boards or property management companies. Disputes between HOA homeowners and property management companies (and their HOA Boards) must be resolved through a costly, litigious and time-consuming process matching the unlimited resources of the HOA/management companies against the limited means of homeowners. [Full Article](#)



Read your HOA Governing Documents prior to pursuing any complaint with your HOA and better yet just read them to get informed.

Here we go again, this time with a Christmas decoration restriction story. Why is the homeowner complaining when they knew about the restriction on decorations before and after they moved into the HOA: homeowner at fault!



[Colorado Common Interest Ownership Act](#) (check for revisions on [State Web Site](#)) A comprehensive and definitive law for HOA governance: [modified by subsequent Bills](#)

[Visit our site to view our comprehensive library of HOA Home Buying, Maintenance, Governance and Ownership Guides](#)

Condo and HOA homeowners insurance: it's not the same type you'd get for a house in a non-HOA community

There are several types of homeowners insurance based on the dwelling type: condo, home, mobile home, or new construction. Condo insurance is also known as an HO-6 homeowners insurance policy. The major difference between [standard homeowners insurance](#) and condo insurance is the dwelling coverage: how it protects the structure itself.



Unlike [car insurance](#), [homeowners insurance](#) is not required by state law. However, if you have a mortgage, your lender will require homeowners insurance to protect the investment. Additionally, a condo association's by-laws may require condo owners to have condo insurance [Full Article](#) [HOA/Condo Insurance Overview](#)



Visit the [Colorado HOA Forum's web site](#) to experience the most comprehensive library of HOA homeowner information. [Submit your questions and comments](#) on HOA governance to the Forum.



All State HOA laws and HOA governing documents lack any viable, accessible and affordable means for homeowner dispute resolution with their HOA or HOA management company. Homeowner's rights must be litigated through costly and time consuming court cases matching the homeowner's limited time and resources against the unlimited legal and financial resources of the HOA. [Implementing an out of court dispute resolution process](#) within the State HOA Office would resolve this problem, save homeowners and HOAs in legal costs and can be implemented at no cost to the taxpayer through HOA registration fees (about \$1.50 per year per household). This process is available in other States. What is our legislature waiting for?



Selling a Home in an HOA?
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