



Colorado Law Summary: Limitation on a Homeowners' Association's Regulation of Homeowners' Property Rights Within a Common Interest Community¹

The Colorado Common Interest Ownership Act (CCIOA) was established in 1992 to form a clear, comprehensive, and uniform framework for the creation and operation of common interest communities. CCIOA codifies the authority of homeowners' associations (HOAs) to manage the commonly owned property and regulate the use and maintenance of individually owned homes within a common interest community (units). However, CCIOA also limits what an HOA may require of a homeowner and what an HOA may prohibit a homeowner from doing or owning. This summary discusses those limitations.

While an HOA may regulate the number, location, and size of flags and signs, it cannot prohibit:

- The display of a flag on a unit owner's property, in a window of the unit, or on a balcony adjoining the unit;
- The display of a sign within the boundaries of the unit or in a window of the unit;
- The display of flags or signs on the basis of their subject matter, message, or content; except that an HOA may prohibit flags and signs bearing commercial messages; or
- The display of a religious item or symbol (such as a mezuzah, cross, or crescent) on the entry door or entry door frame of a unit.²

¹ This summary contains information commonly requested from the [Office of Legislative Legal Services](#). It does not represent an official legal opinion of the General Assembly or the state of Colorado and does not bind the members of the General Assembly. It is intended to provide a general overview of Colorado law as of the date of its preparation. Any person needing legal advice should consult the person's own lawyer and should not rely on the information in this memorandum.

² § 38-33.3-106.5 (1)(a) to (1)(c.5), C.R.S.

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Similarly, an HOA may generally control the parking of vehicles in the community, but there are specific exceptions when it comes to vehicles that are used by individuals who are employed as first responders and are required to have immediate access to those vehicles when at home.³

Because of the increasing danger of wildfires in Colorado, an HOA's authority to regulate the creation of "defensible space" and other fire mitigation measures is curtailed.⁴ For example, a homeowner who wishes to replace a cedar-shake roof with less flammable roofing materials must be permitted to do so, regardless of whether the community's architectural approval standards require cedar shakes.⁵ Moreover, an HOA cannot prohibit the installation, use, or maintenance of fire-hardened building materials on a unit.⁶

An HOA also cannot prohibit:

- Reasonable modifications to a unit or to common elements as necessary to afford an individual with disabilities full use and enjoyment of the unit in accordance with the federal "Fair Housing Act of 1968", 42 U.S.C. sec. 3604 (f)(3)(A);⁷
- The operation of a licensed family child care home;⁸
- The right of a unit owner to restrict or specify by deed, covenant, or other document the permissible sale price, rental rate, or lease rate of the unit or occupancy or other requirements designed to promote affordable or workforce housing;⁹
- The use of xeriscape, nonvegetative turf grass, or drought-tolerant vegetative landscapes to provide ground covering to property for which a unit owner is responsible. HOAs may adopt and enforce design or aesthetic guidelines or rules that apply to nonvegetative turf grass and drought-tolerant vegetative landscapes or regulate the type, number, and placement of drought-tolerant plantings and hardscapes that may be installed on the unit owner's property or property for which the unit owner is responsible.¹⁰

³ § 38-33.3-106.5 (1)(d)(II), C.R.S.

⁴ § 38-33.3-106.5 (1)(e), C.R.S.

⁵ § 38-33.3-106.5 (2), C.R.S.

⁶ § 38-33.3-106.5 (3), C.R.S.

⁷ § 38-33.3-106.5 (1)(g), C.R.S.

⁸ § 38-33.3-106.5 (1)(k), C.R.S.

⁹ § 38-33.3-106.5 (1)(h), C.R.S.

¹⁰ § 38-33.3-106.5 (1)(i), C.R.S.

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- Rain barrels;¹¹
- Renewable energy generation devices, such as solar panels or residential-scale windmills; or¹²
- Home-based businesses, so long as the home-based businesses comply with HOA regulations regarding architectural control, parking, landscaping, noise, and nuisance and with municipal and county noise and nuisance ordinances and resolutions.¹³

In certain jurisdictions, an HOA cannot restrict the creation of an accessory dwelling unit as an accessory use to a single-unit detached dwelling or the development of middle housing, which is a residential structure or structures that include between two and four separate dwelling units.¹⁴

To encourage energy conservation, an HOA must allow, subject to reasonable restrictions, energy efficiency measures such as an awning, shutter, trellis, ramada, or other shade structure that is marketed for the purpose of reducing energy consumption; a garage or attic fan and any associated vents or louvers; an evaporative cooler; an energy-efficient outdoor lighting device; a retractable clothesline; or a heat pump.¹⁵

Finally, an HOA cannot unreasonably restrict a homeowner's installation of, at the homeowner's expense and for the homeowner's own use, a standard electric vehicle charging system on or in a unit or charge the homeowner any fee for doing so, other than passing along the cost of any increased electricity usage for which the HOA is billed or assessing a reasonable access fee to offset the HOA's costs.¹⁶

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¹¹ § 38-33.3-106.5 (1)(j), C.R.S.

¹² § 38-33.3-106.5 (1.5), C.R.S.

¹³ § 38-33.3-106.5 (1)(l), C.R.S.

¹⁴ § 38-33.3-106.5 (4) and (6), C.R.S.

¹⁵ § 38-33.3-106.7, C.R.S.

¹⁶ § 38-33.3-106.8, C.R.S.