



# Colorado HOA Collection Notices

COMPLIANCE PACKET – HB 24-1233 & HB 25-1043

## OVERVIEW OF LAW CHANGES

### PURPOSE OF THIS PACKET

This packet provides updated HOA delinquency notice templates and a compliance reference chart to meet new statutory requirements under HB 24-1233 (2024) and HB 25-1043 (2025), in conjunction with the Colorado Common Interest Ownership Act (CCIOA). These changes affect how HOAs must notify owners of past-due accounts, offer payment plans, and proceed toward foreclosure.

### KEY LAW CHANGES

#### HB 24-1233 (Effective August 7, 2024)

- Requires HOAs to offer at least a 12-month written payment plan to delinquent owners, unless the owner has defaulted on a payment plan within the previous 24 months.
- Maintains the payment application order in C.R.S. § 38-33.3-316.3.

#### HB 25-1043 (Effective October 1, 2025)

- Expands notice requirements before foreclosure:
  - Owners must be given a 30-day cure period with clear, plain-language notices.
  - Notices must include the right to request an account ledger.
  - Must provide information on HUD-approved housing counseling resources.
  - Must request updated contact info; use email if available, certified mail if not.
  - Must include a conspicuous equity loss warning in foreclosure-related notices.
- Strengthens delivery requirements and owner communication obligations.

**Important: These templates are designed for compliance but should be reviewed by HOA legal counsel before use.**



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## FIRST NOTICE OF DELINQUENCY (TEMPLATE)

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(Email with billing statement; If an HOA has both email and mailing address, best practice is to use both, not one or the other.)

**Subject:** First Notice of Delinquency – [HOA Name] – [Date]

Dear [Owner Name],

Our records indicate that your account with **[HOA Name]** is past due in the amount of **[\$[Amount Due]]** as of **[Date]**. This delinquency is based on unpaid assessments, fees, or other charges as authorized under the **Colorado Common Interest Ownership Act (CCIOA), C.R.S. § 38-33.3-316**, and as amended by **HB 24-1233 (2024) and HB 25-1043 (2025)**.

Pursuant to **HB 25-1043, Section (1)(a)**, you have **30 days** from the date of this notice to pay the full amount due to avoid additional late fees, interest, or legal action.

### Right to Payment Plan

As required by **CCIOA, C.R.S. § 38-33.3-316.3 (as amended by HB 24-1233)**, you are entitled to enter into a **written payment plan** to repay this debt over a period of at least **twelve (12) months**, unless you have defaulted on a payment plan within the last twenty-four (24) months. If you wish to request such a plan, please contact the HOA immediately.

### Right to Account Ledger

You have the right to request a detailed ledger of your account showing all charges, credits, and payments. You may request this by emailing [accounting@clearviewHOAfinancial.com](mailto:accounting@clearviewHOAfinancial.com) or Access Your ClearView Online Account Here:

[https://passport.appf.io/sign\\_in?idp\\_type=tportal&vhostless=true](https://passport.appf.io/sign_in?idp_type=tportal&vhostless=true)

If you do not have an Account Ledger or need assistance with your Ledger, contact Clear View HOA Financial at [accounting@clearviewHOAfinancial.com](mailto:accounting@clearviewHOAfinancial.com)

### Financial Assistance Resources

If you are experiencing financial hardship, you may seek free assistance from a **HUD-approved housing counselor** through the **Colorado Homeownership Coalition**, which offers housing and credit counseling services and can assist with mortgage or HOA-related financial issues.

Visit: <https://www.chchelps.org/get-help>

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## FIRST NOTICE OF DELINQUENCY (TEMPLATE)

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### Contact Information Update

To ensure you receive all required notices, please confirm or update your mailing address, email, and phone number with the HOA. If we do not have a valid email address on file, this notice will be sent by certified mail.

### Legal Notice

If this account is not brought current within **30 days** of the date of this notice, and no payment plan is arranged, the HOA may proceed with additional collection steps, which could include a **Notice of Intent to Foreclose**. Pursuant to **C.R.S. § 38-33.3-316**, if legal action is required to collect your debt, **reasonable attorney fees, court costs, and other expenses of enforcement will be added to your balance.**

**WARNING: FORECLOSURE MAY RESULT IN THE SALE OF YOUR PROPERTY AND THE LOSS OF ANY EQUITY YOU HAVE IN IT.**

Sincerely,

# Colorado HOA Collection Notices

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## SECOND NOTICE – NOTICE OF INTENT TO FORECLOSE (TEMPLATE)

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(Email if available; If an HOA has both email and mailing address, best practice is to use both, not one or the other.)

**Subject:** Notice of Intent to Foreclose – [HOA Name] – [Date]

Dear [Owner Name],

This notice is sent pursuant to **Colorado law, C.R.S. § 38-33.3-316, HB 24-1233 (2024), and HB 25-1043 (2025)**. Our records indicate that your account remains past due in the amount of **[\$Amount Due]** as of **[Date]**.

You previously received a **First Notice of Delinquency** dated **[Date]** and have not brought your account current.

Pursuant to **HB 25-1043, Section (2)**, this letter serves as **formal notice of the HOA's intent to initiate foreclosure proceedings** if your account is not paid in full within **30 days** from the date of this notice.

### Right to Payment Plan

As required by **CCIOA, C.R.S. § 38-33.3-316.3** (as amended by HB 24-1233), you are entitled to enter into a **written payment plan** to repay this debt over a period of at least **twelve (12) months**, unless you have defaulted on a payment plan within the last twenty-four (24) months. If you wish to request such a plan, please contact the HOA immediately.

### Right to Account Ledger

You have the right to request a detailed ledger of your account showing all charges, credits, and payments. You may request this by emailing [accounting@clearviewHOAfinancial.com](mailto:accounting@clearviewHOAfinancial.com) or Access Your ClearView Online Account Here:

[https://passport.appf.io/sign\\_in?idp\\_type=tportal&vhostless=true](https://passport.appf.io/sign_in?idp_type=tportal&vhostless=true)

If you do not have an Account Ledger or need assistance with your Ledger, contact Clear View HOA Financial at [accounting@clearviewHOAfinancial.com](mailto:accounting@clearviewHOAfinancial.com)

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## SECOND NOTICE – NOTICE OF INTENT TO FORECLOSE (TEMPLATE)

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### Financial Assistance Resources

If you are experiencing financial hardship, you may seek free assistance from a HUD-approved housing counselor through the Colorado Homeownership Coalition, which offers housing and credit counseling services and can assist with mortgage or HOA-related financial issues.

Visit: <https://www.chchelps.org/get-help>

### Contact Information Update

Please ensure your contact information is accurate and up to date. If we do not have a valid email address on file, this notice will also be sent by certified mail.

### Legal Notice

If this account is not brought current within **30 days** of the date of this notice, the HOA may proceed with foreclosure in accordance with Colorado law. Pursuant to **C.R.S. § 38-33.3-316**, if legal action is required to collect your debt, **reasonable attorney fees, court costs, and other expenses of enforcement will be added to your balance.**

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## COMPLIANCE CROSS-REFERENCE CHART

Notice Section	Statutory Requirement	Source Law	Compliance Notes
Amount Owed & Date	Must clearly state amount and “as of” date	CCIOA § 38-33.3-316; HB 25-1043 § 1(a)	Included in header of both notices
30-Day Cure Period	Minimum cure period before further action	HB 25-1043 § 1(a) & § 2	Both notices provide 30-day period
Payment Plan Offer	Written offer; ≥ 12 months; exception for defaults	CCIOA § 38-33.3-316.3; HB 24-1233	Included in both notices
Ledger Request	Must notify owner & provide method to request	HB 25-1043 § 1(b)	Included with email & portal link
Credit Counseling Resource	Must provide HUD-approved resource info	HB 25-1043 § 1(c)	Colorado Homeownership Coalition link provided
Contact Update Requirement	Request updated contact info; certified mail if no email	HB 25-1043 § 3	Included in both notices
Equity Loss Warning	Conspicuous warning required	HB 25-1043 § 1(d)	Included in all caps in both notices
Legal Fees Clause	HOA may recover reasonable attorney’s fees and costs	CCIOA § 38-33.3-316(1) & (11)	Included in both notices
Statement of Consequences	State potential for foreclosure if unpaid	HB 25-1043 § 2; CCIOA § 38-33.3-316(2)(b)	Clearly stated in both notices
Plain Language	Use clear, understandable wording	HB 25-1043 intent	Tone adjusted to be firm but plain

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