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The Price Is Right (and Final): Colorado's HB 25-1090

Colorado's real estate professionals are no strangers to evolving compliance requirements. The state's newest consumer protection measure, House Bill 1090 (HB 1090), targets "drip pricing" by requiring businesses to present a single, transparent "total price" that includes all mandatory charges. HB 1090, signed into law in April 2025 as part of a growing trend, applies across industries but will be felt most in residential and commercial leasing. For landlords and property managers, the law takes effect January 1, 2026, and reshapes how rents and costs must be disclosed in marketing and leases.

Overview of HB 1090

At its core, HB 1090 is designed to increase transparency in consumer transactions and curb deceptive pricing practices. The law requires businesses to disclose the "total price" of a product or service as a single, prominent figure. This "total price" must include all mandatory charges imposed by the business (whether labeled as fees, surcharges, or add-ons) while allowing certain government-imposed taxes to be separately itemized.

For landlords and property managers, this requirement applies directly to rent advertisements, websites, leasing materials, and tenant-facing communications. Any mandatory fees tied to occupancy, except for charges billed directly by a utility provider, must be included in the total price disclosed to prospective tenants. For instance, if an apartment is advertised at $1,200 per month but carries a $50 mandatory trash fee, the total price that must be displayed under HB 1090 is $1,250 per month, not $1,200. This shift means landlords must carefully evaluate how they advertise and structure rent-related charges to ensure compliance.

Key Obligations and Practical Considerations for Landlords

HB 1090 introduces disclosure rules for landlords and property managers. The advertised "total price" must capture every mandatory cost of occupancy, including base rent, trash/recycling, parking, and amenities. In practice, the rent shown must be a single, prominent number that reflects the actual cost of renting the property. Certain government-imposed charges, such as taxes or fees mandated by statute, may be itemized separately and excluded. In contrast, landlord-imposed fees (even nominal administrative ones) must be included.

Meeting HB 1090's requirements is not just a paperwork exercise. Landlords will need to adjust how they market, lease, and manage properties to keep the "total price" clear and compliant. Advertising, lease forms, and online listings should be reviewed carefully to make sure all mandatory charges are captured, including separately billed amenities. Leasing and management staff should also be prepared to explain charges consistently, since even a single misstatement can create liability. The consequences of getting it wrong go beyond regulatory fines. Disputes with tenants, consumer protection claims, and reputational damage can all follow unclear disclosures. In a market where trust and transparency matter, compliance is as much a competitive advantage as it is a legal requirement.

Practical steps for landlords to stay on track include:

- Audit fees and charges to determine what belongs in the total price.
- Standardize lease and marketing language across the portfolio.
- Review advertising and listings before they go live to confirm compliance.
- Train leasing and management staff regularly to keep communication accurate and consistent.

The Tenant Takeaway

From the tenant's perspective, HB 1090 is all about clarity. Tenants will see the total cost of occupancy upfront. This makes it easier to compare rental options and budget realistically for monthly housing costs.

The law also promises fewer disputes over "hidden" fees. In that sense, HB 1090 has the potential to reduce conflict and build trust in the landlord-tenant relationship.

Tenants who believe landlords failed to follow HB 1090 may have remedies under consumer protection laws, which will potentially provide a heavy hammer. Enforcement and regulations are still developing, so more to come.

For tenants, HB 1090 delivers:

- Transparency: clearer disclosure of fees.
- Choice: easier to compare rentals side by side.
- Accountability: remedies if disclosure rules are ignored.

Open Questions / Future Guidance

Like many new laws, HB 1090 leaves room for interpretation. A key question is how regulators will enforce the statute in the leasing context, particularly whether residential and commercial landlords will be treated differently. Consumer protection concerns in an apartment lease may not align neatly with a negotiated commercial lease between sophisticated parties.

Another open issue is the treatment of bundled amenity costs, such as fitness center access or required technology packages. Landlords should watch for agency guidance or case law to clarify how these variable charges are handled.

Finally, there may be a growing push toward standardized lease language to reduce ambiguity. Consistency in how mandatory fees are disclosed will not only support compliance but also set clearer expectations with tenants. Industry groups may publish model provisions, but landlords do not have to wait. Proactively adopting clear and consistent language now can reduce risk and position operators as leaders in transparency.

Conclusion

HB 1090 reflects Colorado's broader push for transparency in consumer transactions. For landlords and property managers, compliance means reassessing how rents and fees are structured, advertised, and communicated to tenants. Taking proactive steps now will mitigate disputes and enforcement risk while strengthening landlord-tenant relationships. Early adopters will be best positioned to stay compliant and build trust.

This blog post was drafted by Victoria A. Venzor and Robin L. Nolan, attorneys in the Denver, Colorado, office of Spencer Fane. For more information, visit www.spencerfane.com

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