THE REAL ESTATE REVIEW

“Buy land — they're not making any more of it.” — Mark Twain

JULY 2026

Boots on the Ground

Let’s be honest. Most legislative recaps are where attention spans go to die. But buried in the 2026 session are a few things that actually matter if you own real estate, want to buy real estate, manage a rental, live in an HOA, or have ever looked at a Colorado insurance bill and wondered whether the number was generated by a dartboard.

The headline version is simple: Colorado did not pass one giant housing law that changes everything overnight. What passed this year was more specific. A roof program here. HOA reserve rules there. Tenant screening disclosures. A little post-closing occupancy cleanup. Plenty of moving parts.

Insurance and roofs

SB26-155 — *Increase Access Homeowner's Insurance Enterprise* — creates the Strengthen Colorado Homes Enterprise inside the Division of Insurance. The idea is to collect a fee from admitted homeowners insurance companies and use the money mostly for grants to help Colorado homeowners retrofit roofs with more resilient systems.

Does it solve the problem? No. Could it matter for a homeowner with an aging roof, a brutal premium, and a house sitting in a high-hail area? Potentially.

HOA buyers

HB26-1099 — *Protect Financial Condition of HOAs* — is the HOA bill. If you’ve ever bought into a condo building or townhome community, you know the scary part is rarely the wallpaper. It is the thing nobody wants to talk about until it becomes a five-figure special assessment.

If you’re buying in an HOA, ask for the reserve study. Ask for the budget. Ask for the minutes. Ask what changed with insurance. Ask whether there are projects coming.

Rent-backs after closing

SB26-054 — *Security Deposits & Post-Closing Occupancy Agreements* — matters because post-closing occupancy is common in real deals. Seller needs two weeks after closing. Buyer is trying to win the house. Everybody agrees to a rent-back. Then the question becomes: what happens if the seller does not leave on time?

No, it does not replace a good agreement. No, this is not legal advice. Yes, you still need the paperwork done correctly.

Landlords

HB26-1196 — *Tenant Data Information* — is probably more of a paperwork trap than a dramatic business-model change for organized landlords. If you own one rental and you are still using the lease packet your cousin emailed you in 2017, this is your friendly reminder that Colorado has been steadily turning “I just rent out my old house” into a compliance hobby.

Fun? No. Manageable? Usually, if you stay ahead of it.

READ MORE…

The full 2026 legislative breakdown

Every housing bill that actually matters this year — sorted by your situation, with what to do about each one.

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If you own too much real estate, or not enough, call me, I can fix that for you!

MARKET SNAPSHOT & FINANCING — JUNE 2026

Median close price	▲ 0.16%	**$616,000**
Active listings	▲ 3.96%	**12,744**
New listings	▼ 4.00%	**5,759**
Months of inventory	▲ 6.21%	**3.25**
30-yr fixed	● early Jul	**6.43%–6.60%**

June was mixed, not dramatic. Prices were basically flat, inventory kept building, and new listings eased back. Buyers have more to choose from, but this is not a flood of desperate sellers. Rates are still in the mid-sixes — enough that buyers are doing the math, and sellers still have to price for the market in front of them.

Sources: DMAR Market Trends (June 2026 data); Mortgage News Daily/Freddie Mac/MBA early July rate snapshot. Market context only — not a valuation or financing offer.

FEATURED LISTING

480 S Marion Pkwy #602A

Denver 80209 · 1 bd · 1 ba · 768 sf · built 1971 · Park Lane Condominiums

Refreshed sixth-floor residence in the Park Lane — a full-service high-rise about a third of a mile from Washington Park. Updated kitchen, hardwood floors, and a private balcony off an open, light-filled living space. Resort amenities (indoor & seasonal pools, sauna, fitness, tennis, clubhouse, concierge); monthly dues fold in heat, gas, water, sewer, cable, and internet.

$369,900

MLS 3977347

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MORE ON THE BLOG

The Colorado Legislature Accidentally Told Us What to Watch Next

The long version of this month's column — sorted by your situation, not by bill number.

Colorado Homeowner's Insurance in 2026

New resilient-roof grants, the fee that funds them, and the help that didn't pass.

The Turnkey Premium Is Back

June's market data says buyers have choices — and they're pricing every repair.

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