

Government Resources – State

Colorado Department of Regulatory Agencies (DORA)

1560 Broadway, Suite 1550

Denver, Colorado 80202

303.894.7855 phone

800.866.7675 toll free

303.894.7855 fax

<http://www.dora.state.co.us> website

DORA is committed to having businesses thrive in an environment that protects consumers. In the long run, what is good for consumers is good for business. DORA's philosophy is that regulation outlines an equitable playing field within which both businesses and consumers can operate. That playing field must remain flexible, expanding or contracting when necessary to meet current needs. DORA achieves its our mission through: **Communication** of consumer rights, and professional and business responsibilities, **Consistent** application of professional standards and enforcement of regulation, **Connection** of regulatory activities and economic development

Colorado Civil Rights Division

1560 Broadway, Suite 1050

Denver, CO 80202-5143

303.894.2997 phone

800.CO.CIVIL (262-4845) toll free

303.894.7830 fax

www.dora.state.co.us/Civil-Rights website

The Colorado Civil Rights Division administers and enforces Colorado's civil rights laws in employment, housing and public accommodations. The Colorado Revised Statutes (1988) prohibit discrimination in employment, housing and public accommodations based on race, sex, national origin, ancestry, disability, creed, religion (employment), sexual orientation (employment), color, marital status (housing and public accommodations), and familial status (housing only). Discrimination in employment based on age (40-70) or marriage to a co-worker also is prohibited. The CCRD implements the civil rights statutes through administrative enforcement (compliance) and outreach (research and education). Training programs are available in all aspects of civil rights, sexual harassment, preventive and protected class based. Publications are available in Spanish and English regarding current civil rights laws.

Colorado Division of Banking

1560 Broadway, Suite 975

Denver, Colorado 80202

303.894.7575 phone

303.894.7570 fax

<http://www.dora.state.co.us/banking> website

The Division of Banking is responsible for the regulation of state chartered commercial banks, trust companies, industrial banks, money order companies, money transmitters, and foreign capital depositories; holds charter and license application hearings and issues rules and regulations affecting regulated institutions; staff conducts examinations of state chartered institutions and licensees; works closely with the Federal Reserve Bank and the Federal Deposit Insurance Corporation in the regulation of commercial banks and industrial banks and certain federally insured trust companies; and, is responsible for the enforcement of the Public Deposit Protection Act to protect public entity deposits held by state and national banks.

Colorado Division of Civil Rights (CCRD)

1560 Broadway, Suite 1050
Denver, Colorado 80202

303.894.2997 phone

303.894.7830 fax

<http://www.dora.state.co.us/civil-rights> website

CCRD is charged with enforcing the State's Anti-Discrimination laws in the areas of employment, housing and public accommodation. The Division also engages in preventative measures by providing training to groups and information to individuals regarding current laws. The CCRD works in close cooperation with federal and local agencies and community-based organizations whose missions parallel its own. The CCRD maintains formal work-sharing agreements with the U.S. Equal Employment Opportunity Commission (EEOC) and the U.S. Department of Housing and Urban Development (HUD) to avoid duplication of effort on those cases where joint jurisdiction (state and federal) exists.

Colorado Division of Financial Services

1560 Broadway, Suite 950
Denver, Colorado 80202

303.894.2336 phone

303.894.7886 fax

<http://www.dora.state.co.us/financial-services> website

The Division's eleven-member staff operates under the policy-making and rule-making authority of the Financial Services Board, which consists of five members appointed by the Governor and confirmed by the State Senate. The Financial Services Board issues rules and regulations governing the industries regulated by the Division, may delegate many of its authorities to the State Commissioner of Financial Services, and hears appeals of actions taken by the Commissioner under delegated authority.

The Division is wholly or partially responsible for administering and/or enforcing the following Colorado Revised Statutes with regard to credit unions, savings and loan associations, protection of deposits and public moneys, life care institutions, uniform consumer credit code and

electronic funds transfers.

Colorado Division of Real Estate (DRE)

1560 Broadway, Suite 925
Denver, Colorado 80202

303.894.2166 phone

303.894.2185 phone

303.894.2683 fax

<http://www.dora.state.co.us/real-estate/> website

The Division of Real Estate is the licensing, regulation and enforcement agency for the real estate broker, appraiser and mortgage broker industries. Our mission as a division of the Colorado Department of Regulatory Agencies is consumer protection.

Colorado Division of Insurance

1560 Broadway, Suite 850
Denver, Colorado 80202

303.894.7499 phone

303.894.7455 fax

303.894.7490 consumer information

800.930.3745 toll free

<http://www.dora.state.co.us/insurance> website

As a state agency, we regulate the insurance industry and assist consumers and other stakeholders with insurance issues that are important to them. The Division performs both market conduct and financial examinations on insurance companies licensed to conduct business in the state. The exams determine compliance with Colorado insurance laws by identifying violations and ensuring company solvency. Industry information is also available on this website.

Colorado Division of Registrations

1560 Broadway, Suite 1350
Denver, Colorado 80202

303.894.7800 phone

303.894.7693 fax

<http://www.dora.state.co.us/registrations> website

The **Division of Registrations** is responsible for the licensing boards and programs that have been created by the Colorado Legislature to ensure a minimal level of competence of licensees and to protect the public. The Division provides public protection through its regulation of over 282,000 licensees within more than 42 professions, occupations, and entities.

Colorado Division of Securities

1560 Broadway, Suite 900

Denver, Colorado 80202

303.894.2320 phone

303.861.2126 fax

<http://www.dora.state.co.us/securities> website

The Colorado Division of Securities provides protection to investors and maintains public confidence in the securities markets through enforcement of the Colorado Securities Act, the Colorado Commodity Code, the Colorado Municipal Bond Supervision Act, the Local Government Investment Pool Trust Fund Administration and Enforcement Act and the rules and regulations promulgated thereunder. The Division Licenses and regulates stockbrokers and investment advisors (financial planners) and the security investments they offer, sell, and advise about in Colorado.

Colorado Office of Consumer Counsel (OCC)

1560 Broadway, Suite 200

Denver, Colorado 80202

303.894.2121 phone

303.894.2117 fax

<http://www.dora.state.co.us/occ> website

OCC represents the interests of residential, small business and agricultural consumers before the Public Utilities Commission, certain federal agencies (such as the Federal Communications Commission), and in the courts on appeal. The OCC is Colorado's consumer advocate in electric, gas and telecommunications utility rate and rule making matters. The office represents consumers by participating in complex utility cases. The Office of Consumer Counsel helps consumers by lowering or eliminating utility rate increases and by ensuring that utility rates, regulations and policies are more equitable for residential, small business and agricultural consumers.

Office of Policy, Research & Regulatory Reform

1560 Broadway, Suite 1550

Denver, Colorado 80202

303.894.7855 phone

303.894.7885 fax

<http://www.dora.state.co.us/opr> website

The Office is the research arm of the Executive Director of the Department of Regulatory Agencies. Duties of the Office include: preparation of sunset reviews; conduct sunset reviews; conduct reviews of advisory committees; conduct reviews of legislative proposals for mandatory continuing education; and conduct regulatory reform activities.

Colorado Public Utilities Commission (PUC)

1560 Broadway, Suite 250

Denver, Colorado 80202

303.894.2000 phone

800.888.0170 toll free

303.894.2070 consumer issues

800.456.0858 toll free consumer issues

303.894.2065 fax

<http://www.dora.state.co.us/puc> website

PUC has full economic and quality of service regulatory authority over intrastate telecommunication services; and investor-owned electric, gas and water utilities, as well as partial regulatory control over municipal utilities and electric associations. The PUC's regulatory responsibilities encompass a wide range of utilities. The PUC has jurisdiction over gas pipeline inspection units, including investor-owned distribution operators; municipal distribution operators; master meter distribution operators; investor-owned transmission operators; some municipal transmission operators; LP operators; and direct sales purchasers. The PUC also regulates utilities that move, such as railroad and motor carrier utilities that are for hire. Under its jurisdiction are common and contract motor carriers; transportation operating authorities; carriers providing intrastate transportation services; and carriers providing interstate transportation services. Finally, the PUC has jurisdiction over railroad corporations and public railroad-highway grade crossings.

Colorado Department of Labor and Employment

633 17th Street, Suite 201

Denver, Colorado 80202-3660

303.318.8000 phone

<http://www.coworkforce.com/> website

It is the mission of the Colorado Division of Labor to serve and protect the interests of Colorado employees, employers, and the general public through the responsible administration, regulation, and enforcement of Colorado labor laws. Administers state labor laws regarding wage claims, child labor laws, minimum wage and labor relations. Fee: None. Assistance in Spanish is available.

Colorado Department of Labor & Employment

Division of Workers' Compensation

Customer Service

633 17th Street Suite 200

Denver, CO 80202-2117

303.318.8700 phone

Administers state laws regarding workers compensation. Can assist employers and employees regarding claims for benefits for on-the-job injuries. Provides alternative dispute programs for workers' compensation claims. Fee none. Assistance in Spanish is available.

Colorado Workforce Centers

To find a workforce center near you go to:

<http://www.coworkforce.com/emp/wfcs.asp#wfcbycity> website

Workforce Centers provide a variety of free services to assist employers and job seekers alike. These include: job listings, computer & internet access, career counseling & training for job seekers; and recruitment of workers, pre-screening & referral services, tax credits, and training reimbursement for employers. Customers can choose either self-service or staff-assisted options to meet their employment needs.

Colorado Division of Housing

1313 Sherman Street, #518

Denver, Colorado 80203

303.866.2033 phone

866.327.8877 TDD

<http://www.dola.colorado.gov/cdh/> website

The mission of the Colorado Division of Housing is to ensure that Coloradoans live in safe, decent and affordable housing. We do this by helping communities meet their housing goals. DOH is your partner in providing financial assistance and services that increase the availability of housing to residents of Colorado who can least afford it.

Colorado Foreclosure Hotline

1.877.601.HOPE toll free

The Colorado Foreclosure Hotline is a free service for homeowners who have missed a payment or are in danger of foreclosure. The Hotline connects homeowners with trained professional housing counselors. These counselors will help borrowers understand their options while working with the borrower and the lender to help avoid foreclosure.

Colorado Attorney General

1525 Sherman St.

7th floor

Denver, CO 80203

303.866.4500 phone

303.866.5189 consumer protection (Denver & out of state)

800.222.4444 consumer protection (outside Denver & in state)

303.866.5304 collection agency consumer complaints & information

303.866.5706 collection agency licensing

303.866.4494 supervised lending consumer complaints & information

303.866.4527 supervised lender licensing

303.866.5691 fax

<http://www.ago.state.co.us> website

Colorado's Attorney General, is responsible to help protect families and communities from crime, to safeguard Colorado's beautiful natural resources, and to fight against identity theft and consumer fraud.

Colorado Department of Education (CDE)

201 East Colfax Avenue
Denver, Colorado 80203-1799

303.866.6600 phone

303.830.0793 fax

303.866.6628 educator licensing

303.866.6900 Colorado state library

<http://www.cde.state.co.us> website

CDE is the administrative arm of the Colorado State Board of Education. With an organizational commitment to high standards, challenging assessments, and rigorous accountability measures, CDE serves the preK-12 public education, adult education and family literacy, and library communities of Colorado.

Colorado Department of Human Services (CDHS)

1575 Sherman Street
Denver, Colorado 80203

303.866.5700 phone

303.866.4047 fax

<http://www.cdhs.state.co.us> website

CDHS oversees the state's 64 county departments of social/human services, the state's mental health system, Colorado's system of services for people with developmental disabilities, the state's juvenile corrections system and all state and veteran's nursing homes. Colorado is a state-supervised, county-administered system for the traditional social services, including programs such as public assistance and child welfare services.

Governor's Citizens Advocate Office

127 State Capital
Denver, Colorado

303.866.2885 phone

800.283.7215 toll free

303.866.6326 fax

<http://www.colorado.gov/cs> website

The Citizens' Advocate Corps was established for the primary purpose of assisting Colorado citizens with state government issues and concerns. In addition to the establishment of the

Citizens' Advocate Office, key personnel have been identified and empowered throughout state government to reduce bureaucratic red tape and assist constituents in resolving issues. The Citizens' Advocate Corps strives to resolve complaints submitted by Colorado citizens.

Colorado State Personnel Board
633 17th Street, Suite 1320
Denver, Colorado 80202

303.866.3300 phone

303.866.5038 fax

<http://www.colorado.gov/dpa/spb> website

The State Personnel Board makes rules governing the state personnel system and hears appeals by applicants and employees in the state personnel system. The Board's mission is: to resolve disputes involving state employees and agencies in a manner that is fair, efficient, and understandable for all parties; to establish policies and rules that protect and recognize merit as the basis for state employment while balancing management's need for discretion and flexibility; and to provide guidance in achieving and maintaining a sound, comprehensive, and uniform system of human resource management through rules, decisions, communication, and training. The State Personnel Board accepts complaints of discrimination from state employees.