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.