

Biographical History: Andrew Mowery

Andrew (“Andy”) Mowery

Colorado HOA Homeowner Advocate

(Legislative Testimony, 2021–2025)

Overview

Andrew Mowery is a Colorado homeowner advocate whose legislative testimony reflects a **progressive deepening of expertise**—from local HOA governance disputes to statewide consumer-protection reform. His record shows a pattern common among effective grassroots advocates: lived experience → statutory fluency → targeted reform → defense against rollback → institutional accountability.

Rather than entering advocacy through ideology or politics, Mowery’s work emerges from **direct encounters with HOA overreach**, escalating legal costs, and structural failures in enforcement and accountability. Over multiple legislative sessions, he has testified both **as an individual homeowner** and **as a member of Colorado HOA Homeowner Advocates (CHHA)**, supporting, opposing, and amending legislation based on substance rather than affiliation.

Phase I — Local Governance Shock & Statutory Awakening (2021)

Key Bills:

- **HB21-1229** (HOA governance / records)
- **HB22-1139** (HOA authority over public streets)

Mowery’s earliest testimony arises from frustration with **local HOA decision-making**—specifically, boards asserting authority that did not exist in statute while spending significant association funds on legal advice to justify those positions.

HB22-1139 becomes a defining early moment. Mowery:

- Testified on the bill
- Maintained direct contact with bill sponsors as it moved through the legislature
- Later communicated the law’s implications back to his HOA board, making clear that HOAs could no longer regulate parking or other activity on public streets

This phase marks the realization that many HOA conflicts are not interpersonal or cultural, but **statutory misapplications**—and that homeowners who understand the law often understand it *better than the institutions enforcing it*.

Pattern for new advocates:

Local HOA disputes often reveal systemic legal misunderstandings. The fastest advocates are those who recognize this early and shift focus from personalities to statutes.

Phase II — Crisis-Driven Reform & Foreclosure Protections (2022)

Key Bill:

- **HB22-1137** (HOA foreclosure, fines, fees, small claims)

In 2022, Mowery’s advocacy expands beyond his own community. Testifying on behalf of **CHHA**, he supports HB22-1137 in **both House and Senate committees**, addressing one of the most acute harms in HOA governance: loss of home equity through fines, fees, and attorney escalation.

The bill ultimately passes and becomes law. Subsequent investigative reporting documents homeowner advocates—including Mowery—as helping shape the legislation.

This period represents the transition from *individual grievance* to *statewide consumer-protection framing*.

Pattern for new advocates:

Meaningful reform often begins with narrow, undeniable harms. Foreclosure reform succeeded because the injury was clear, concrete, and impossible to justify.

Phase III — Structural Design & Precision Amendments (2023)

Key Bills:

- **HB23-1105** (Homeowner Rights Task Force)
- **HB23-1131** (HOA budget / owner veto mechanics)
- **SB23-178** (Water-wise landscaping protections)

With major foreclosure reform enacted, Mowery’s testimony becomes more **architectural**. Rather than reacting to abuse, he focuses on **institutional design**:

- Task forces to study systemic failures
- Owner veto mechanisms
- Narrow statutory rights that reduce conflict before it escalates

During this phase, he frequently proposes **amendments rather than wholesale opposition**, reflecting increased comfort working inside the legislative process.

Pattern for new advocates:

Once credibility is established, the most important work shifts from speeches to structure—amendments, definitions, and process design.

Phase IV — Anti-Rollback & Enforcement Skepticism (2024)

Key Bills:

- **SB24-021** (Small HOA exemptions)
- **HB24-1233** (Collections procedures)
- **SB24-134** (HOA enforcement / consumer protection)

This phase reflects a common but under-discussed reality of reform: **rollback pressure**.

Mowery testifies in opposition to bills that would weaken homeowner protections or expand exemptions likely to be abused. He increasingly emphasizes proportionality, due process, and restraint in enforcement.

SB24-134: Impromptu Testimony as Expertise

SB24-134 stands out.

Mowery was present at the Capitol to testify on another bill and was physically coaching a **first-time testifier** when SB24-134 was unexpectedly scheduled immediately beforehand.

Recognizing its relevance to his own experience—where an HOA had deemed a **yard sale a “commercial business”**—he offered **impromptu oral testimony**, with no prepared remarks.

By describing the real-world absurdity of the enforcement action, he translated abstract statutory language into something legislators could immediately grasp. Committee members visibly took note. The bill later passed with **near-unanimous support**, with only a single “no” vote across both chambers.

Pattern for new advocates:

Mastery shows when testimony no longer requires scripting. Legislators respond strongly to unscripted, factual accounts that reveal how laws operate in practice.

Phase V — Professional Accountability & Consumer Protection (2024–2025)

Key Bills:

- **HB24-1078** (Community Area Manager regulation)
- **HB25-1123** (HOA dispute resolution / ADR)
- **HB25-1043** (Enforcement / foreclosure safeguards)

In the final phase, Mowery’s focus broadens beyond boards to the **ecosystem surrounding HOAs**:

- Community Area Managers (CAMs)
- Industry self-regulation failures
- Cost-prohibitive litigation
- The need for administrative adjudication

His **verbatim testimony on HB24-1078** is emblematic: a clear, evidence-based critique of self-regulation framed as consumer protection, not ideology. He argues that courts already regulate HOA conduct—and that administrative oversight can reduce costs and prevent harm earlier.

Pattern for new advocates:

Once inside the system, the real leverage point is often intermediaries and enforcement mechanisms, not volunteer boards alone.

Cross-Cutting Patterns (What This Record Shows)

For someone entering homeowner-rights advocacy, Mowery’s trajectory illustrates:

1. **Credibility grows from specificity**, not outrage
2. **Roles evolve naturally** (self → organization → hybrid)
3. **Email drafts and documentation habits matter**
4. **Advocacy matures from rights to process**
5. **Resisting rollback is as important as passing reform**

Notably, his record shows:

- Support, opposition, and amendments depending on substance
- No claims of sole credit
- Consistent attention to statutory boundaries and real-world effects

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Andrew (“Andy”) Mowery — Legislative Testimony on HOA Bills (2019–2025)

Year	Bill	Policy Area	Committee	Chamber	Role	Position	Advance Email	Verbatim Written	Oral Testimony	Notes
2021	HB21-1229	HOA governance / records	Business Affairs & Labor	House	Self	Oppose	Yes	No	Yes	Early governance reform concern
2021	HB22-1139	Public streets / HOA authority	(House committee)	House	Self	Support	Yes*	No	Yes	Direct sponsor contact; post-testimony guidance to POHOA
2022	HB22-1137	Foreclosure, fines, fees	Transp. & Local Gov	House	CHHA	Support	Yes	Yes	Yes	Major reform bill (passed)
2022	HB22-1137	Same bill	Finance	Senate	CHHA	Support	Yes	Yes	Yes	Second chamber
2023	HB23-1105	Homeowner Rights Task Force	Bus. Affairs & Labor	House	CHHA	Support	Yes	No	Yes	Structural reform
2023	HB23-1105	Same bill	Local Gov & Housing	Senate	CHHA	Support	Yes	No	Yes	Second chamber
2023	HB23-1131	HOA budgets / owner veto	Transp., Housing & LG	House	Self	Amend	Yes	No	Yes	Precision amendment work
2023	SB23-178	Water-wise landscaping	Transp., Housing & LG	House	CHHA	Amend	Yes	No	Yes	Narrow rights expansion
2024	SB24-021	Small HOA exemptions	Local Gov & Housing	Senate	CHHA	Oppose	Yes	No	Yes	Anti-rollback posture
2024	SB24-134	HOA enforcement powers	(Senate committee)	Senate	Self/CHHA	(TBD)	No	No	Yes	Oral-only testimony
2024	HB24-1078	CAM regulation	(House committee)	House	CHHA	Strong Support	Yes	Yes	Yes	Full verbatim testimony (2/14/24)
2024	HB24-1233	Collections procedures	Local Gov & Housing	Senate	CHHA	Oppose	Yes	No	Yes	Enforcement restraint
2025	HB25-1123	HOA ADR / dispute resolution	Judiciary	House	Self	Support	Yes	No	Yes	Access to justice
2025	HB25-1123	Same bill	Local Gov & Housing	Senate	Self	Support	Yes	No	Yes	Second chamber
2025	HB25-1043	Enforcement / foreclosure	Local Gov & Housing	Senate	CHHA	Support	Yes	Yes*	Yes	Written attachment referenced

* Email is contemporaneous/post-testimony but authoritative.