

Homeowners' Associations (HOA)

Frequently Asked Questions

Here are some answers to questions we receive frequently from the public about Home Owners' Associations (HOA). We provide this for informational purposes only. It does not constitute legal advice.

1. [Can the Secretary of State help me with my complaint against my homeowners' association?](#)
2. [Is there a government agency that can help me with my HOA problem?](#)
3. [If you can't help me with my HOA problem, who can?](#)
4. [Does my HOA have to comply with the law in Chapter 47F?](#)
5. [Is there anything you can do to help me?](#)
6. [Can you give me a copy of my HOA's bylaws?](#)
7. [I'm trying to get a copy of a "Declarant's Declaration" for my HOA. Can you help me?](#)
8. [Where can I learn more about HOA law in North Carolina?](#)
9. [I don't have a lawyer. How can I find a lawyer who knows about HOAs?](#)
10. [Are there any other people I can talk to about my HOA problem?](#)

1. Can the Secretary of State help me with my complaint against my homeowners' association?

No, we can't help you with an HOA problem. We don't have any authority over HOAs. We can't force your HOA to take an action or stop doing something. We can't penalize your HOA.

2. Is there a government agency that can help me with my HOA problem?

No, there's not a government agency that's responsible for regulating HOAs. There is a law about HOAs, called the Planned Community Act. You can read it by clicking [here](#).

3. If you can't help me with my HOA problem, who can?

Under the HOA law, most people resolve disputes with HOAs themselves. If that isn't possible for you, you may want to consult an attorney. An attorney who is familiar with HOA law will be able to advise you. Some HOA disputes can only be resolved by going to court.

4. Does my HOA have to comply with the law in Chapter 47F?

Generally, HOAs are covered by that chapter of the General Statutes. We can't tell you for sure. Another law that often applies to HOAs is Chapter 55 of the General Statutes. That's the law about nonprofit corporations.

5. Is there anything you can do to help me?

We can't give you legal advice. In these FAQs, we've tried to provide you with some ideas of places to go for help. You can get copies of your HOA's records from our website if the HOA is incorporated as a nonprofit.

6. Can you give me a copy of my HOA's bylaws?

No, we can't give you a copy of the bylaws. That's because we don't have them. Corporations aren't required to file their bylaws with us.

7. I'm trying to get a copy of a "Declarant's Declaration" for my HOA. Can you help me?

No, we can't help you. We don't have copies of "Declarant's Declarations". That's because they aren't filed with us. Usually, you can find them at the Register of Deeds office in the county where the HOA's principle office is. You can find Register of Deeds offices in every NC County in our Directory of State and Local Government Officials. [Click here for the Directory.](#)

8. Where can I learn more about HOA law in NC?

The HOA or planned community law is in Chapter 47F of the General Statutes. You can read it by clicking [here](#).

9. I don't have a lawyer. How can I find a lawyer who knows about HOAs?

The NC Bar Association has a free referral service. If you contact them, tell them you need a lawyer who knows about homeowners associations. They only refer people to lawyers who guarantee a set fee for the 1st meeting. Here's how to get in touch with them:

NC Bar Association
P.O. Box 3688
Cary, NC 27519
8000 Weston Parkway
Cary, NC 27513
In state: 1-800-662-7660
Out of state: 919-677-8574
Raleigh area: 919-677-8574
<http://www.ncbar.org/>

10. Are there any other people I can talk to about my HOA problem?

We can't promise these agencies can help you, but you can try them:

NC Real Estate Commission
P.O. Box 17100
Raleigh, NC 27619-7100
(919) 875-3700

<http://www.ncrec.gov/default.html>

NC Department of Justice
Consumer Protection Division
9001 Mail Service Center
Raleigh, NC 27699-9001
1-877-5-NO-SCAM
(919) 716-6000

<http://www.ncdoj.gov/Consumer.aspx>

You may also want to talk to your legislator. The General Assembly has been studying HOA issues. You can contact your legislator:

NC General Assembly
16 West Jones Street
Raleigh, NC 27601
919-733-7928

<http://www.ncleg.net/>

Finally, sometimes there are local government ordinances that may apply to HOAs. If you think that's possible, contact your local government. Contact information for all NC local governments is in our Directory of State and Local Government Officials. [Click here for the Directory.](#)

[Return to the Top](#)