Common Ownership Associations
Dispute Resolution and Foreclosure Overview

Working Group on Common Interest Communities and Homeowners Associations

Minnesota

Dec. 6, 2024

STRENGTHENING THE LEGISLATIVE INSTITUTION

HOW NCSL STRENGTHENS LEGISLATURES

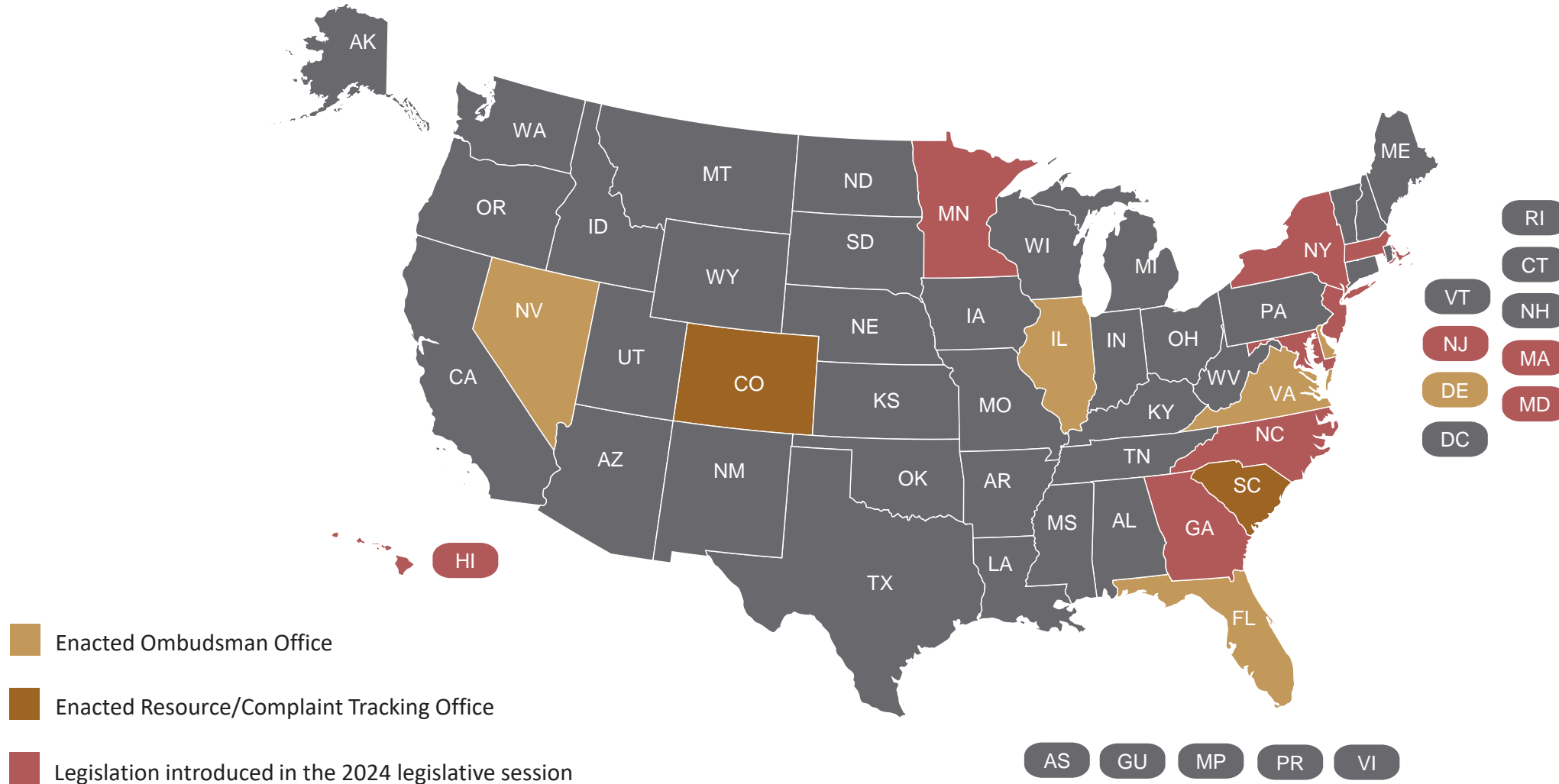| Policy Research	Connections	Training	State Voice in D.C.	Meetings
NCSL provides trusted, nonpartisan policy research and analysis	NCSL links legislators and staff with each other and with experts	NCSL delivers training tailored specifically for legislators and staff	NCSL represents and advocates on behalf of states on Capitol Hill	NCSL meetings facilitate information exchange and policy discussions

Agenda

Ombudsman and Resource Offices

Dispute Resolution Requirements

Foreclosure of Assessment Liens

OMBUDSMAN AND RESOURCE OFFICES

Liaison between homeowners, board members, management companies and others
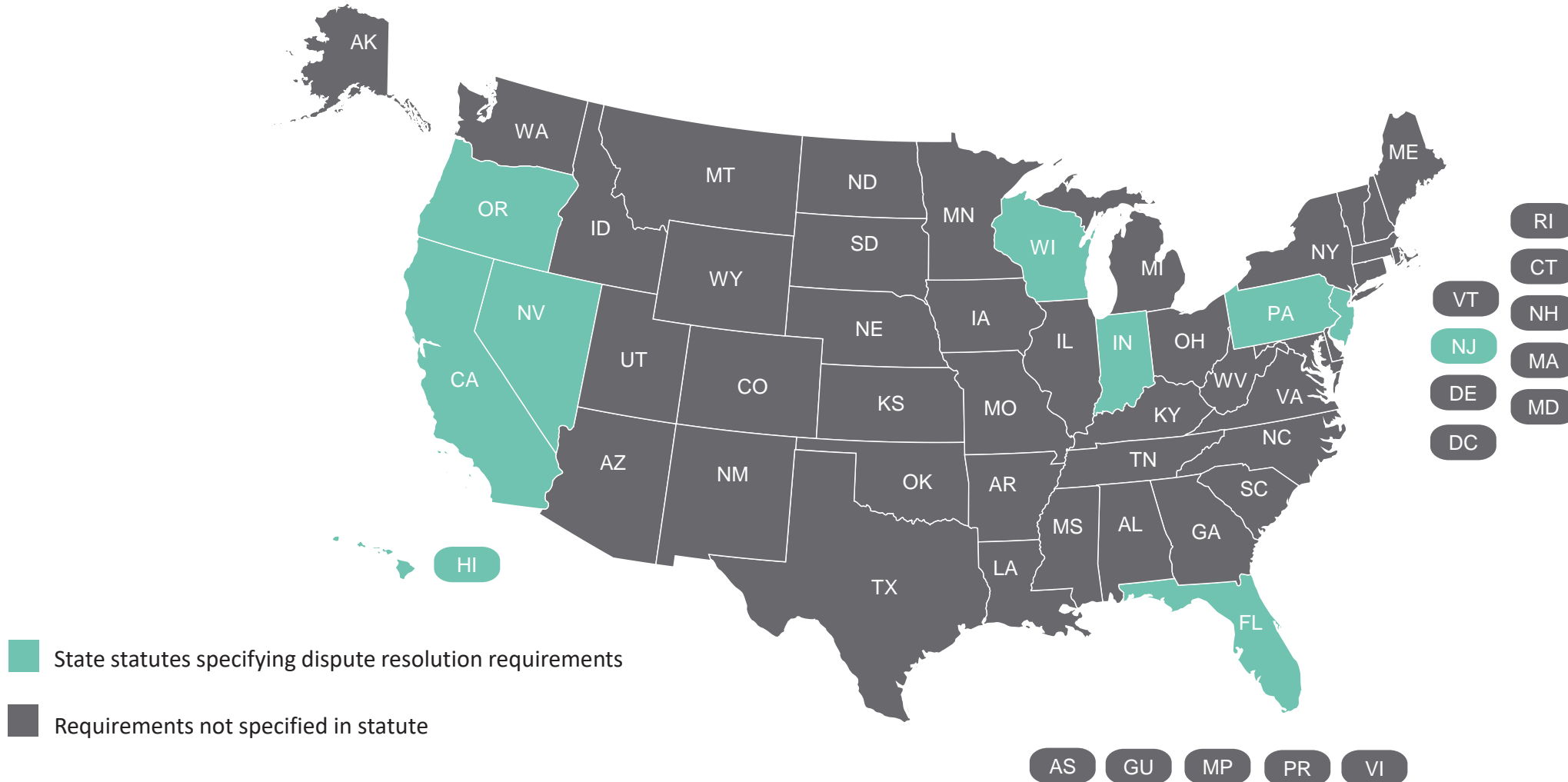
Enacted Ombudsman Office

Enacted Resource/Complaint Tracking Office

Legislation introduced in the 2024 legislative session

CELEBRATING 50 YEARS

OMBUDSMAN AND RESOURCE OFFICE WEBSITES

As of Dec. 5, 2024

- **Colorado**
  https://dre.colorado.gov/hoa-center

- **Delaware**
  https://attorneygeneral.delaware.gov/fraud/cpu/ombudsperson/
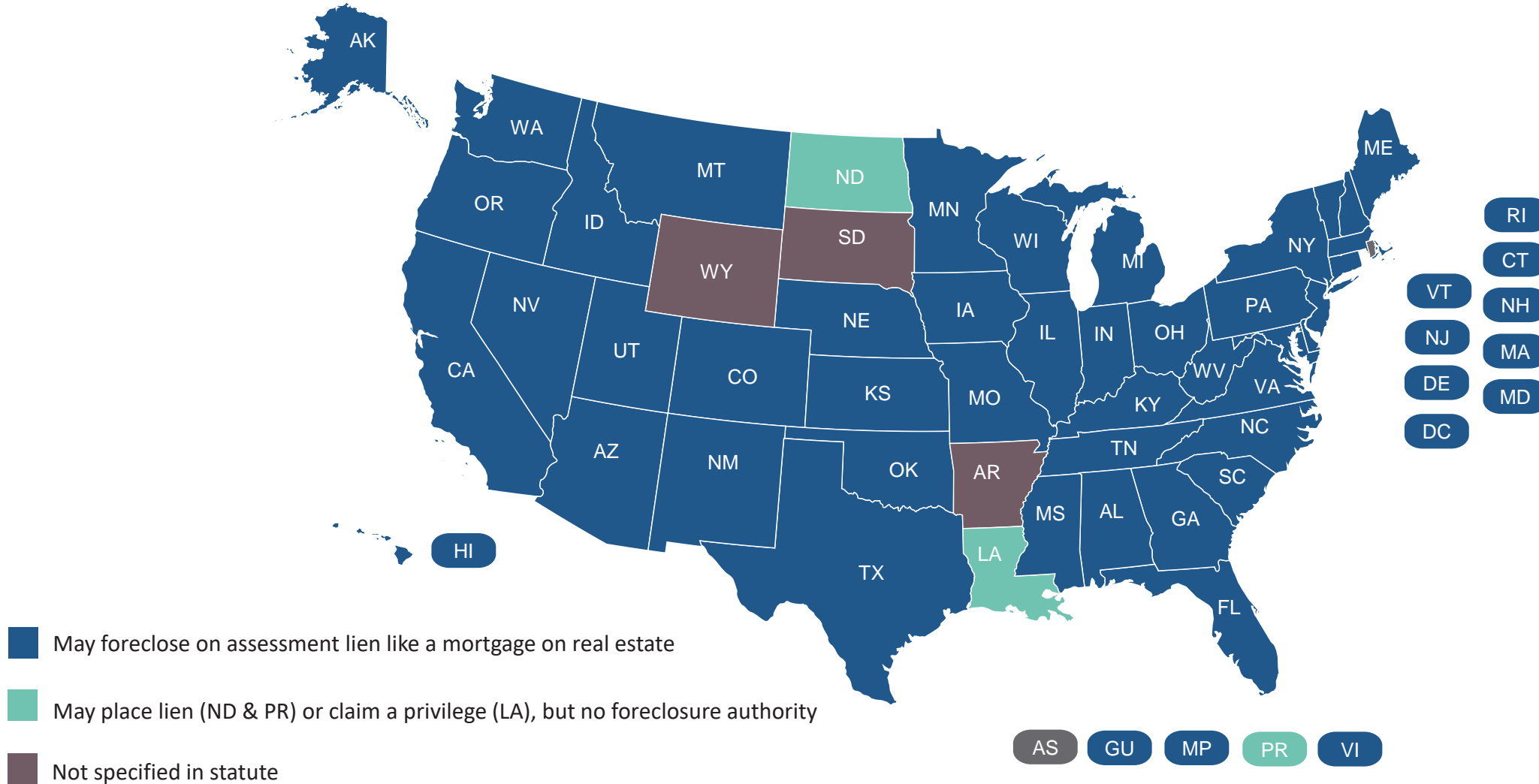
- **Florida**
  https://www2.myfloridalicense.com/condominiums-and-cooperatives/condominium-ombudsman/

- **Illinois**
  https://idfpr.illinois.gov/ccico.html

- **Nevada**
  https://red.nv.gov/Content/CIC/Main/

- **South Carolina**
  https://consumer.sc.gov/HOA-reports

- **Virginia**
  https://www.dpor.virginia.gov/CIC-Ombudsman/

DISPUTE RESOLUTION REQUIREMENTS

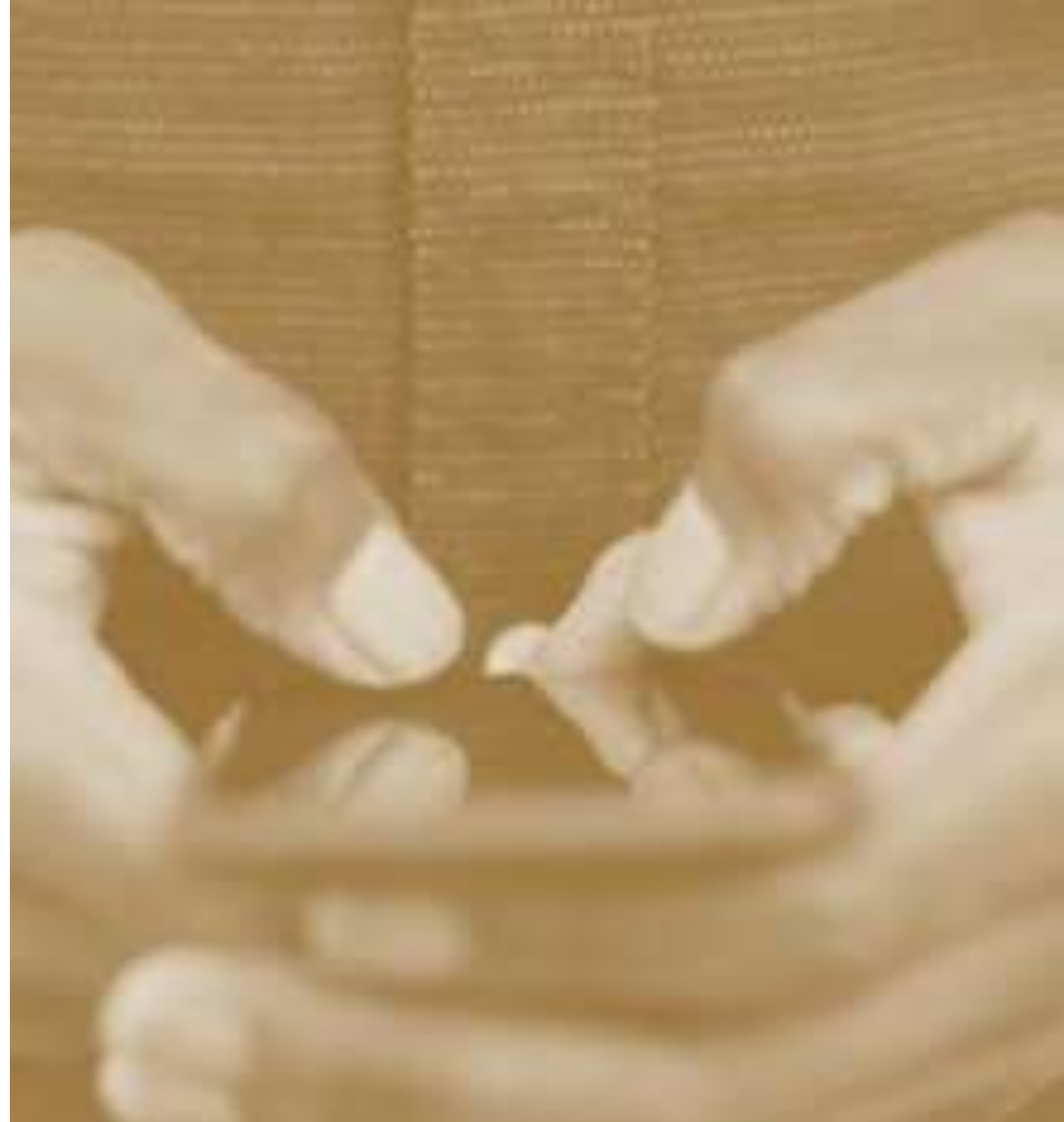Focus on disputes between the common ownership association and the homeowner

State statutes specifying dispute resolution requirements

Requirements not specified in statute

FORECLOSURE OF ASSESSMENT LIENS

Legend:
- May foreclose on assessment lien like a mortgage on real estate
- May place lien (ND & PR) or claim a privilege (LA), but no foreclosure authority
- Not specified in statute

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Thank you for joining today!

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