

North Carolina HOA Laws: Boards, Records, Assessments and Rentals

Summary for landlords and property managers. Last reviewed October 29, 2026. Full guide: <https://www.generationadvisory.com/laws/north-carolina-hoa-laws>

Most North Carolina homeowners associations formed since 1999 are governed by the Planned Community Act, and condominiums by the Condominium Act. Older communities follow their recorded documents, with parts of the Planned Community Act still applying.

Key points

- Homeowners associations in communities created on or after January 1, 1999 are governed by the Planned Community Act, and condominiums by the Condominium Act.
- Owners generally receive written notice of association meetings at least 10 days and no more than 60 days in advance.
- Generally, unpaid assessments become a lien once the association files a claim of lien with the court clerk.
- An association may not foreclose a lien that consists only of fines, interest or collection costs.

North Carolina at a glance

Rule	North Carolina	Law
Governing law	Homeowners associations in communities created on or after January 1, 1999 are governed by the Planned Community Act, and condominiums by the Condominium Act.	N.C. General Statutes Chapter 47F (Planned Community Act) and Chapter 47C (Condominium Act)
Board meeting notice	Owners generally receive written notice of association meetings at least 10 days and no more than 60 days in advance.	Planned Community Act (Chapter 47F)
Assessments and liens	Generally, unpaid assessments become a lien once the association files a claim of lien with the court clerk.	Planned Community Act (Chapter 47F)
Limits on foreclosure	An association may not foreclose a lien that consists only of fines, interest or collection costs.	Planned Community Act (Chapter 47F)

Mistakes to avoid

- Holding board decisions without the notice owners are entitled to.
- Not keeping records ready for owner requests.
- Fining owners without the notice and hearing steps in the governing documents.
- Enforcing rental rules that are not in the recorded documents.

Verify current law

Laws named in this summary:

- N.C. General Statutes Chapter 47F (Planned Community Act) and Chapter 47C (Condominium Act)
- Planned Community Act (Chapter 47F)

Official sources:

- North Carolina General Assembly: General Statutes: <https://www.ncleg.gov/Laws/GeneralStatutes>
- North Carolina Judicial Branch: <https://www.nccourts.gov/>

General information, not legal advice. Check current law and talk to a North Carolina attorney before you act.
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