



# Minnesota Common Interest Community CIC/ Homeowners Association (HOA) Ombudsperson Office

- Approximately 1,556,000 Minnesotans live in a Common Interest Community or Homeowners Association.
- Around 27% of Minnesotans live in a Common Interest Community or Homeowners Association.
- There are 7,950 CICs/HOAs in Minnesota.
- There are 3,800 CICs/HOAs in the Twin Cities metro area.
- 82% of new homes sold in 2023 were part of a CIC/HOA.

## What is the Minnesota CIC/HOA Ombudsperson Office?

- The Ombudsperson Office is established within the Minnesota Department of Commerce as a neutral, educational, and problem-solving resource for Minnesota's common interest communities.
- The law's main objective is to help unit owners, unit owners' tenants, and associations understand their rights within Minnesota Statutes chapter 515B and to facilitate the resolution of disputes between unit owners and associations.

## Services the Minnesota CIC/HOA Ombudsperson Office Provides

- Create and maintain a website containing plain-language information, education, relevant statutes, and other resources for unit owners and associations.
- Provides plain-language educational materials about common provisions in CIC/HOA governing documents.
- Identifies and provides resources and referrals relating to the rights and responsibilities of unit owners and associations.
- Reviews complaints to identify patterns and recurring issues.
- Will soon offer free, informal mediation for disputes involving Minnesota Statutes, chapter 515B and governing documents, when appropriate

## Services the Minnesota CIC/HOA Ombudsperson Office Cannot Provide

- Pursuant to law, neither the Ombudsperson nor the Commissioner can provide legal advice.
- The Ombudsperson may not act as an attorney or represent owners, tenants, or associations in legal proceedings.
- The Ombudsperson does not have enforcement authority to investigate complaints, issue fines, or make binding decisions.
- The Ombudsperson does not intervene in internal association operations such as elections, budgets, dues, or management decisions.

# Minnesota CIC/HOA Ombudsperson Office Website

- The Minnesota CIC/HOA Ombudsperson Office website was created under the umbrella of the Department Commerce's website and provides:
  - Information about key laws relevant to CICs, including Minnesota Statutes, chapter 515B and Minn. Stat. § 45.0137.
  - Plain-language explanations of common provisions in CIC/HOA governing documents.
  - Information about Ombudsperson services.
  - Guidance on alternative dispute resolution.
  - Additional resources.

OUR SITES

COMMERCE DEPARTMENT  
CONSUMER HELP

Find Unclaimed Property Money & Banking Insurance Tips Energy & Utilities Real Estate Telecom

## Welcome to the Minnesota CIC/HOA Ombudsperson Office

RELATED CONTENT

- CIC Ombudsperson Main
- Ombudsperson Services
- Common Governing Documents
- Rights & Responsibilities
- File a Complaint
- Informal Mediation
- Relevant Statutes
- Minnesota Statutes, chapter 515B
- Minnesota Statutes, section 45.0137
- Resources

**Contact us**  
CIC/HOA Ombudsperson  
651-539-4045  
[Email Us](#)

### Welcome to the Minnesota CIC/HOA Ombudsperson Office



The Minnesota Common Interest Community (CIC) / Homeowners Association (HOA) Ombudsperson Office is here to assist unit owners, unit owners' tenants, and associations in understanding their rights, under Minnesota Statutes, chapter 515B and applicable governing documents and facilitate the resolution of disputes between unit owners and associations through voluntary informal mediation. Established by Minnesota Statutes, [section 45.0137](#), the Ombudsperson Office serves as a neutral, educational, and problem-solving resource for Minnesota's common interest communities.

[Ombudsperson Services](#) [Informal Mediation](#) [10 Things to Know](#)

#### Our Mission

To help unit owners, unit owners' tenants and associations understand their rights and to facilitate the resolution of disputes between unit owners and associations.

#### Who We Serve

- **Unit Owners and Unit Owners' Tenants** seeking to understand their rights and responsibilities.
- **Associations** looking for education and resources.

#### How We Can Help

The Ombudsperson Office provides education, resources, and informal dispute resolution. It provides the following services:

- **Education and Resources:** Plain language explanations of CIC/HOA governing documents, identifying and providing resources related to the rights and responsibilities of unit owners, unit owners' tenants, and associations.
- **Informal Mediation:** Free, informal mediation services in disputes concerning Minn. Stat. Ch. 515B and governing documents.
- **Community Support:** Track and review complaints to identify issues and trends.
- **Legislative Reporting:** Provide reports and recommendations to legislative committees with jurisdiction over common interest communities.

The Minnesota Department of Commerce does not provide legal advice to consumers or associations. The information presented in this document is for informational purposes only and is not intended as legal advice.

# Requesting Help from the Minnesota CIC/HOA Ombudsperson Office

- Unit owners, tenants, and associations can request help via our website, email, U.S. mail, or in-person at our offices.



The Department of Commerce investigates complaints to help resolve disputes between consumers and companies operating in more than 40 regulated industries. As part of our investigation process, we also make sure the companies are in compliance with the law. By filing a complaint through our online portal, you will be able to communicate with the investigator and add documents throughout the investigation.

To file a complaint, select a topic below.

Insurance	Senior Financial Fraud	Student Loans	Mortgage & Real Estate
Money & Finance	Banks	Credit Unions	Weights & Measures
Energy Assistance Program	Energy Programs/Services	Collections & Debt	Ticket Sales
<b>CIC/HOA Services</b>	Notary	Bullion	Copper



Welcome!

Please fill out this form to report a concern to the Minnesota Department of Commerce about your Common Interest Community (CIC) or Homeowner Association (HOA).

The form has two parts:

1. Informed Consent – explains your rights and how your information will be used.
2. Report Your Concern – where you describe the issue.

This form can be used by HOA residents (owners or tenants) to report problems with their association. Associations can also use this form to report concerns about a resident.

The Commerce Common Interest Community Ombudsperson may help unit owners, unit owners' tenants, and associations understand their rights under Minnesota Statutes Chapter 515B and the applicable governing documents of their Common Interest Community/HOA. The Ombudsperson may also facilitate the resolution of disputes between unit owners and associations. The Ombudsperson does not: (1) conduct investigations, (2) provide legal advice, (3) make formal determinations; or (4) issue orders regarding disputes between a unit owner and an association.

If you have questions, contact the CIC/HOA Ombudsperson Office at **651-539-4045** or email [CIC.HOA.Ombudsperson.COMM@state.mn.us](mailto:CIC.HOA.Ombudsperson.COMM@state.mn.us).

**Start**

# Currently under development: Informal Mediation

- Informal mediation with the CIC/HOA Ombudsperson Office will be a voluntary, no-cost process for resolving disputes between common interest communities (CICs) or homeowners associations (HOAs) and their unit owners.
  - The Department is currently creating the internal infrastructure and legal documents needed to begin offering informal mediation.

# Assistance sought from the CIC/HOA Ombudsperson Office

- To date, the CIC/HOA Ombudsperson Office has received:
  - 61 complaints
  - 659 calls/inquiries
- Common questions and issues:
  - Dues and special assessments
  - Maintenance-related issues
  - Insurance questions and disputes
  - Accessing governing documents and financial information
  - Fees, fines, collection charges, and attorney fees

# Contacting the Minnesota CIC/HOA Ombudsperson Office

- Website:

- <https://mn.gov/commerce/consumer/realestate/cic/welcome.jsp>

- Email:

- [CIC.HOA.Ombudsperson.COMM@state.mn.us](mailto:CIC.HOA.Ombudsperson.COMM@state.mn.us)

- Phone:

- 651-539-4045

- Request Portal:

- [https://mn-commerce.formstack.com/forms/cic\\_hoa\\_intake](https://mn-commerce.formstack.com/forms/cic_hoa_intake)

# Thank You!

Sara Payne

Assistant Commissioner of Enforcement

[Sara.Payne@state.mn.us](mailto:Sara.Payne@state.mn.us)

651-539-1456