



South Carolina
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PROTECTING CONSUMERS SINCE 1975

2025 Homeowner Association Report Executive Summary

- The Department received **617 HOA complaints** during calendar year 2024. Of that amount, 183 complaints were excluded from the report: 125 did not meet the statutory requirements for inclusion, 53 were duplicates and 5 were referred to the SC Human Affairs Commission. The largest number excluded (104) were the result of complainant's failure to submit the required HOA Supplemental Questionnaire. These (**17%**) were **closed as "Abandoned"**
- There was a **nineteen percent** increase in the total number of complaints filed in 2024 than filed in 2023 (617 versus 517).
- The 2025 report contains information from **434 complaints** filed against **325 HOAs/Management Companies** during calendar year 2023. This was a nineteen percent increase in the total number of complaints included in the HOA Report as compared to 2023.
- The complaints raised **846 concerns** with multiple included in a single complaint. This is an increase of fourteen percent over 2023. The **top three types** of issues raised were: (1) Failure to adhere to and/or enforce covenants and bylaws (17.3%), (2) Concerns regarding maintenance and repairs (15.1%), (3) Request to access information/view documents ignored (9.3%).
- **Sixty-seven percent** of complaints included in the report were closed indicating receipt of an adequate business response. Consumers were satisfied with the outcome of the complaint resolution process in **twelve** complaints (**2.8%**). Examples of satisfactory resolutions include refunds/credits/adjustments being issued (\$581.31), requested financial information being provided and repairs or maintenance being made.

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- **Fifteen percent** of complaints were **closed "Undetermined"** due to disputed facts. This is a **seven percent decrease** from the prior year. The Department closes complaints that are complex and/or contentious in nature under this category due to the agency's statutory limitations.
- **The number of complaints closed as "Unsatisfied"** due to a business's failure to respond increased nearly five percent in 2024 to **(9.7%)**. This is primarily due to one HOA not responding to 18 complaints.
- **Top 3 Counties** for Complaints: (1) Horry (27%), (2) Richland (13.4%), (3) Charleston (7.8%).