

# SENATE BILL 633

N1

6lr3064  
CF 6lr3073

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By: Senator Ready

Introduced and read first time: February 5, 2026

Assigned to: Judicial Proceedings

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## A BILL ENTITLED

1 AN ACT concerning

2 **Condominiums – Unit Owner Responsibility for Damage or Destruction**

3 FOR the purpose of providing that a certain unit owner is responsible for the full cost of  
4 repair, replacement, or restoration for certain portions of a condominium under  
5 certain circumstances; and generally relating to condominium unit owners'  
6 responsibility for damage or destruction.

7 BY repealing and reenacting, with amendments,  
8 Article – Real Property  
9 Section 11–114(g)  
10 Annotated Code of Maryland  
11 (2023 Replacement Volume and 2025 Supplement)

12 BY repealing and reenacting, without amendments,  
13 Article – Real Property  
14 Section 11–114(i)  
15 Annotated Code of Maryland  
16 (2023 Replacement Volume and 2025 Supplement)

17 SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF MARYLAND,  
18 That the Laws of Maryland read as follows:

19 **Article – Real Property**

20 11–114.

21 (g) (1) Subject to the applicable coverage specified under subsection (a)(1) of  
22 this section, any portion of the common elements and the units, exclusive of improvements  
23 and betterments installed in the units by unit owners other than the developer, damaged  
24 or destroyed shall be repaired or replaced promptly by the council of unit owners unless:

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EXPLANATION: CAPITALS INDICATE MATTER ADDED TO EXISTING LAW.

[Brackets] indicate matter deleted from existing law.



(i) The condominium is terminated;

4 (iii) 80 percent of the unit owners, including every owner of a unit or  
5 assigned limited common element which will not be rebuilt, vote not to rebuild.

6 (2) (i) 1. [The] EXCEPT AS PROVIDED IN SUBPARAGRAPH (III)  
7 OF THIS PARAGRAPH, THE cost of repair or replacement in excess of insurance proceeds  
8 and reserves is a common expense.

20 [2.] (iv) The council of unit owners shall inform each unit  
21 owner annually in writing of:

[3. The council of unit owners' property insurance deductible amount exceeding the \$10,000 responsibility of the unit owner is a common expense.]

16                           1. THE DAMAGED OR DESTROYED AREA SHALL BE  
17 RESTORED TO A CONDITION COMPATIBLE WITH THE REMAINDER OF THE  
18 CONDOMINIUM; AND

27 (ii) Notwithstanding the provisions of this subsection, § 11–123 of  
28 this title governs the distribution of insurance proceeds if the condominium is terminated.

31 SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect  
32 October 1, 2026.