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TO: House Environment & Transportation Committee
 FROM: Comprehensive Housing Assistance, Inc. (CHAI)
 SUBJECT: HB 1035 – Insufficient Condominium Reserve Account Grant Fund – Establishment
 DATE: February 27, 2024
 POSITION: Favorable

Comprehensive Housing Assistance, Inc. (CHAI) supports HB 1035, which establishes a grant fund to support low-income older condominium owners who are facing increased reserve assessments that they cannot afford to pay.

CHAI is a community based nonprofit organization which has been serving northwest Baltimore for 40 years. In addition to providing safe, stable, and affordable housing for seniors in our 16 multifamily communities, CHAI provides housing related services to seniors and families, including HUD-certified housing counseling, no-interest homeowner loans, home repair and modification, and connection to benefits that help ease household expenses. CHAI also works alongside neighborhood associations to elevate their community goals, helping resident stakeholders strengthen their communities.

For the past several years, CHAI has been hearing from older adults who live in condo buildings in our service area about increased assessments on unit owners in the buildings where they live. The residents tell us the assessments are beyond their capacity to pay and they fear they will lose their homes. One building nearby required significant structural repairs and assessed unit owners approximately \$10,000. CHAI was able to help some owners apply for assistance through CARES Act funding at the time; however, we learned of several owners who lost their units or moved in with family as a result of their inability to pay. Recently, we received a request for assistance from a small condo building that needed to assess owners \$2,300 to help pay for a new roof. Several owners cannot afford this assessment and are desperately seeking relief. Nearby condominium associations have provided a letter of support of HB 1035, which is submitted along with this testimony. CHAI is also submitting additional letters of support from three northwest Baltimore neighborhood associations.

HB 1035 offers a solution that will help older adults retain their homes while also ensuring that the buildings they live in can complete needed repairs, so they remain safe places to live. Additionally, with regular structural maintenance and repair, the buildings will retain their value, protecting the investment of the owners and contributing to the strength of the neighborhood around them. This bill provides a practical solution to a critical need, and **CHAI urges a favorable report.**

