Testimony by Sheldon Fleming (Will be read by a board member from KCTHA2)

I am in *strong* opposition to HB281.

On Christmas Eve of 2020, I closed on buying my new home in Kings Court. This was my first time buying a home, and I worked hard to reach this accomplishment. The Lord provided a true blessing and Christmas gift to me. Being a new homeowner, I had to get used to all the new payments that I would need to make, obviously including mortgage, gas/electric, taxes, home insurance, water bills, and last but not least, my HOA fees. And there are still other bills I have to pay too.

Being a board member, I was informed about HB 107 and HB 534 last year, and most recently HB281, not fulling knowing what it was. It did not sound like something positive, and of course, the other residents and board members felt the same way I did. It came out of the blue for many of our residents.

There are many times where I have come short on the bills that I owe, including HOA fees at times. I am not the only one in this situation.

There are many of our residents who are struggling on a daily basis with paying all the other bills they have to pay. In addition to that, everyone knows that upkeep on a home is no easy task. Just when you get one thing fixed, another problem comes up. HB 281, and what could possibly be the resulting large special assessments would be a prime example of that.

As a BCPS teacher, I can easily say that I do not make nearly enough money for the work I do. My workload and stress increase every year, but not my paychecks, at least not as much as they should. I still struggle with getting certain bills paid. In addition to that, BCPS will be making cuts in various areas for the next school year especially in funding, some of which I normally make extra money. I would not have enough money to pay my part of a large special assessment for a large reserve fund mandate over the amount I'm already paying for HOAs.

This is something that should be decided by individual HOA boards. It's not fair nor logical to give the same requirement to all HOAs and condos when each one is different. The hardships and impact of those finances on the homeowners must be taken into heavy consideration. If we can't pay it, we'll be penalized for something that is out of our control.

The amount of money being asked to add to the large special assessment would double the amount I'd pay in my HOAs fees. As a new homeowner, this is not something I was expecting nor can afford. We'd prefer that HOA's be taken out of HB 281 and let our boards decides how much money needs to be in our reserves.