

  
**MOUNT WASHINGTON**  
IMPROVEMENT ASSOCIATION  
PO Box 10404, Baltimore, MD 21209

February 22, 2024

RE: Support for House Bill 1035

Mr. Chairman, Madam Vice Chair and Members of the Environment and Transportation Committee:

Since, 1885, the Mount Washington Improvement Association has worked for the preservation, betterment, development, and well-being of the Mount Washington Area community. MWIA is supported by hundreds of members and governed in a democratic representative manner.

MWIA fully supports HB1035, which would establish an Insufficient Condominium Reserve Account Grant Fund. This fund will be critical to helping low-income seniors pay special assessments for condo building repairs that could otherwise force them into debt or out of their homes entirely.

Many condominium buildings in Mount Washington and our surrounding communities were built over 50 years ago. Many buildings have deferred maintenance, which needs to be addressed, and need more funds in their reserve accounts to get the work done. These repairs are necessary – for building safety, to protect homeowner value, and to preserve the neighborhood around them. Without sufficient funds in reserve, many buildings will be faced with the need to levy special assessments on each owner to pay for repairs. Many residents are lower-income older adults who simply cannot afford to pay these special assessments. If residents cannot pay, the condo building can put a lien on their unit, which could result in losing their home. Even if the building does not take this action, other scenarios include increasing the assessment on the remaining owners to cover those who do not pay, or delaying repairs while waiting for payment, further decreasing the safety and value of the building.

This fund would help low-income condo owners meet their assessments, ensuring their buildings can grow their reserves to the necessary level. This would lead to safe, stable places to live and secure investments for the homeowners. We applaud our 41st District representatives, Delegates Rosenberg, Attar, and Ruff, for sponsoring this legislation and urge the committee to provide a favorable report for HB 1035.

Sincerely,

*Ellie Mitchell*

Ellie Mitchell  
President  
Mount Washington Improvement Association  
[www.mwia.org](http://www.mwia.org)