



HOMEOWNERS
OF AMERICA
UNITED

February 07, 2025

My name is Steve Horvath. *Homeowners of America (HOA) United* is a nonprofit organization funded entirely by member donations that connects homeowners to provide advocacy, collaboration, education, empowerment, and inspiration to create positive, transformative impacts for common interest communities. A number of our members are Maryland COC homeowners.

Thank you for considering testimony from *HOA United*.

Sincerely,

Steve Horvath
Co-Founder, HOA United

Testimony for [HB581](#) ***Real Property - Condominiums - Assessments***

HOA United recommends an unfavorable report on this bill. COC common expenses (with or without reserve contributions) encompass everything from office goods, to staffing, to management, to property insurance, and to substantial operating costs to inspect, maintain, repair and replace components on an annual basis (separate from reserve expenses).

If Maryland would like to adopt an upper limit on annual budget increases without a vote of the members, *HOA United* recommends the 20% threshold [adopted by California](#).

Maryland COC owners would also benefit from other budgetary provisions already enacted by California.