



February 26, 2026

SPOKEN TESTIMONY \* HOUSE ECONOMIC MATTERS COMMITTEE \* ANNAPOLIS

Good afternoon. My name is Steven Sellers Lapham, and I am president of the nonprofit civic organization CHARM Maryland. CHARM stands for Common Ownership Community Homeowners Advocating for Reform, and we are working on that Maryland. Thank you, Chair Kriselda Valderrama, Vice Chair Lorig Charkoudian, and all the committee members for your diligent work on bills that, if they become law, will impact the lives of COC homeowners. We favor those that could improve access to fair and affordable housing for all Marylanders for years to come. See our Advocacy webpage. However ...

**CHARM Maryland, in furtherance of our Vision and Mission,  
STRONGLY OPPOSES HB955 / SB955 "Real Property - Condominiums and  
Homeowners Associations – Elections."**

***This bill would discourage, and perhaps prevent, nominations from the floor, which cannot be anticipated until the meeting of the members occurs. It is not in line with democratic principles.***

That is the end of our official position statement. In the remaining seconds, I'll just relate my personal experience – that I learned about the prevalence of election mischief and fraud by listening to homeowners as they spoke at our three public meetings last year, which were held in public libraries. We also invite visitors to our website to "tell their stories" as they sign up to receive the CHARM Maryland newsletter. (A shout out to the "Cross Keys Ladies!")

We have heard from COC homeowners that elections have been flawed ("rigged") in the past, with little transparency in the step-by-step conducting of the voting process, or reporting of the actual election voting results.

In our newsletter, we've explained how the new election law of 2025 will help homeowners and communities. Having a third-party – not a management company – conduct an election ensures greater fairness and transparency to this important annual process in which we elect board members. The third party can be a committee of homeowners. It could be, but does not have to be, an outside vendor.

False claims are afoot that this election reform will force HOA and condo communities to hire vendors and spend more money costs that will simply be passed along to the homeowners. That is not accurate. Homeowners can create their own election committee, with trusted members who are not on the board, and who are not committed to a candidate. Such a committee of homeowners can manage the election. True, the Montgomery County CCOC could stand to update its online guidance for How to Run HOA and Condo Elections. But elections are an American tradition of 250 years running. This is not a responsibility we should outsource. Fairness and transparency in COC elections are here to stay.

Sincerely,

***SSL***

Steven Sellers Lapham, President, CHARM Maryland, Inc.

Common Ownership Community Homeowners Advocating for Reform (CHARM) in Maryland

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