

UNFAVORABLE



February 3, 2026

Kriselda Valderrama, Chair, Economic Matters Committee

Dear Del. Valderrama:

**CHARM Maryland, in furtherance of our Vision and Mission, OPPOSES
HB453 “Grants to Seniors”**

Although we support the concept of state programs to help defray costs for homeowners, there are other condo owners – in addition to seniors – impacted by ever-increasing monthly assessments (e.g., single parents, low-income families). We are also concerned with the establishment of a new grants program in the current year due to economic considerations.

CHARM Maryland is a civic advocacy organization, incorporated in the state of Maryland, dedicated to fighting for the rights and interests of individual homeowners who live in common ownership communities. Current Maryland law is tilted in the interest of Boards of Directors and their management companies. We hope to change that, with your help, by amending the laws of our state.

CHARM Maryland envisions a future where individual homeowners in common ownership communities can live without fear of their own association, which shall abide by the law; be transparent, accountable, and fair; and be welcoming to all residents.

CHARM Maryland seeks to advocate for any bill that would advance our Mission, to

- * End predatory practices of homeowner associations
- * Protect the civil rights and financial security of the individual homeowner; and/or
- * Strengthen the democratic aspects of elections and decision making in homeowner associations.

Please add this letter to the records of public comment about this bill, and kindly advise us of opportunities to provide testimony or otherwise support this bill.

Sincerely,

SSL

Steven Sellers Lapham, President, CHARM Maryland, Inc.

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

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