

FAVORABLE



March 10, 2026

Del. Kriselda Valderrama, Chair, Economic Matters Committee

Dear Delegate Valderrama:

**CHARM Maryland, in furtherance of our Vision and Mission, STRONGLY SUPPORTS
[HB0402](#) “Common Ownership Communities - Ombudsman Unit,
Governing Document Database, and Local Commissions”**

A state-level Ombudsman Unit is urgently needed to look out for homeowners’ interests in common ownership communities (COCs), especially for homeowners living in Maryland counties that do not currently have a local commission to oversee resolution of problems and/or disputes. A state Ombudsman Unit will serve an essential function by collecting information, reviewing complaints, centralizing collection of COC governing documents, and reporting regularly to the Maryland Legislature and general public. Until this legislation is fully implemented in all Maryland counties, a clarification may be needed stating that the Ombudsman Unit can assist the OAG to investigate in a dispute if there is no local commission to perform an investigation.

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,

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Steven Sellers Lapham, President, CHARM Maryland, Inc.

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

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