

# Memorandum for the Maryland General Assembly

From: Tara L. Coleman

Subject: Written Testimony for Delegate Holmes and the Maryland General Assembly to Pass Legislature to Protect Homeowners in HOAs and Condominium Associations

Date: 24 February 2026

Dear Honorable Members of the Maryland General Assembly,

First, I sincerely appreciate you all for your commitment to the state of Maryland and its citizens in enacting laws for the safety and welfare of our society.

I also thank you all for providing a platform (in person, virtual) to allow our voices to be heard.

I like to specifically send a message of gratitude to Delegate Holmes and others for bringing to the floor legislature to aid and protect homeowners in HOAs and condominium associations.

I'm a 21-plus years honorably retired and permanently disabled military veteran, law-abiding citizen, and homeowner.

I retired from the Air Force on 1 June 2010 and continued to work for the government until my military-incurred ailments overcame me on September 11, 2014.

I love people and I love helping people.

As a public servant, I continue to serve others despite my limitations and to the best of my ability with integrity and without fear.

I was illegally removed from the Board of Directors for not remaining silent and being a "team player" in immoral and duplicitous activities affecting homeowners, homebuyers, real estate agents, the IRS, and others.

To no avail, **I've been "blowing the whistle" for years** about the illegal activities being conducted by the property management company, Board members, and others in my condominium association **The Villas at Waugh Chapel Towne Centre Condominium located in Gambrills, Maryland.**

**I have been threatened, retaliated against,** denied access to meetings and association records, prevented from speaking at the homeowners meetings, and more.

The illicit activities involve:

1. state and federal tax evasion/tax fraud **to hide and underreport income for years**/not providing W-9
2. falsifying business expenses/"cooked books"/**submitting false federal and state tax returns for years**
3. identity theft
4. mortgage fraud/false resale disclosure certificates sold to unsuspecting home buyers and real estate agents
5. mismanaged homeowner accounts/false charges to homeowners
6. bank fraud/wire fraud/misappropriation of funds/missing money/theft
7. "kickbacks"/not disclosing vendor tax information/unsubstantiated credit to Board Treasurer's account/ Board Treasurer not attending meetings or answering to financial discrepancies
8. not providing budget and association's finances for budget meeting/not providing contracts and vendor tax information
9. illegal data collection/data being sent to hidden personal email address
10. illegal and unfair voting and elections/selective rule enforcement to conceal and stop the reporting of the criminal activities
11. obstruction (to include obstructing official mail to homeowners about meetings/mail fraud)
12. neglecting fiduciary duties/breach of contract/misrepresentation

What is happening in my community is a growing problem/**an infectious disease** in other HOAs and Condominium Associations with property management companies **and** Board members brazenly violating bylaws, the Maryland Condominium Act, and other state and federal statutes.

Despite the threat and retaliations, I've been doing my due diligence seek assistance and speak up about the egregious and unlawful acts being committed against me, other homeowners, home buyers, real estate agents/mortgage companies, and state/federal agencies.

I attest to/swear that everything that I'm sharing in this testimony is true. I have the documents, Zoom meetings, and other material to back up these allegations of the **organized crime**.

I understand the seriousness of these allegations.

However, staying silent or "turning a blind eye" is why these folks have more than a foothold/have control over the HOAs and condominium associations and are continuing with their unacceptable behavior.

The corrupt property management companies, board members, and others are doing whatever they want to do to the detriment of others to feed their insatiable greed for money.

My home is a product of my fruits and labor from my voluntary commitment to the military and my country.

It is my safe place for me and my family.

It doesn't feel like that anymore. I feel like a hostage in my community.

I've been in stressful and dangerous situations during my 21-plus years of military service stateside and overseas.

I did not expect this sort of "war" in my community --- "my backyard."

It is unacceptable in all HOAs and condominium associations.

I and other homeowners should not experience these horrors and be subject to property management companies and Board members engaging in deceitful and self-serving behavior to "beat the system" or take advantage of/defraud others by unjustly enriching themselves.

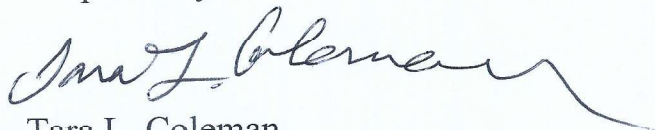
**I 1000% support Delegate Holmes' bills.**

More laws need to be put in place to cut-off the "**under the table gateway**" being used by property managers, Board members, and others engaging in tax evasion/tax fraud, mortgage fraud, bank fraud, theft, wire fraud/money laundering, mail fraud, "kickbacks," illegal voting/selective rule enforcement, illegal gains by way of false charges to consumers, etc.

I humbly ask the Maryland General Assembly support Delegate Holmes in the passing of HB0841, HB0955, and other pieces of legislature that will aid and protect homeowners, homebuyers, and others.

Thank you all, again, for your commitment in ensuring the safety and welfare of this great state and its citizens!

Respectfully,



Tara L. Coleman

21-plus years Honorably Retired and  
Permanently Disabled Military Veteran, Law-Abiding Citizen,  
and Homeowner