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February 19, 2026

To: The Honorable Kriselda Valderrama  
Chair, Economic Matters Committee

From: Karen S. Straughn  
Consumer Protection Division

Re: House Bill 537 - Residential Owners in Common Ownership Communities Bill of Rights  
– (LETTER OF SUPPORT WITH AMENDMENT)

The Consumer Protection Division of the Office of the Attorney General submits the following written testimony in support of House Bill 537 introduced by Delegate Marvin Holmes with the attached amendment. This bill creates a bill of rights for members of a common ownership community. The Consumer Protection Division currently mediates complaints on behalf of association members when those members feel their rights under the acts which regulate common ownership communities have not been honored. In addition, the Division has the authority to take an enforcement action against an association that is in violation of the statutes when an unfair and deceptive trade practice has taken place.

While this office supports a bill of rights for consumers, this bill also provides a mechanism by which the Office of the Attorney General would take direct enforcement actions on behalf of individual association members who file complaints with the Office. This office supports the ability of an association member to file a complaint with the Consumer Protection Division when their rights have been compromised, which the Division would seek to resolve through mediation, as it does with all other complaints. However, it does not support having the Division file an action on behalf of individual residential owners. The Division does not represent individual consumers and we have significant concerns about creating a right to have the Division file a direct action on

behalf of an individual residential owner. Rather, the Division takes enforcement actions for violations of the Consumer Protection Act on behalf of the State of Maryland.

Expanding the role of the Division to have it represent individual owners in a common ownership community would require, at a minimum, a full-time Assistant Attorney General, a full-time Investigator, and a full-time Mediation Unit Supervisor. The filing of these individual actions could also increase the costs for the associations and, ultimately, the assessments paid by residents. Moreover, the right of representation should not be awarded merely as a result of residing in a common ownership community when many such residents would easily be able to afford their own counsel.

For these reasons, the Consumer Protection Division seeks a favorable report on this bill with the attached amendment.

cc: The Honorable Marvin E. Holmes, Jr.  
Members, Environment and Transportation Committee

CONSUMER PROTECTIPON DIVISION

AMENDMENT TO HB 537 (2026)

Amendment 1

On page 6, in line 2, strike “(I)”, and in line 3- after communities, strike beginning with “and” down through “Attorney General” in line 7, inclusive.