

HB1132_Crossover Bill

RichardKaplowitz_FAV 04/03/2026

Richard Keith Kaplowitz Frederick,
MD 21703

TESTIMONY ON CROSSOVER BILL HB#1132- POSITION:
FAVORABLE

Condominiums and Homeowners Associations - Resale Contracts - Notice Requirements (Keeping Affordable Housing Affordable Act)

TO: Chair Smith, Jr., Vice Chair Waldstreicher and members of the Judicial Proceedings Committee

FROM: Richard Keith Kaplowitz

My name is Richard Keith Kaplowitz. I am a resident of District 3, Frederick County. I am submitting this testimony in support of crossover bill HB#1132, **Condominiums and Homeowners Associations - Resale Contracts - Notice Requirements (Keeping Affordable Housing Affordable Act)**

This bill will add to a contract for the resale of a unit by a unit owner other than a developer a condition that the contract is not enforceable unless the contract of sale contains in conspicuous type a notice in the form specified ... and the unit owner furnishes to the purchaser within 20 calendar days after entering the contract:

A written notice of any change in mandatory fees or payments exceeding 10% of the amount previously stated exist or any other substantial and material change to a disclosure required under this subsection after it becomes known to the seller.

It will establish a reasonable fee not to exceed \$50 for delivery of the certificate within 5 days after the request for the certificate; and a reasonable fee not to exceed \$50 for a financial update ordered by a settlement agent.

The bill will alter the deadline by which certain required notices in certain retail contracts shall be provided to a purchaser; requiring the seller in a certain retail contract to provide notice of certain changes in mandatory fees and payments and other required disclosures; altering certain fees a council of unit owners or a homeowners association or its agent may charge for providing certain disclosures; and altering the time period within which a purchaser may cancel a certain contract.

This bill removes surprise fees from increasing costs on resale contracts.

I respectfully urge this committee to return a favorable report on crossover bill HB#1132.