

**TESTIMONY BEFORE THE JUDICIAL PROCEEDINGS COMMITTEE:  
SB0633 – Condominiums - Unit Owner Responsibility for Damage or Destruction**

I am a condo owner in the Village of Cross Keys, Baltimore City. Our insurance deductibles have increased from \$5,000 to \$10,000 in the past two years, with further increases suggested on behalf of the insurance industry, and the proposed SB0633 will require condo owners in Maryland to be responsible for 100% of any damage to any other unit or any common area caused by the unit owner's condo.

I am submitting testimony **in opposition** to SB633, as it imposes unnecessary and inequitable financial burdens on condo owners in the state. Further, the insurance industry's blatant avarice shouldn't be reinforced by state law, and this bill is an especially egregious overreach by insurance companies at the expense of condo owners. I would also kindly remind the committee that insurance companies do not vote, but condo owners do; condo ownership constitutes approximately 30% of homeownership in Maryland, and thus an important demographic to consider. If the committee wants condo ownership to remain an affordable housing option in this state, it will not pass SB0633.

Thank you for your time.

Dave Kiefaber  
Dunn's Grove Condo Assn. member