

KAREN LEWIS YOUNG
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Budget and Taxation Committee

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THE SENATE OF MARYLAND
ANNAPOLIS, MARYLAND 21401

The Honorable William C. Smith, Jr., Chair
The Honorable Jeff Waldstreicher, Vice Chair
Judicial Proceedings Committee
Maryland Senate
Annapolis, MD 21401

March 11th, 2026

**SB919 - Homeowners Associations - Reserve Funding, Meeting Notices,
Voting and Records**

Chair Smith, Vice Chair Waldstreicher, and esteemed colleagues:

Senate Bill 919 will establish a clear standard of transparency and accessibility between residents and their Homeowners Association (HOA). The bill will require that HOAs, which govern at least 100 lots, make their articles of incorporation, bylaws, rules and regulations, and the preceding 12 months of meeting minutes and recordings available publicly and electronically. The bill would also require HOAs to provide electronic notification of their meetings. These notices would include the time, place, and a hyperlink or call-in instructions for attending the meetings virtually. In addition, by a majority vote of lot owners, the bill would permit HOAs to secure a loan or line of credit to fund their reserve for structural integrity needs. Lastly, the bill permits lot owners to petition the governing body to authorize electronic voting.

These requirements would ensure that HOAs are more responsive, less punitive, and better equipped to meet the needs of their residents. HOA residents deserve transparency, and making HOA documentation readily available in an electronic format reinforces that principle. Electronic notification of HOA meetings would maintain clear access and support diligent, ongoing awareness of policies and decisions.

Allowing residents to attend meetings virtually and vote electronically ensures better accessibility for disabled and elderly residents, thereby increasing overall HOA participation. Together, these would make it easier for residents to stay informed and engaged with their governing bodies.

Furthermore, in times of urgent need, it is imperative that governing bodies such as HOAs respond appropriately. High cost damages, combined with insufficient reserve funding,

can hinder timely action. Allowing HOAs the opportunity to secure a loan or line of credit would enable a prompt response and ensure they can adequately improve and maintain their communities.

Senate Bill 919 will establish essential standards for transparency, accountability, and accessibility between homeowners and their governing bodies. Requiring the publication of documentation, expanding voting accessibility, and providing funding reserve options will help ensure the needs of both the residents and their associations are met. I respectfully request a favorable report.

Sincerely,

A handwritten signature in blue ink that reads "Karen Lewis Young". The signature is written in a cursive, flowing style.

Senator Karen Lewis Young

P.S. See the attached unsolicited letter of support from the Office of the Attorney General.

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March 11, 2026

To: The Honorable William C. Smith, Jr.
Chair, Judicial Proceedings Committee

From: Karen S. Straughn
Consumer Protection Division

Re: Senate Bill 919 – Homeowners Associations – Reserve Funding, Meeting Notices,
Voting, and Records (SUPPORT)

The Consumer Protection Division of the Office of the Attorney General submits the following written testimony in support of Senate Bill 919 submitted by Senators Karen Lewis Young, Chris West and Shelly Hettleman. This bill would require the governing documents, meeting minutes and recordings of meetings to be posted on a website for the community, as long as there are at least 100 lots in the association. It further requires a vote of 51% of the members to secure a loan on behalf of the community to fund reserves and requires 14 days' notice of a meeting. Finally, Senate Bill 919 permits the members of the association to petition for a special meeting to amend the governing documents with the signatures of 25% of the community.

Making homeowner association (HOA) governing documents available on a website has several practical benefits for homeowners, board members, and the association as a whole. It improves accessibility and transparency, while reducing administrative work for the board. Specifically, it creates easy access for consumers, without cost, and promotes transparency in how the HOA works. In addition, it is useful for potential purchasers and realtors, and ensures that everyone has access to the most current version of the governing documents. Moreover, it eliminates printing and mailing costs for the association.

Furthermore, posting governing documents on a website helps ensure informed voting, and fair participation in any amendment process. Special meetings allow HOA members to exercise democratic control over rules that affect their property rights. HOA members should be entitled to a special meeting to vote on any amendments to governing documents because those documents function as the “constitution” of the community. They define property rights, restrictions, and how the association is governed. Allowing members to participate in a special meeting protects homeowner rights and ensures democratic governance.

Reserve funds are savings set aside for major repairs and replacement of common shared components of an association. These funds help to prevent large special assessments, ensure timely maintenance is performed, and keep the community financially stable. Therefore, the decision to secure a loan to meet the law’s requirements should not be taken lightly and should require approval by a vote of the homeowners—not just by the Board. Major financial decisions should remain in the hands of the community to ensure that transparency and accountability are maintained.

For these reasons, we ask that the Judicial Proceedings Committee return a favorable report on this bill.

cc:

The Honorable Karen Lewis Young
The Honorable Chris West
The Honorable Shelly Hettleman
Members, Judicial Proceedings Committee