

**CAROLYN A. QUATTROCKI**  
*Chief Deputy Attorney General*

**LEONARD J. HOWIE III**  
*Deputy Attorney General*

**CARRIE J. WILLIAMS**  
*Deputy Attorney General*

**SHARON S. MERRIWEATHER**  
*Deputy Attorney General*

**ZENITA WICKHAM HURLEY**  
*Deputy Attorney General*



**STATE OF MARYLAND  
OFFICE OF THE ATTORNEY GENERAL  
CONSUMER PROTECTION DIVISION  
MEDIATION UNIT**

**ANTHONY G. BROWN**  
*Attorney General*

**WILLIAM D. GRUHN**  
*Division Chief*

**KAREN S. STRAUGHN**  
*Unit Director*

**PETER V. BERNS**  
*General Counsel*

**CHRISTIAN E. BARRERA**  
*Chief of Staff*

410-576-7942  
[kstraughn@oag.maryland.gov](mailto:kstraughn@oag.maryland.gov)  
Fax: 410-576-7040

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