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HB956: Condominiums – Buildings More Than 40 Years Old - Study Position: Favorable April, 2026

Chair, Vice Chair and Members of the Committee:

I write today on behalf of CHAI to urge a **favorable** report on HB956, Condominiums – Buildings More Than 40 Years Old – Study. CHAI is a community-based nonprofit agency serving northwest Baltimore City and County for over four decades. Our mission is to strengthen neighborhoods through housing and community development to create a community where all neighbors can thrive.

For years we have been hearing from our older neighbors about an issue of great concern to them. There are many condominium buildings in our service area, built in the 1960's and 70's, most of which are in need of substantial repair. A significant portion of the residents of these condos are older adults living on a relatively small and fixed income. The condo buildings are managed under the guidance of volunteer resident boards, most of whom do not have experience in maintenance and repair. The buildings have put off needed repairs, because there are insufficient funds in their reserve accounts and they are reluctant to assess themselves and their neighbors to pay for costs that go beyond the funds available. As a result, many of these buildings have fallen into disrepair, posing present and imminent hazards to the residents. Recent laws require the properties to have updated reserve studies, which is an important step in ensuring the properties will be safe and well maintained – and most buildings we are aware of have completed these studies. However, we hear from residents in our service area that there is a large gap between the funding levels identified in the reserve studies as necessary and the funding levels actually in the reserve accounts. The only way to comply with the requirement to fully fund reserves is to demand special assessments from residents to fund the gap. These residents simply do not have sufficient disposable funds to pay for these assessments.

Given the clear safety concerns that must be addressed and the inability of the older residents to solve the issue on their own, there is an important opportunity for the State to help. With State support, older condo buildings can fund their reserves and complete needed repairs, keeping the residents safe and strengthening the community asset. It is important to note that State assistance is a temporary need. Once the reserves have caught up to appropriate funding levels as determined by the reserve studies, assessments will become predictable and manageable by owners.

In order to determine the scope of assistance needed from the State, HB956 calls for a study of the issue. The study will provide information on the number of units built in Maryland before 1986, and the number of older, low-income condo owners living in these units. Additionally, it will determine the size of the gap between reserve funds available and reserve funds needed. The State can then assess how it may provide

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needed support to low-income older condo owners facing special assessments to fund repairs and reserves. It will be clear from the study how long it will take for the reserve accounts to catch up to needed funding levels, at which time, the State support will no longer be needed. With a full understanding of the scope, the State can determine the appropriate solution to this critical issue.

While the prospect of funding a significant need with uncertain sources may be daunting for the State, the State must act to protect its older citizens who are facing very daunting prospects themselves – some know they will continue to live in a building with very real safety concerns because there is no funding for repair and others have been handed a special assessment to cover repairs that they have no money to pay. This latter group run the very real risk of losing their homes. This is a significant issue, and the first step is to conduct a study to determine the scope so a smart solution can be crafted. It is our duty not to look the other way.

Please see below an email we received from one older resident of northwest Baltimore shedding light on the dire issue in her own words:

From: Anita Brownstein <abrownst@verizon.net>
Sent: Friday, February 13, 2026 11:48 AM
To: Anne Shimanovich <ashimanovich@chaibaltimore.org>
Subject: 130 Slade Condominiums—Elevators Broken —Hardship

CAUTION: This email is from an outside source.

To whom it may concern,

Turning 80 this year, I live on the fourth floor and have severe arthritis in my left knee. Several weeks ago, I had a flare up of the arthritis and had to call 911 for a lift assist to get me down the steps to go to the orthopedic doctor. After a cortisone injection, the pain lessened, but slowly walking the steps is still painful and I am in constant fear of the knee collapsing.

I rarely leave the building to avoid using the steps. I have lived here 24 years and if I moved to an elevator building, I will take an extreme financial loss. I would have to list my unit at a very low price and it would be extremely difficult to sell without working elevators. Also, I would have to pay a very high price to movers I might find who would be willing to carry heavy furniture and boxes down four flights. Also my condo fee, up 10 percent this year, is \$540 a month. An one bedroom apartment would cost me \$1800 to 2100 a month and in an informal inquiry, I was turned down by 209 Pickwick, relatively lower priced, as being below income to rent there. Our building finally got a bank loan to build new elevators, but the construction company is still in the phase of making the parts. Construction is not foreseen to be completed till late December. I hope we, the homeowners, don't get a special financial assessment of thousands of dollars each to supplement the loan.

Thank you for your time and consideration.

Anita Brownstein
Unit 409
130 Slade Avenue
Pikesville, MD 21208

On behalf of CHAI and the people we serve in northwest Baltimore, I urge a **favorable** report.

Respectfully submitted:

Lisa K. Budlow

Chief Executive Officer

