

SB0919_RichardKaplowitz_FAV
03/11/2026
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TESTIMONY ON SB#0919 - POSITION: FAVORABLE
Homeowners Associations - Reserve Funding, Meeting Notices, Voting, and Records

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

FROM: Richard Keith Kaplowitz

My name is Richard Kaplowitz. I am a resident of District 3, Frederick County. I am submitting this testimony in support of/ SB#/0919, Homeowners Associations - Reserve Funding, Meeting Notices, Voting, and Records

FirstService Residential offers *A complete guide to unenforceable HOA rules in Maryland*¹

Unenforceable HOA rules in Maryland are rules that an association cannot legally apply or impose on homeowners because they conflict with state or federal law, were adopted incorrectly, or exceed the HOA's authority. For a rule to be enforceable, it must be consistent with [Maryland HOA laws](#), fall within the HOA's authority as outlined in its governing documents, and be enforced consistently across the community. Rules that are selectively applied or enacted without following proper procedures can also be challenged as unenforceable.... Rules that are outdated or conflict with new state laws need to be amended or rescinded to protect the association from legal disputes.

Common HOA issues in Maryland involve disputes over parking, noise, maintenance, and restrictive covenants regarding property appearance, often leading to fines or, in cases of nonpayment, potential liens and foreclosure. Key legal protections include the right to a hearing before fines are imposed.²

Maryland has continued to pass laws to regulate HOA conduct based on reported incidents of overreach and misconduct by HOAs.

This legislation is submitted to add new requirements on how HOAs are governed and enforces more openness in their operation. It will accomplish that by requiring that books and records kept by or on behalf of certain homeowners associations be posted online; clarifying that a governing body of a homeowners association may secure a line of credit or loan to fund reserves; requiring that certain homeowners associations provide notice of a meeting by electronic transmission; etc.

As a member of a community with an oppressive HOA I strongly favor more control over how they decide to run other's lives within that community.

I respectfully urge this committee to return a favorable report on SB0919.

¹ <https://www.fsresidential.com/maryland/news-events/articles/unenforceable-hoa-rules/>

² Google AI Search "Hoa issues in Maryland"