

UNFAVORABLE



January 30, 2026

Senator Benjamin F. Kramer, Sponsor, Judicial Proceedings Committee

Dear Senator Kramer:

CHARM Maryland, in furtherance of our Vision and Mission, opposes

SB332 Master Insurance Deductible

SB332 is not in the best interest of homeowners living in condo associations because it increases their out-of-pocket expenses, goes down slippery slope of additional costs, and we don't support the state requiring any level of insurance.

CHARM Maryland is a civic advocacy organization, incorporated in the state of Maryland, dedicated to fighting for the rights and interests of individual homeowners who live in common ownership communities. Current Maryland law is tilted in the interest of Boards of Directors and their management companies. We hope to change that, with your help, by amending the laws of our state.

CHARM Maryland envisions a future where individual homeowners in common ownership communities can live without fear of their own association, which shall abide by the law; be transparent, accountable, and fair; and be welcoming to all residents.

CHARM Maryland seeks to advocate for any bill that would advance our Mission, to

- * End predatory practices of homeowner associations
- * Protect the civil rights and financial security of the individual homeowner; and/or
- * Strengthen the democratic aspects of elections and decision making in homeowner associations.

Please add this letter to the records of public comment about this bill, and kindly advise us of opportunities to provide testimony or otherwise support this bill.

Sincerely,

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Steven Sellers Lapham, President, CHARM Maryland, Inc.

Common Ownership Community Homeowners Advocating for Reform (CHARM) in Maryland

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