

# **Support for SB0919; Homeowners Associations - Rese**

Uploaded by: George Sewell

Position: FAV

Gayon M. Sampson  
Chief of Staff

Allen W. Etzler, III  
Deputy Chief of Staff



Michael C. O'Connor  
Mayor

## FREDERICK

OFFICE OF THE MAYOR

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The Honorable William Smith Jr.  
Maryland State Senate  
2 East Miller Senate Office Building  
11 Bladen Street  
Annapolis, MD 21401

**Re: Support for SB0919: Homeowners Associations - Reserve Funding, Meeting Notices, Voting, and Records**

Chair Smith Jr., Vice Chair Waldstreicher, and members of the Committee,

The City of Frederick supports Senate Bill 919 and its efforts to improve the requirements for homeowners associations (HOAs) around topics such as funding, meeting notices and voting procedures.

SB919 would require many Maryland HOA's to become more transparent, better funded, and more accessible to residents by strengthening reserve funding rules, mandating online posting of key records, and expanding electronic notices and voting options.

The bill also requires that core records, such as financial statements and recordings of virtual meetings, be posted on the association's website rather than only being available on request. This will improve accountability for boards and make it easier for homeowners to monitor how their dues are being spent.

One of the SB919's strongest points is that it strengthens reserve funding requirements by directing boards to adopt a clear reserve funding plan and to prioritize funding for health and safety needs, structural integrity, and the essential functioning of systems like plumbing and heating.

Overall, the City of Frederick urges your support for Senate Bill 919 and its efforts to advance HOA transparency, financial responsibility, and modernization.

Sincerely,

Michael O'Connor

# **SB 919 Letter of Support.pdf**

Uploaded by: Karen Straughn

Position: FAV

**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

# **SB 919 - Homeowners Associations - FAV - REALTORS.**

Uploaded by: Lisa May

Position: FAV



## **Senate Bill 919 – Homeowners Associations - Reserve Funding, Meeting Notices, Voting, and Records**

### **Position: Support**

Maryland REALTORS® supports SB 919, to provide additional flexibility in meeting reserve funding obligations and increase transparency for lot owners.

Adequate reserve funding is essential to ensure associations can properly maintain common elements and address major repairs and replacements over time. Well-funded reserves help avoid deferred maintenance and reduce the likelihood of significant and unexpected special assessments on homeowners. SB 919 recognizes that associations may need additional financial tools to meet these obligations.

By allowing associations, with appropriate owner approval, to utilize financing options such as loans or lines of credit to help meet reserve funding needs, the bill provides communities with a responsible way to address long-term capital costs while spreading those costs over time. This flexibility can help associations meet their obligations in a manner that is more manageable for homeowners while still protecting the long-term financial health of the community.

The bill also increases transparency by requiring certain association records to be made available online through a website or online portal accessible to lot owners. Providing digital access to key documents will make it easier for homeowners to stay informed about association finances and governance.

For these reasons, Maryland REALTORS® respectfully requests a favorable report.

**For more information contact [lisa.may@mdrealtor.org](mailto:lisa.may@mdrealtor.org) or  
[christa.mcgee@mdrealtor.org](mailto:christa.mcgee@mdrealtor.org)**

# **Testimony in support of SB0919 - HOA restrictions.**

Uploaded by: Richard KAP Kaplowitz

Position: FAV

SB0919\_RichardKaplowitz\_FAV  
03/11/2026  
Richard Keith Kaplowitz  
Frederick, MD 21703-7134

**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*<sup>1</sup>

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.<sup>2</sup>

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.**

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

<sup>2</sup> Google AI Search "Hoa issues in Maryland"

**SB919 - Written Testimony-merged.pdf**

Uploaded by: Senator Karen Lewis Young

Position: FAV

KAREN LEWIS YOUNG  
Legislative District 3  
Frederick County

Budget and Taxation Committee

Chair  
Pensions Subcommittee



Annapolis Office  
Miller Senate Office Building  
11 Bladen Street, Suite 3 West  
Annapolis, Maryland 21401  
410-841-3575  
800-492-7122 Ext. 3575  
Karen.LewisYoung@senate.maryland.gov

District Office  
253 East Church Street  
Frederick, MD 21701  
301-662-8520

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 style with a large, flowing "K" and "Y".

Senator Karen Lewis Young

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

**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**  
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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

# **SB 919.pdf**

Uploaded by: William Steinwedel

Position: FAV



**Senate Bill 919 – Homeowners Associations – Reserve Funding, Meeting  
Notices, Voting and Records – Judicial Proceedings Committee  
Position: FAVORABLE**

*Maryland Legal Aid (MLA) submits its written and oral testimony on SB 919 in response to a request from Senator Karen Lewis Young.*

Maryland Legal Aid (MLA) is a nonprofit law firm that provides free civil legal services to low-income and vulnerable Marylanders, including low- and moderate-income families, veterans, older adults, and retired homeowners living on fixed incomes. With offices serving residents in all 24 Maryland jurisdictions, MLA handles civil legal matters including housing, consumer, family law, and public benefits—matters that directly affect housing stability and family economic security. Because SB 919 would provide increased transparency related to homeowners associations, including their voting procedures and their meetings, MLA testifies in strong support of SB 919.

SB 919 would require within thirty (30) days of the creation or receipt of financial records of a homeowners association (HOA) that they be made available for all homeowners to access via a website or other electronic means. MLA has represented many clients who live in HOAs who due to age or physical limitations are not able to attend the HOA meetings in person. Then, the client have an economic hardship, they default on their HOA payment, and they do not know how to remedy this situation. In many HOAs, in-person attendance at meetings is the only way to receive information about their HOA, including who to contact if there are issues. SB 919, by providing additional transparency to HOA finances, would allow those homeowners who are unable to attend HOA meetings to understand the finances and decisions made by the HOA and understand how to raise complaints with the HOA without being physically present at the meetings.

SB 919 would also require that an HOA make its decisions and rules publicly available in a timely manner. HOA management and governance tend to change frequently, and sometimes this can lead to confusion on the part of homeowners, even on the most mundane information such as where to send their payments. MLA currently represents a homeowner who was unaware that her HOA changed management companies and that she was supposed to send her payments to a different location. This caused the homeowner to go into foreclosure with her HOA. If SB 919 is passed, it is more likely homeowners will have important information, such as where to send their HOA payments, in a quick and timely manner and that situations such as this can be avoided in the future.

In addition, MLA has seen some financial fraud issues with HOAs and with less than ethical HOA managers. About a decade ago, MLA brought a lawsuit against an HOA in Prince George’s County because MLA suspected that the HOA was being used as a front for a fraud operation. SB 919, by making the financial documents of HOAs public and easy for homeowners

to access, would also help homeowners to clearly see how their HOA is spending their money and would make fraud by an HOA manager easier to uncover.

For these reasons, MLA testifies in strong support of SB 919. If you have further questions, please contact William Steinwedel, Deputy Advocacy Director for Homeownership Preservation at (410) 951-7643 or [wsteinwedel@mdl.org](mailto:wsteinwedel@mdl.org).

**SB919 testimony.pdf**

Uploaded by: Jim Lieberman

Position: FWA

Board of Directors  
Leisure World Community Corporation  
3701 Rossmoor Boulevard  
Silver Spring, MD 20906

**TESTIMONY OF THE LEISURE WORLD COMMUNITY CORPORATION  
ON MARCH 11, 2026  
BEFORE THE SENATE JUDICIAL PROCEEDINGS COMMITTEE  
SB 919 – HOMEOWNERS ASSOCIATIONS – RESERVE FUNDING, MEETING NOTICES,  
VOTING, AND RECORDS**

**FAVORABLE WITH AMENDMENTS**

Honorable Chair Senator William C. Smith, Jr., Vice-Chair Senator Jeff Waldstreicher, and Members of the Senate Judicial Proceedings Committee:

This testimony is submitted on behalf of the Leisure World Community Corporation, a master homeowners' association. Leisure World is a senior (55+) residential community in Silver Spring, Maryland. In addition to the master homeowners' association, Leisure World includes 27 condominiums, one cooperative housing corporation, and one homeowners association. Leisure World has more than 8500 residents living in a total of 5660 units.

We understand that SB 919 would make several significant updates to Maryland's homeowners association (HOA) laws, with the goals of strengthening transparency, modernizing communication and voting, and clarifying how HOAs may fund required reserve accounts. This bill amends multiple sections of Maryland Real Property Article §11B to require large HOAs to post key records online, authorize electronic meeting notices, expand the ability to vote electronically, and authorize HOAs to use loans or lines of credit to meet reserve funding obligations. While Leisure World supports the goals of this proposed legislation in principle, we are concerned about the practical implementation of the requirements for electronic meetings.

New mandatory online posting of core HOA documents

Within 30 days of creation or receipt, the HOA must post a broad set of records on its website, portal, or app. The bill states that the following must be posted:

- The declaration and any amendments
- The bylaw and any amendments
- Approved minutes of all open meetings for the preceding five years

- Recordings of all meetings conducted by telephone or video over the preceding twelve months
- All written information provided to or used by the board at all open meetings

Leisure World already makes these documents available to our community on our website for residents except for recordings of electronic meetings, because Leisure World does not record any of its meetings. The LWCC board of directors has adopted a policy that meetings are not to be recorded but we do require minutes to be taken of all board and committee meetings. In fact, the Circuit Court of Montgomery County recently ruled that recording meetings is a violation of the Maryland Wiretap Act unless every person in the meeting consents to the recording.<sup>1</sup> The process of obtaining that consent is a significant challenge and is both impractical and cumbersome, if not impossible, especially when our meetings have many participants and people come and go (and might withdraw their consent).

Recognizing that web sites of homeowners associations are sometimes intended for private use of their residents and owners, 11B-112(a)(iv) should be amended to clarify that the website may be limited to just residents to read:

**THE WEBSITE, ONLINE PORTAL, OR MOBILE DEVICE APPLICATION DEVELOPED UNDER PARAGRAPH (iii) OF THIS PARAGRAPH, MUST BE MADE ACCESSIBLE TO THE LOT OWNERS AND MAY BE LIMITED TO SUCH OWNERS:**

Virtual meetings and recordings

This bill codifies and expands the current provisions in 11B-113.6 for virtual meetings to require the keeping of recordings of virtual meetings as official records, consistent with §11B-112 as amended.

Leisure World already follows these procedures for our meetings, with the exception of recordings as it does not record virtual meetings **or any other** meetings.

First, we are concerned because the language in the bill is not completely clear. Are HOAs required to keep recordings of electronic meetings if, and only if, they choose to record those specific meetings? Under the current “wiretap” law in Maryland, the consent of all participants is required to record a meeting or a telephone conversation. Or would HOAs be required to record all electronic meetings, regardless of whether consent is obtained from every participant, and maintain those recordings as official records? This would

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<sup>1</sup> In the Matter of Chair, Board of Directors, Leisure World Community Corporation for Judicial Review of the Decision of the Montgomery County Office of Human Rights Case Review Board, Case No. C-15-CV-24-006672 (January 20, 2026).

represent a substantial change in existing law, under which there are criminal penalties if consent for recording is not given. The administrative burden of obtaining consent from all participants would be substantial and costly, especially for large “town meetings” on specific topics or annual meetings for all residents. Moreover, one resident could decline to consent and thus prevent the meeting from being recorded unless that resident was excluded from attending, which does not seem consistent with the spirit of good governance and community engagement. **Consequently, the legislation needs to consider Maryland’s Wire Tap laws.**

Second, our residents are notified and welcome to attend all Leisure World governance meetings (except when Maryland law requires a closed session for specified confidential matters), and agendas, minutes, and meeting materials are made available online promptly to the community. The marginal benefit of making and keeping lengthy audio or video recordings of those meetings as well does not appear to justify the substantial administrative burden and expense of doing so. Also, some residents might be unwilling to “speak up” and participate actively in our meetings if they knew the meetings were being recorded, which would diminish the effectiveness of these important meetings and impair the self-governance of our common ownership community.

#### Master homeowners’ association

Several provisions of the bill refer to votes or other actions by “lot owners” of HOAs. As recognized under Maryland law, a homeowners’ association may be made up of another HOA, condominium, or cooperative housing corporation. Such homeowners’ associations, like the Leisure World Community Corporation, are known as a master homeowners’ association, where the governing body may be elected from the multiple common ownership communities making up the master HOA and not by the lot owners. **In fact, there are no lot owners in a master HOA like Leisure World.**

At Leisure World, **the individual unit owners and lot owners for each of the 29** common ownership communities are not members of the Leisure World Community Corporation. Rather, it is the 29 common ownership communities as legal entities that are the governing members and owners of the master HOA. For these reasons, Leisure World requests that references to “lot owners” of a homeowners’ association in 11B-112..3 (f)(6), 11B-113.1(a)(1) and (B)(3), and 11B-113.2 (a)(2)(I) be amended to read **“lot owners OR IN THE CASE OF MASTER HOMEOWNERS’ ASSOCIATIONS CONSISTING OF MULTIPLE COMMON OWNERSHIP COMMUNITIES, THE GOVERNING BODY OF A HOMEOWNERSASSOCIATION.”**

#### Conclusion

For the reasons set forth above, Leisure World objects to the provisions in this bill that require recordings of virtual meetings to be made and kept as official records, and we request the bill be amended to remove those provisions. We also request that any references to lot owners of HOAs be amended to provide for master homeowners' associations.

Respectfully submitted,  
Colette Collier Trohan  
Chair of the Board of Directors  
Leisure World Community Corporation

**MBIA Letter of Support with Amendments SB 919.pdf**

Uploaded by: Lori Graf

Position: FWA

March 9<sup>th</sup>, 2026

The Honorable William C. Smith, Jr.  
Chair, Senate Judicial Proceedings Committee  
2 East Miller Senate Office Building  
Annapolis, Maryland 21401

**RE: MBIA Letter of Support with Amendments SB 919 Homeowners Associations - Reserve Funding, Meeting Notices, Voting, and Records**

Dear Chair Smith,

The Maryland Building Industry Association, representing 100,000 employees of the building industry across the State of Maryland, appreciates the opportunity to participate in the discussion surrounding **SB 919 Homeowners Associations - Reserve Funding, Meeting Notices, Voting, and Records**.

We would like to suggest the following amendments for the committee to consider:

- Section 11B-112(a)(3)(IV) [page 4, starting at line 3] should not apply to developer-controlled boards. We would modify subsection (1) to the following: *For a homeowners association established on or before October 1, 2026, and for which a governing body of the homeowners association required under Section 11B-106.1 of this title has been elected, by October 1, 2027.*
  - We would then add a new subsection (2) as follows: *For a homeowners association established on or before October 1, 2026, but for which a governing body of the homeowner's association required under Section 11B-106.1 of this title has not yet been elected, within one (1) year following such election, or October 1, 2027, whichever is later.*
  - We would then renumber existing subsection (2) to subsection (3).
- Section 11B-113.1 [starting on page 5, line 14]:
  - Imposes a 14-day notice requirement, which is greater than a lot of existing HOA document requirements. We recommend that this be modified to: *Notice of a meeting delivered by electronic transmission shall be given in the timeframe required under the governing documents of the homeowner's association, or if the governing documents fail to provide such timeframe, then within 14 days before the meeting.*

For these reasons, MBIA respectfully requests the Committee give this measure a favorable report with our suggested amendments. Thank you for your consideration.

For more information about this position, please contact Lori Graf at 410-800-7327 or [lgraf@marylandbuilders.org](mailto:lgraf@marylandbuilders.org).

cc: Members of the Senate Judicial Proceedings Committee

# **March 9 Final Testimony SB919.pdf**

Uploaded by: Vicki Caine

Position: UNF

*Executive Committee*

Igor Conev, CMCA, AMS, PCAM, CIRMS – Chair	Scott J. Silverman, Esq. – Vice Chair
Susan Grace Saltsman, CMCA, AMS – Federal Liaison	Brenda Wakefield, CMCA, AMS – Secretary
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Tricia A. Walsh, CISR – Assistant Treasurer	

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Nura Rafati, Esq.	Angela Vazquez, CMCA, AMS, PCAM
Vicki Caine	John Latham
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Robin C. Manougian, CIRMS, EBP	Kathleen Elmore, Esq. (Emeritus Member)
Sara H. Arthur, Esq. (Non-Voting Member)	Julianne E. Dymowski, Esq.
Charlene Morazzani Hood, MS, MS, CMCA, AMS, PCAM (Emeritus Member)	

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March 9, 2026

[Will.smith@senate.maryland.gov](mailto:Will.smith@senate.maryland.gov)  
[Jeff.Waldstreicher@senate.maryland.gov](mailto:Jeff.Waldstreicher@senate.maryland.gov)

Senator William C Smith, Jr., Chair  
Senator Jeff Waldstreicher, Vice Chair  
2 East Miller Senate Office Building  
11 Bladen Street  
Annapolis, MD 21401

**RE: Senate Bill 919 (SB919)**  
**Homeowners associations – Reserve Funding, Meeting Notices, Voting and Records**  
**Hearing Date: March 11, 2026 at 1:00pm**  
**Position: Oppose**

Dear Chair Smith, Vice-Chair Waldstreicher, and Members of the Judicial Proceedings Committee:

This letter is submitted on behalf of the Maryland Legislative Action Committee (MD-LAC) of the Community Associations Institute (CAI). CAI represents individuals and professionals who reside in or work with community associations (condominiums, homeowners' associations, and cooperatives) throughout the State of Maryland.

MD-LAC is writing today to voice its opposition to SB919, which requires any homeowners association 100 lots or more to post all of their documents, rules and regulations, meeting minutes, and audio/video of all virtual meetings, which include Board Members, on a website, online portal, or mobile device application that all members could access. The bill specifically

requires that the approved meeting minutes of all open meetings for the preceding 5 years to be posted, as well as the recording of all meetings over the preceding 12 months.

While the bill acknowledges that not all associations may currently have a website, online portal, or mobile device application, it requires that an association develop such a database promptly after the adoption of the bill. SB919 also stipulates that all meeting notices must be delivered by electronic transmission at least 14 days in advance and include the date and time of the meeting, and if virtual, all instructions as to how to access the meeting. It also wants to move to electronic voting when community voting is required.

The bill is not feasible for many reasons. The bill fails to acknowledge that building such applications and training all users on how to use them is quite costly. Along with the costs of the software, customization and training, the community will be required to add Cyber Technology Insurance coverage to the costs.

Many communities of all types and sizes are already struggling financially. The Maryland Condominium Act and the Maryland Homeowners Association Act specify a procedure for requesting documents from the association. If an owner wants to review a document, they can request it. There is no need for the association to spend funds and time on uploading every record to a new application. It would also be necessary for the Board or similar group to be specific as to what meetings would be recorded.

Maryland is an “all party consent” state making certain forms of video/audio recording illegal unless the persons doing the recording have the consent of those being recorded. Informing all owners of these legalities and collecting forms with consent signatures, would be an effort to say the least. The community would need to have a plan for educating and gathering all the consent signatures and also enforcing the policy during any meetings that need to be recorded.

Maryland law currently addresses meeting notices, voting, and records in an efficient way where members have access. SB919 not only adds unnecessary requirements and procedures, but it overcomplicates law that is already workable.

For the foregoing reasons, MD-LAC requests an **unfavorable** report on this legislation. Thank you for your time and attention to this important legislation.

We are available to answer any questions the Committee Members may have. Please feel free to contact Lisa Harris Jones, lobbyist for the MD-LAC at (410) 366-1500, or by e-mail at [lisa.jones@mdlobbyist.com](mailto:lisa.jones@mdlobbyist.com), or Vicki Caine, of the MD-LAC, at (215) 806-9143 or by email at [vcaine1@gmail.com](mailto:vcaine1@gmail.com) or Igor Conev, of the MD-LAC, at (443) 614-2787, or by e-mail at [igor@ocmannproperties.com](mailto:igor@ocmannproperties.com).

Sincerely,

*Vicki Caine*

Vicki Caine  
Member CAI MD-LAC

*Igor Conev*

Igor Conev, CMCA,-AMS,-PCAM,-CIRMS  
Chair, CAI MD-LAC

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