

# 2026 Maryland Legislative Session Report



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Community Associations Institute (CAI) Maryland Legislative Action Committee (MD LAC) spent the 2026 legislative session advocating on behalf of the [approximately 1,062,000 Marylanders living in 406,100 homes in more than 7,100 community associations across the Old Line State.](#)

## Legislative Overview

Maryland's legislative session began on January 14, 2026, and adjourned on April 13, 2026. MD LAC tracked 98 bills of relevance across both chambers. A full list of bills of relevance can be found [online here](#). A total of 820 advocates across the state participated in the various advocacy call to action campaigns during the legislative session. MD LAC submitted testimony on 42 different bills across both chambers.

The 2026 legislative session saw the General Assembly tackle the challenge of passing legislation and meeting mandated education funding benchmarks while addressing a projected budget shortfall of at least \$1.6 billion. On top of that, the General Assembly faced a series of high-profile challenges, including potential redistricting measures and legislator absenteeism.

It should be noted that while legislation cannot be carried over from one year to the next, legislators are allowed to introduce identical legislation and have it marked as a formal reintroduction.

### 2026 Key Bills of Interest to Community Associations in Maryland:

Below is a brief overview of highlights from the 2026 Maryland Legislative Session:

## CAI SUPPORTED AND SOUGHT AMENDMENTS TO THE BELOW BILLS

CAI works with legislators to champion amendments to legislation to help the language better align with CAI's public policy positions on any given topic impacting the community association industry.

### [SB 955/HB 955 Real Property – Condominiums and Homeowners Associations – Elections](#)

This proposal was a clean-up bill of last year's changes to the Condominium Act and HOA Act, which led to the requirement of elections be conducted by independent parties. Last year's changes created significant confusion as it stated that managers are not considered independent parties, resulting in a one-size-fits-all approach that not only disrupted decades of established practice but also increased costs for associations.

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MD LAC worked closely with legislators on the initial introduction and subsequent amendment of HB 955, which would have improved Maryland's common interest community election law that was passed last year. MD LAC is working with legislators on clarifying amendments which would:

- Limit the law's application to contested elections only (where there are more candidates than open positions),
- Clarify the definition of "independent party," and
- Exempt very small associations in order to reduce election-related expenses,
- Clarify a misinterpretation of the law regarding proxy holders.

A call-to-action campaign was sent to advocates, encouraging them to send messages directly to legislators on this bill. 94 advocates sent a total of 2,090 messages to members of the House Economic Matters Committee (EMC).

**Status: Unsuccessfully DIED in the House Economic Matters Committee.**

**What you can do: We encourage you to continue to communicate with the sponsors, Delegate Holmes and Senator Kagan, to let them know that amendments are still needed to correct the unintended consequences of the 2025 law.**

### **[SB 747/HB 469 Condominiums - Unit Owner Responsibility for Damage or Destruction and Mandatory Insurance Coverage](#)**

MD LAC worked closely with legislators on the initial introduction and subsequent amendment of this bill. This bill requires condominium unit owners in Maryland to carry certain coverages within an HO-6/condominium unit owners' policy. Specifically, this bill increases from \$10,000 a unit owner's responsibility for payment of up to the first \$25,000 in property damage subject to existing law, or the association's deductible not to exceed \$25,000 when a loss originates in a unit/from a component that services only that unit. To fund this responsibility, the bill also requires condominium owners to carry \$25,000 of Building Property/Dwelling Coverage and \$25,000 of Loss Assessment. This bill was later amended to push the effective date out by a full year as a compromise to allow the HO-6/condominium unit owner policy insurers to better prepare existing policies for the new requirements. The bill would not apply to condominiums comprised entirely of detached units.

**Status: Successfully PASSED, awaiting Governor's Signature. Once signed, Effective October 1, 2027.**

### **CAI OPPOSED THE BELOW BILLS**

CAI LACs oppose legislation contradictory with [CAI's public policy positions](#). If a LAC believes it may need to consider or adopt any legislative or regulatory position that would be in conflict with these official positions, it must submit a request for a deviation to be considered by CAI's Government & Public Affairs Committee and/or Board of Trustees.

### **[HB 402 Common Ownership Communities – Ombudsman Unit, Governing Document Database, and Local Commissions](#)**

HB 402 would have created a state ombudsman (later termed an Oversight Unit in the Department of Housing and Community Development) to mediate and adjudicate community association complaints,

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create a framework for local commissions, and impose new registration requirements for all Maryland community associations.

MD LAC **opposed** this bill because it would have added administrative burdens and established a costly, ineffective program at a time when our state is facing a budget deficit. This bill did not align with CAI's [Alternative Dispute Resolution Public Policy](#). Only nine states have similar (ombudsman) offices, which typically allow homeowner complaints but offer no support to association boards and serve only a fraction of residents. Such issues are better handled through existing association dispute resolution processes.

A call to action campaign was sent to advocates, encouraging them to contact legislators on the House Economic Matters Committee. 157 advocates sent a total of 3,454 messages to members of the committee, urging them to oppose this legislation. A second campaign asked advocates to contact the Senate Judicial Proceedings Committee (JP) which saw 307 advocates send 3,433 messages to members of the committee.

**Status: Successfully DIED in the Senate Judicial Proceedings Committee.**

### **[HB 537 Residential Owners in Common Ownership Communities – Bill of Rights](#)**

HB 537, while well intentioned, would have created a one-size-fits-all Owner's Bill of Rights without regard to existing law, existing governing documents, existing rules and established procedures on such topics as:

- Budgets and budget amendments;
- Voting on financial decisions;
- Meeting notices and agendas;
- Election procedures; and,
- Community association managers.

MD LAC **opposed** this bill because Maryland state law already provides directives and procedures for these issues and most association's governing documents already address these association-specific issues but with multiple variations in form and content. This bill also did not align with CAI's [Alternative Dispute Resolution Public Policy](#). HB 537's had a 15-point litany of rights imposing a top-down process on all associations, regardless of whether the issue stems from unclear governing documents or simply from a lack of community consensus. The lack of definition and clarity did not promote homeowner protection and instead would have created mass confusion and costly disputes resulting in the need to consult attorneys and hire additional service providers.

A call to action campaign was sent to advocates, encouraging them to message members of the House Economic Matters Committee. 184 advocates sent a total of 4,070 messages to members of the Committee, urging their opposition to the proposal.

**Status: Successfully DIED in the House Economic Matters Committee.**

### **[HB 853 Real Property – Regulation of Common Ownership Community Managers](#)**

MD LAC **opposed** this bill, which did not align with CAI's [Manager Licensing Public Policy](#). Much like past legislative proposals, HB 853 would have established a State Board of Common Ownership Community Managers in the Maryland Department of Labor to regulate mandated community association manager state licenses. This bill would have instituted new fees on community association managers and community association boards, such as an application fee for licenses and registration fees to fund the new licensing board.

In addition to the individual fees this bill would impose, this new statewide office would have cost the state more than \$100,000 of taxpayer money. **The** Marylanders across the state who reside in CAs would feel this bill impacting their bank accounts, when the current best practice is for community association managers to earn national certification and participate in annual educational training. The community association industry works best when it can effectively self-regulate.

A call to action campaign was sent to advocates, encouraging them to send messages directly to legislators on this bill. 94 advocates sent a total of 2,090 messages to members of the House Economic Matters Committee.

**Status: Successfully DIED in the House Economic Matters Committee.**

### **[HB 1132 Condos & HOAs - Resale Contracts - Notice Requirements \(Keeping Affordable Housing Affordable Act\)](#)**

MD LAC **opposed** this bill, because the bill would have reduced the timeframe from twenty (20) to ten (10) days for delivery of the resale certificate (one part of the three part resale package), leaving insufficient time for necessary due diligence and accurate disclosures. The bill also drastically reduced fee caps for preparing resale certificates (from \$250 to \$100) without accounting for the actual costs of these services. In all, the bill would have diminished disclosure consistency in associations and to homeowners by forcing rushed timelines and updates without adequate resources.

A call to action campaign was sent to advocates. 179 advocates sent a total of 4,026 messages to members of the House Economic Matters Committee. Another campaign was sent to advocates to connect with the Senate Judicial Proceedings Committee which saw 96 advocates send 1,056 messages to members of the committee. There was also a key last-minute push by key advocates and LAC members to stop this bill, as it unexpectedly moved to the Senate floor for a vote on the final day of Session. This effort was ultimately successful, with advocates reaching out directly to key legislators.

**Status: Successfully DIED in the Senate.**

### **[HB 1362 Condominiums and Homeowners Associations - Meetings - Recording Requirements](#)**

MD LAC **opposed** this bill, because it would have imposed burdensome and impractical recording requirements on homeowner association board volunteers. The bill also did not establish clear standards for the storage, retention, or chain of custody of recordings, particularly in cases of management company turnover.

Maryland is an all-party consent state, meaning recordings cannot be made without the consent of all participants. Requiring associations to record meetings creates a direct legal conflict if consent cannot

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be obtained, exposing volunteer board members to liability. Many homeowners and volunteer leaders would likely be unwilling to serve or engage if they are required to be recorded, highlighting an already significant challenge in recruiting and retaining association volunteers.

For these reasons, MD LAC took several proactive steps to prevent this bill's passage. Multiple call to action campaigns were sent to advocates, encouraging them to send messages directly to legislators on this bill. A total of 179 advocates sent 4,026 messages to the House Economic Matters Committee, and 186 advocates sent 2,057 messages to the Senate Judicial Proceedings Committee in opposition to this bill.

**Status: Successfully DIED in Senate Judicial Proceedings Committee.**

### **[SB 633/HB 1211 Condominiums - Unit Owner Responsibility for Damage or Destruction](#)**

Maryland LAC gave strong written and oral testimony asking that the legislature understand the troubling aspects of this bill which would have made a unit owner responsible for the entirety of a loss that originates in a unit and responsible for a portion of the deductible even in cases where a loss originates from a common area or an event outside the unit. It is the entirety aspect that MD-LAC most challenged since the bill did not cap that responsibility. If for example, an owner caused a loss that caused \$10,000,000 in damage, the owner would be responsible for covering that amount. MD-LAC explained that the bill ran counter to current law and that no such personal policy is or would be available to cover an uncapped amount of damage.

**Status: Successfully DIED in Committee.**

### **OTHER BILLS OF NOTE**

MD LAC also advocated for amendments to [SB 573 Charles County - Governing Bodies of Common Ownership Communities - Member Training](#) in order to better align it with CAI's [Board Member Education Public Policy](#). Unfortunately, this bill passed without the substantive changes MD LAC requested, and will take effect October 1, 2026 after it is signed by the Governor.

Additionally, MD LAC **opposed** [HB 1529 Baltimore County - Local Commission on Common Ownership Communities](#), much for the same reasons as HB 402. Call to action campaigns were sent out for this bill, which saw 28 advocates send 638 messages to the House Economic Matters Committee, and 103 advocates send 1,133 messages to the Senate Judicial Proceedings Committee. This bill ultimately **died in the Senate**, due to the efforts of LAC members and advocates.

### ***Get Involved in CAI's Maryland Advocacy Work through Your Local Chapter!***

In addition to strong and effective advocacy work in Annapolis, CAI's Maryland chapters provide information, resources, education programs and best practices designed to help you and your communities throughout Indiana thrive.

Not a member yet? Join a growing global network of more than 51,000 community managers, management company executives, homeowner leaders, and business partners, and open up a world of opportunities for professional growth, networking and industry knowledge.

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<p><b>Track MD Legislation</b> CAI tracks legislation throughout the year, so you can stay informed. You can check the legislation that CAI is monitoring around the clock <a href="#">here</a>.</p>	<p><b>CAI MD Legislative Resources and Contact Information</b> <a href="#">CAI Maryland Legislative Action Committee</a> - (888) 224-4321 <a href="#">CAI Chesapeake Region Chapter</a>- (410) 308-1534 <a href="#">CAI Washington Metropolitan Chapter</a>- (703) 750-3644</p>
<p><b>ADVOCATE IN PERSON:</b> MD LAC needs your help next session! Our industry is stronger when we show up in person to hearings in Annapolis. Even if you're not selected to speak, your physical presence sends a strong message to legislators. Start making plans today to spend more time in Annapolis in 2027!</p>	
<p><b>Register now for CAI's 2026 Congressional Advocacy Summit in Washington D.C.</b> This exclusive members-only event brings together industry leaders and advocates to engage directly with members of Congress and their staff. As the premier advocacy event of the year for the community association housing model, CAI's Advocacy Summit offers a unique opportunity to meet face-to-face with federal lawmakers and help shape public policy impacting the industry. <a href="#">Register today!</a></p>	
<p><b>Support and Donate Today</b> CAI depends on professional lobbyists funded by community associations, businesses, and individuals to create the best public policy for the community association industry in Maryland. <a href="#">Learn More &amp; Donate Today</a> by Selecting "Maryland."</p>	



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