



2026 Legislative Update & What It Means for Your Association

A legislative update focused on issues affecting community associations, including legislation and other policy changes, paired with practical implementation guidance for boards and managers to protect self-governance.

May 2, 2026

In Maryland, there are
approximately **1,100,000**
Marylanders living in
412,000 homes in more
than **7,500** community
associations.



Brenda Wakefield, CMCA, AMS

CAI LAC Secretary

Owner, Wakefield Association Management & Consulting Services, LLC

Before earning her certification as an HOA and Condominium manager, Brenda assisted hundreds of community associations while serving as Anne Arundel County's Director of Community and Constituent Services. Brenda emphasizes the value of Association living by teaching the 3 "C's": **Communication, Cooperation, & Consensus**, which are essential for fostering a harmonious community that preserves property values and enriches daily life.

Since 2019, she has been a member of the Community Association Institute's Maryland Legislative Action Committee, helping to represent the interests of homeowners associations, condominiums, and cooperatives in Maryland before the state legislature.

Meet Brenda Wakefield:

CAI Ambassador and Election Day Hero!

As an Election Judge, I administer voting procedures and assist voters during the election process. Serving as an Election Judge allows me to encourage people to make their voices heard at the ballot box!

Contact me to learn more about becoming an Election Day Hero!

Learn more at
caionline.org/CAIVotes



TOPICS

- **County Advocacy Resources**
- **State Advocacy Resources**
- **2026 State Updates**



County Advocacy

CAI Chesapeake Chapter Legislative Committee

The Legislative Committee assists the MD-LAC by informing the MD-LAC of issues encountered by Chapter members requiring a legislative solution at the State level and will provide the MD-LAC with input on legislation introduced at the State level impacting only a certain county.

The Chapter Legislative Committee will monitor and influence legislation at the **county level** in those areas in Maryland and Delaware within the Chapter's region.

With a grassroots approach, the committees work collaboratively to advocate for sustainable governance structures and the legislation that impacts them.

State Advocacy

MD-LAC: Legislative Action Committee

The MD-LAC is an arm of the Community Associations Institute (CAI). Members and its professional lobbyist represent the interests of CAI chapter members before **state** legislatures and agencies on issues such as assessment collection, foreclosures and construction defects.

Formed in 1993, the CAI Maryland Legislative Action Committee is a volunteer committee consisting of homeowners and professionals serving community associations. They **advocate** in Maryland by identifying community associations issues, monitoring pending legislation, and setting legislative priorities. In addition, they build relationships with and educate state legislators, providing invaluable advice when community association issues arise.

State Legislative Tracker

<https://www.caionline.org/advocacy/legislative-policy-tracking/>

Maryland ✕

Results 1 to 50 of 63

1 2 »

Data Type

Bill

Jurisdiction

Alaska

Alabama

Arkansas

Arizona

California

Colorado

Connecticut

District of Columbia

Delaware

Florida

Georgia

Guam

Hawaii

Iowa

Idaho

Illinois

SB 873 MD

Session

2026 Regular Session

Bill Text

[First - Environment - Reduction of Lead Risk in Housing - Modifi](#)

Other Documents

[Fiscal and Policy Note](#) 2026-02-27

Sponsors

Name **D** Mary L. Washington

Companion Bills

Companion Bill [HB 1547](#)

Additional Information

Effective Date(s)

October 1, 2026

Environment - Reduction of Lead Risk in Housing - Modified Risk Reduction Standard

Introduced > First Committee > First Chamber > Second Committee > Second Chamber > Enacted

[AI Summary](#) ⓘ

The legislation modifies the conditions under which property owners must satisfy the modified risk reduction standard to address lead hazards in housing. It alters requirements for property owners to take specific actions, such as repairs and lead hazard treatments, if residents, particularly those at risk, are identified with elevated blood lead levels. The changes aim to enhance lead risk reduction methods within a specified timeframe upon receiving notice of elevated lead levels or defects. The act will become effective on October 1, 2026.

Bill Text

First - Environment - Reduction of Lead Risk in Housing - Modifi

1 of 3

SENATE BILL 873

M3 6lr3520
CF 6lr3515

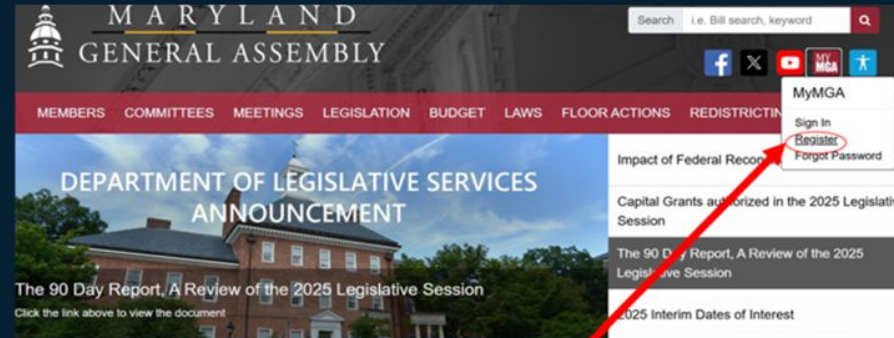
By: Senator M. Washington
Introduced and read first time: February 6, 2026
Assigned to: Education, Energy, and the Environment

A BILL ENTITLED

State Legislative Tracker

You don't have to search for updates!

Select the bills you want to follow to receive an email every time the status changes.



Bill Tracking Lists

[Add List](#)

Showing 1 to 1 of 1 entries Print Filter:

Name	Delete	Edit Default Settings	Edit List Items	Run Report
2026 Group D				

Edit List Items - 2026 Group D

[Check All](#) [Uncheck All](#) [Save](#) [Cancel](#)

*Note: "Check All" option is only enabled when a filter is applied to the list.

Showing 1 to 50 of 2,671 entries Print Filter:

Select	Bill	Crossfile	Title	Sponsor	Intro Date	File Code
<input checked="" type="checkbox"/>	HB0239	SB0036	Land Use - Zoning - Limitations (Starter and Silver Homes Act of 2026)	Chair, Economic Matters Committee	1/14/2026	Housing and Community Development (c9), Local Government - Generality (16)
<input checked="" type="checkbox"/>	HB0405		Condominiums and Homeowners Associations - Governing Documents - Electric Vehicle Recharging Equipment	Delegate Terrasa	1/22/2026	Real Property (n1)
<input checked="" type="checkbox"/>	HB0502		Real Property - Governing Bodies of Common Ownership Communities - Member Training	Delegate Holmes	1/27/2026	Real Property (n1)
<input checked="" type="checkbox"/>	HB0841		Real Property - Condominiums and Homeowners Associations - Governing Bodies and Annual Meetings	Delegate Holmes	2/4/2026	Real Property (n1)

2026 Maryland Legislative Session Report



WWW.CAIONLINE.ORG

- MD LAC tracked **98 bills** of relevance across both chambers.
- 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.

SB 747/HB 469 Condominiums

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.

The amended bill, which has passed both houses and presently awaits the Governor's signature*, increases an owner's responsibility for paying the least of the total costs of repair and replacement, the amount of the council of unit owners' property insurance deductible as specified in the council of unit owners' property insurance policy, or \$25,000.

This bill requires condominium unit owners in Maryland to carry certain coverages within an HO-6/condominium unit owners' policy. Specifically, this bill requires condominium owners to carry \$25,000 of 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 for 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, effective October 1, 2027.

SB 747/HB 469: Condo Impact

Condominium boards should connect with **insurance providers** and **legal counsel** to audit existing coverage and draft applicable resolutions, if needed.

- Evaluate budget impact for 2027.
- Prepare necessary resolutions.
- Communicate early and often with owners regarding master coverage vs. personal property coverage.
- Work with **community manager** to determine appropriate process to comply.



SB 955/HB 955 Real Property – Condominiums and Homeowners Associations – Elections

MD LAC **supported** this bill with amendments, and the 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.

In 2025, legislation was enacted mandating that an independent third party oversee all elections for the governing body of Homeowners' Associations (HOA) or condominium associations. The statute expressly excluded managers, management companies, association attorneys, and auditors from being classified as independent parties. This law, along with subsequent interpretations, has caused significant uncertainty and disruption, resulting in increased expenses for some community association budgets.

The 2026 bill would have changed the existing law so that the independent party provision would apply only when the number of candidates exceeds the number of contested seats. MD-LAC proposed 3 amendments: an exception for uncontested elections, exemption of small associations and clarification of the definition of an independent party.

Changes to the election law is a 2027 priority for MD-LAC as communities continue to struggle with added costs and unnecessary changes to decades of established election procedures.

Status: Unsuccessfully DIED in Committee.

HB 1132 Condos & HOAs - Resale Contracts - Notice Requirements

MD LAC **opposed** this bill because because it would have imposed reduced timelines (from 20 days to 10) to provide resale certificates. The bill also would have drastically reduced the caps on the charges to the seller (\$250 to \$100 for the resale certificate; \$100 to \$50 for just one rush fee; \$100 for the condo inspection and \$50 for the HOA inspection remained unchanged).

Advocates

179

Messages

4,026

Status: Successfully DIED in Senate.

Failed Legislation

HB 402 Common Ownership Communities – Ombudsman Unit, Governing Document Database, and Local Commissions

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.

Advocates

307

Messages

3,433

Status: Successfully DIED in the Senate Judicial Proceedings Committee.

HB 537 Residential Owners in Common Ownership Communities – Bill of Rights

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.

Advocates

184

Messages

4,070

Status: Successfully DIED in the House Economic Matters Committee.

Failed Legislation

HB 853 Real Property – Regulation of Common Ownership Community Managers

MD LAC **opposed** this bill. In addition to 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.

Advocates

94

Messages

2,090

Status: Successfully DIED in the House Economic Matters Committee.

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.

Advocates

179

Messages

4,026

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.

Ways to Get Involved

- **Monitor legislation**
- **Engage in dialogue with local leaders**
 - **Attend meetings**
 - **Submit testimony**
 - **Write letters**
 - **Invite local leaders to attend Board meetings**
- **Participate in CAI's advocacy efforts**

CAI MD Legislative Resources and Contact Information

CAI Maryland Legislative Action Committee
- (888) 224-4321

CAI Chesapeake Region Chapter- (410)
308-1534

CAI Washington Metropolitan Chapter-
(703) 750-3644

Review CAI's
Public Policy Positions



Help Shape Future Legislation

Join our CAI Advocacy
Ambassador program and
become a part of the
movement to create
positive change. Your voice
matters, so sign up now to
make your mark!



www.caionline.org/Ambassadors

Questions?

Thank
