

Tony Burke
Signature Club At Greenview Condominium
New Market, Maryland
District 4 Frederick County
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Oral Testimony for Senate Bill 1015

Good afternoon Senator Smith, Senator Waldstreicher and Judicial Proceedings Committee Members.

My name is Tony Burke. I am speaking on behalf of the Signature Club at Greenview Condominium and community in support of SB1015. I am a member of the 2023 HB98 Task Group formed by the Board in September 2023 to address the impacts of HB98 on our association and our detached condominium owners.

2023 HB98 was intended to introduce another option for affordable housing in Maryland by altering the master policy requirements for all detached condominiums. However, there were unintended impacts on condominiums with attached and detached homes. Boards had the option to exclude detached homes from the master policy coverage. Our Board elected to continue covering the detached homes, but our attorney recommended **that "shall" means shall** so detached owners were on their own finding additional appropriate building coverage causing great anguish among the owners, all seniors, many of whom are on fixed incomes.

For the past 17 years, we had master policy coverage on all condos and governing documents that treated all ownership equally.

There were other impacts regarding 2023 HB98:

1. There was no database to find detached condo owners or mixed associations.
2. Our HB98 Task Group found five other mixed condominiums in Frederick, Howard, Carroll and Baltimore Counties impacting 1261 homes. Most likely, there are others.
3. Association insurance is issued annually so the Board would need to review and communicate to many stakeholders its decision to cover/not cover detached condos under the master policy, again another burden and expense for our senior community.

Senate Bill 1015/House Bill 1227 will end the unintended impacts of 2023 HB98 for all mixed attached and detached condominiums.

Thank you for your support to exempt mixed attached and detached condominiums from 2023 HB98 insurance law this year.