

AT A GLANCE

A snapshot of how the 2026 Maryland General Assembly session affects condominiums, cooperatives, and homeowners associations statewide.

OVERALL OUTCOME

A largely favorable session for community associations. Most bills that would have added cost and administrative burden did not pass.

BIGGEST CHANGE

Higher master policy deductibles for condos, paired with a new mandate that unit owners carry HO-6 insurance to cover them.

ELECTION RULES

A clean-up bill to ease last year's independent-election requirements did not pass, so current rules remain in place.

NEW RESIDENT RIGHT

Owners and renters may now plug in small balcony solar units, though association solar rules still apply.

COUNTY-SPECIFIC RULES

Three counties saw local action this session — check whether your community falls within one of these jurisdictions.

Charles County — PASSED

Board members and officers must complete training on their responsibilities within 90 days of election or appointment, and again every three years.

Prince George's County — PASSED

New program rules take effect March 17, 2026: online posting of contracts and governing documents, annual document mailings, resident-majority boards, quarterly open meetings, a \$0.10/page copy fee cap, and reserve-depletion notices.

Baltimore County — DID NOT PASS

A proposal to create a local commission on common ownership communities, similar to those in other counties, did not advance.

BOARD BRIEFING

2026 Maryland Legislative Update

What the General Assembly's 2026 session means for condominiums, cooperatives, and homeowners associations across Maryland.



BILLS THAT PASSED

Condo Insurance & Owner Responsibility

SB 747 / HB 469

Raises a unit owner's responsibility for property damage from a covered loss (or the association's deductible) from \$10,000 to \$25,000. To help owners meet this, condo owners must carry an HO-6 policy with at least \$25,000 in dwelling coverage and \$25,000 in loss assessment coverage. Does not apply to all-detached-unit condominiums. Effective October 1, 2027 — boards have time to plan and communicate this to owners.

Longer Window for Political Signs

SB 758 / HB 855

Associations may no longer restrict candidate or ballot-issue signs for 45 days before early voting begins (up from 30 days before the election itself). If there's no early voting, the 45-day window runs from the election date. Associations may still restrict signs 7 days after the election. Already in effect as an emergency bill.

BILLS THAT PASSED

Legal Balcony Solar Panels

House Bill 1532 — Utility RELIEF Act

Renters and homeowners may now plug in small balcony solar systems (up to 1,200 watts) directly into a standard wall outlet, without utility interconnection or permitting fees. Importantly, this law does not override an association's governing documents — communities may still enforce reasonable, existing rules on solar installations.

BILLS THAT DID NOT PASS

Election & Financial Statement Clean-Up

HB 955 / SB 955

Would have limited last year's independent-election requirement to contested races only, clarified who counts as "independent," and exempted small associations. Current rules remain unchanged.

Statewide Ombudsman Office

HB 402

Would have created a new state office and registration requirements for associations. Seen as costly and duplicative of existing dispute-resolution processes.

MORE BILLS THAT DID NOT PASS

Owner "Bill of Rights"

HB 537

A one-size-fits-all list of 15 owner rights covering budgets, voting, meetings, and elections — seen as conflicting with existing law and governing documents. Did not advance.

Manager Licensing Board

HB 853

Would have created a state board to license community association managers, funded by new fees on managers and boards. Did not pass.

Faster Resale Certificates

HB 1132

Would have cut the resale certificate deadline from 20 to 10 days and lowered fee caps. Did not pass — the current 20-day timeline remains in place.

Mandatory Meeting Recordings

HB 1362

Would have required audio/video recording of board meetings. Raised conflicts with Maryland's two-party consent wiretapping law and had no clear rules for storing recordings. Did not pass.

