MEMORANDUM

Abidogun Kehinde

TO: Members of the Baltimore County Planning Board & County Representatives

FROM: Abidogun B Kehinde, Member of the Twelve Trees Homeowners Association (Randallstown)

DATE: October 27, 2026

SUBJECT: Written Testimony for the Capital Improvement Program (CIP) Budget Hearing

REGARDING: Bill SB 280/HB 446 – Local Government – Condominium and Homeowners Associations – Repair and Rehabilitation Funds

Dear Members of the Planning Board and County Representatives,

Thank you for the opportunity to provide testimony following the Capital Improvement Program (CIP) Budget hearing held on Thursday, October 15, 2026, at the Jefferson Building in Towson.

On behalf of the residents of the **Twelve Trees Homeowners Association in Randallstown**, as well as thousands of other Baltimore County residents living in common-ownership communities, I strongly urge the County to allocate funding in the upcoming Capital Budget to implement the infrastructure fund authorized under **Bill SB 280/HB 446**.

Passed by the 2024 Maryland General Assembly, this enabling legislation gives Baltimore County explicit authority to establish a dedicated trust fund to help homeowners associations (HOAs) repair critical, non-recreational infrastructure.

The Core Issue: Aging Infrastructure & "Double Taxation"

Twelve Trees is a community of 351 townhomes developed in the mid-1970s and mid-1980s. Today, our community is confronting the mounting financial consequences of aging private infrastructure that has reached or exceeded its expected useful life.

For decades, HOA residents have faced an unfair double taxation model:

- **County Taxes Paid:** Every homeowner in Twelve Trees pays substantial Baltimore County property taxes, which directly fund public roads, sidewalks, drainage, and utility infrastructure across the County.

- **Zero Support Received:** When the identical infrastructure inside our own community boundaries requires rehabilitation, our residents must pay for it entirely out of pocket through steep association assessments.

Effectively, we are paying to maintain the county's broader infrastructure while receiving zero support to maintain our own.

The Financial Reality: A Growing Deficit

Our Association's 2021 reserve study identified multiple structural assets with zero Remaining Economic Life (REL). At that time, critical infrastructure deficits totaled approximately **$3 million**:

- **Domestic water mains:** $700,000
- **Sanitary sewer mains:** $700,000
- **Concrete curbs, sidewalks, gutters, and storm drains:** $824,000
- **Asphalt pavement milling and overlay:** $700,000
- **Stormwater piping:** $55,000

Unfortunately, the financial outlook has since escalated dramatically. We recently received a formal proposal to repair and replace our sanitary sewer mains, and **the cost now exceeds $1 million**—a steep increase from the $700,000 estimate in 2021.

The Unsustainable Burden on Homeowners

While our homeowners have responsibly paid their monthly dues, our current reserves stand at just over $1 million. We face a massive shortfall. Forcing working families or seniors living on fixed incomes to absorb millions of dollars in structural utility and roadway costs through crippling special assessments is an unsustainable solution.

Conclusion

The state law provides a clear framework for the county to establish a dedicated fund supported by multiple potential revenue streams, including a percentage of property tax revenues already collected from owners within our communities. Implementing this fund in the current budget cycle is a fair, legally authorized, and necessary step to protect neighborhood safety, stabilize environmental stormwater systems, and provide a financial lifeline to tax-paying citizens.

We ask that you exercise the authority granted to you by the State of Maryland and eliminate this infrastructure inequity by including HOAs in your long-term capital budget cycle vision.

Thank you for your time, consideration, and continued service to Baltimore County.

Abigail Krehnke