The Village
or Twelve Trees

10/30/26

Dear Members of the Planning Board and County Representatives,

Thank you for the opportunity to attend the Capital Improvement Program (CIP) Budget hearing held on Thursday, October 15, 2026, at the Jefferson Building in Towson. Because I was unable to speak during the hearing, I am submitting this written testimony regarding **Bill SB 280/HB 446 - Local Government - Condominium and Homeowners Associations - Repair and Rehabilitation Funds**. Passed by the 2024 Maryland General Assembly and signed into law by Governor Moore, this enabling legislation took effect on October 1, 2024, giving Baltimore County explicit authority to establish a dedicated trust fund or appropriate funding mechanism to help homeowners associations repair critical, non-recreational infrastructure.

On behalf of the residents of the Twelve Trees Homeowners Association (HOA) 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 this vital infrastructure fund. This initiative would provide vital assistance to communities like ours that face substantial infrastructure repair costs but lack the financial capacity to address them without placing unsustainable financial burden on individual homeowners.

Twelve Trees is a community of 351 townhomes developed in two phases: the first by Deer Park Estates in the mid-1970s and the second by Ryan Homes in the mid-1980s. Today, our community is confronting the mounting financial consequences of aging private infrastructure—such as roads, sidewalks, underground utilities, and stormwater management systems—that have reached or exceeded their expected useful life.

For decades, HOA residents have faced a form of double taxation. Every homeowner in Twelve Trees pays substantial Baltimore County property taxes, which directly fund public roads, sidewalks, drainage, and sewer and water main infrastructure across the County. Yet, when the roads and utility mains and other essential infrastructure inside our own community boundaries require 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.

Many common-ownership communities across the county are reaching a critical age where these major infrastructure assets are deteriorating simultaneously. Without a meaningful public-private partnership with the county, HOAs will be forced to levy crippling special assessments on residents—many of whom are working families or seniors living on fixed incomes.

Our Association's 2021 reserve study identified several critical infrastructure components with no Remaining Economic Life (REL) left. At that time, the estimated costs of necessary repairs and replacements totaled approximately $3 million:

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

Unfortunately, the financial outlook has become significantly more severe. We recently received a formal proposal to repair and replace the sanitary sewer mains throughout our community, and the cost now exceeds $1 million—a massive jump from the $700,000 estimate in 2021. This updated figure underscores the rapid escalation of construction costs and highlights the urgency of securing external funding before further deterioration drives prices even higher.

Our homeowners have responsibly paid their monthly association dues to maintain the community and build reserves. However, while our 2021 study indicated we need approximately $3 million to fully fund these infrastructure deficits, our current reserves stand at just over $1 million. With multiple major systems requiring immediate overhauls, our available resources are vastly insufficient.

While a special assessment is technically an option, a levy of this magnitude would impose severe hardships on moderate-income homeowners who are already managing the rising costs of housing, utilities, insurance, and daily necessities. Forcing homeowners to absorb millions of dollars in structural infrastructure costs through sharply increased assessments is an unsustainable solution.

The new 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 the Local Government – Condominium and Homeowners Associations – Repair and Rehabilitation Fund in this budget cycle** is a fair, legally authorized, and a necessary step to ensure safer neighborhood roadways, protect the region's broader environmental health through stabilized stormwater management, and throw a financial lifeline to thousands of 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 vision for the county's infrastructure and fund the Repair and Rehabilitation Fund in this capital budget cycle.

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

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