

HB 303 Cost Analysis: The Hidden Price of New HOA Regulation

Summary: Major New Costs - Minimal Benefit

Category	Estimated Cost
Startup Year (FY 2026)	\$300,000+
Annual Ongoing Costs	\$350,000-\$400,000 per year
New Fees on Homeowners & Managers	Likely \$100-\$300 per year

What's in the Bill?

"The Department shall allocate not more than \$100,000 for the establishment of the Board." - HB 303, §22-202(E)

Problem: That's unrealistic. Similar Maryland boards cost much more to operate.

Launching a new regulatory board means:

- Hiring staff
- Building databases & licensing systems
- Administering exams & compliance
- Investigations and hearings

These activities typically cost \$350,000+ per year.

Who Pays?

- Community managers: license, training, insurance fees
- HOAs, condos, co-ops: mandatory annual registration
- Volunteer boards: compliance burden
- All costs passed to homeowners via HOA dues

Risks to Homeowners

- HOA dues will rise
- Small and volunteer-run communities burdened
- Legal & insurance costs escalate
- Noncompliance = up to \$25,000 fine or 5 years in prison

Bottom Line

HB 303 creates a costly, unnecessary bureaucracy to solve a problem that hasn't been proven to exist.

Instead of protecting homeowners, it creates a permanent regulatory machine - with homeowners footing the bill.

Tell your legislators: VOTE NO on HB 303

HB 303 Cost Analysis: The Hidden Price of New HOA Regulation

Marylanders deserve affordable housing - not more mandates and state fees.