

Maryland HOA Laws: Boards, Records, Assessments and Rentals

Summary for landlords and property managers. Last reviewed October 29, 2026. Full guide: <https://www.generationadvisory.com/laws/maryland-hoa-laws>

Maryland homeowner associations follow the Maryland Homeowners Association Act, and condominiums follow the Maryland Condominium Act. Owners can review association records, and boards must send recent financial statements and minutes on written request.

Key points

- Homeowner associations follow the Maryland Homeowners Association Act, and condominiums follow the Maryland Condominium Act.
- Owners may examine association books and records, and on written request the board must send recent financial statements or meeting minutes within 21 days, or 45 days for records older than three years.
- Unpaid assessments can generally become a lien on the home under the Maryland Contract Lien Act when the governing documents allow it.

Maryland at a glance

Rule	Maryland	Law
Governing law	Homeowner associations follow the Maryland Homeowners Association Act, and condominiums follow the Maryland Condominium Act.	Md. Code, Real Property Title 11B and Title 11
Owner access to records	Owners may examine association books and records, and on written request the board must send recent financial statements or meeting minutes within 21 days, or 45 days for records older than three years.	Md. Code, Real Property 11B-112
Assessments and liens	Unpaid assessments can generally become a lien on the home under the Maryland Contract Lien Act when the governing documents allow it.	Maryland Contract Lien Act

Mistakes to avoid

- Holding board decisions without the notice owners are entitled to.
- Not keeping records ready for owner requests.
- Fining owners without the notice and hearing steps in the governing documents.

- Enforcing rental rules that are not in the recorded documents.

Verify current law

Laws named in this summary:

- Md. Code, Real Property Title 11B and Title 11
- Md. Code, Real Property 11B-112
- Maryland Contract Lien Act

Official sources:

- Maryland Code, Real Property Article, Title 8 (Maryland General Assembly):
<https://mgaleg.maryland.gov/mgaweb/Laws/StatuteText?article=grp&section=8-401&enactments=false>
- Renters' Rights and Stabilization Act of 2024, HB 693, Chapter 124 (Maryland General Assembly):
<https://mgaleg.maryland.gov/mgaweb/Legislation/Details/hb0693?ys=2024RS>
- Tenant Safety Act of 2024, HB 1117, Chapter 125 (Maryland General Assembly):
<https://mgaleg.maryland.gov/mgaweb/Legislation/Details/hb1117?ys=2024RS>
- Maryland Courts: landlord and tenant cases: <https://www.mdcourts.gov/>

General information, not legal advice. Check current law and talk to a Maryland attorney before you act. Last reviewed October 29, 2026.