



Maryland Continuing Care Residents Association
Protecting the Future of Continuing Care Residents
The Voice of Continuing Care Residents at Annapolis

SUBJECT: House Bill 28 - Income Tax – Credit for Caregivers of Senior Family Members

COMMITTEES: House Ways and Means Committee
The Honorable Vanessa Atterbeary, Chair

DATE: Thursday, February 2, 2023

POSITION: **FAVORABLE**

The **Maryland Continuing Care Residents Association (MaCCRA)** is a not-for-profit organization representing the residents in continuing care retirement communities (CCRCs). Maryland has over 18,000 older adults living in CCRCs. The principal purpose of MaCCRA is to protect and enhance the rights and financial security of current and future residents while maintaining the viability of the providers whose interests are frequently the same as their residents. MaCCRA SUPPORTS efforts to: Enhance: Transparency, Accountability, Financial Security; and Preserve existing protections in law and regulation for current and future CCRC residents statewide.

On behalf of the Maryland Continuing Care Residents Association, we support House Bill 28. As drafted, House Bill 28 will *“Allow a credit against the State income tax for qualified expenses paid or incurred by a caregiver during the taxable year in caring for a qualified senior family member; and defining “qualified senior family member” as an individual who is at least 60 years of age, is a relative of the taxpayer, and resides on the same property as the taxpayer’s permanent place of residence for at least 6 months of the taxable year.”*

Many CCRC residents benefit from the services of caregivers as defined in the bill. They are frequently hired by family members or spouses to come their place of residence, particularly those that live in “Independent Living” units in CCRCs. To the extent that this bill would apply to CCRC residents it would provide additional financial relief for Seniors who often live on a fixed income. It is another important tool that would allow residents to afford their accommodations and cover the care that is needed as they age in place.

For these reasons we support House Bill 28 and ask for a favorable report.

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