



**Opposition Testimony Before the Maryland Legislature  
Regarding Senate Bill 0957 and House Bill 1051**

**Presented by Holly K. McComas, McComas Funeral Home, P.A. Date: February 25, 2025  
(Senate Finance Committee) & March 7, 2025 (House Health Government Occupations  
Committee)**

**Chairperson, Members of the Committee,**

Thank you for the opportunity to provide testimony in opposition to Senate Bill 0957 and House Bill 1051, which propose to allow the establishment of not-for-profit funeral homes in Maryland. While the stated intent of these bills is to expand funeral service options and affordability, there are significant concerns that merit the Legislature's careful consideration.

**1. Maryland's Funeral Home Market Already Ensures Affordability & Competition**

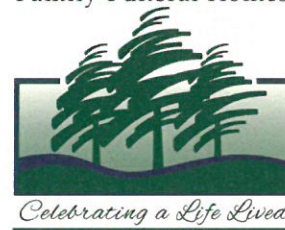
- Maryland funeral homes currently offer pricing that is competitive and often below the national average. This demonstrates that for-profit funeral homes are already balancing financial viability with affordability.
- The introduction of not-for-profit funeral homes risks altering market dynamics in a way that could drive up long-term costs rather than reduce them.
- There is no strong indication of widespread public dissatisfaction with existing funeral services, making the necessity of this legislation unclear.

**2. Regulatory & Consumer Protection Concerns**

- Maryland funeral directors have voiced significant concerns regarding the potential for religiously affiliated not-for-profit organizations to operate funeral homes and crematories while seeking religious exemptions from key regulations.
- If such exemptions were granted, it would create an unfair competitive advantage, weakening the regulatory framework designed to protect consumers and ensure public health and safety.
- The closure of Heaven Bound Cremation Services in Charles County due to mismanagement and financial instability serves as a cautionary example of why rigorous oversight and financial stability are crucial in this industry.

**3. Risk of Lower Standards and Financial Instability**

- For-profit funeral homes are required to meet strict consumer protection laws, ensuring high-quality service, transparency, and accountability.
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- Not-for-profit funeral homes may lack the financial resilience necessary to sustain long-term operations, particularly in high-cost areas like Montgomery County. Financial instability could lead to reduced service quality or hidden costs for families.
- Without licensed funeral director/mortician ownership accountability, not-for-profit funeral homes could become susceptible to mismanagement or ethical concerns, jeopardizing consumer trust.

#### **4. Economic & Employment Impacts**

- For-profit funeral homes contribute significantly to Maryland's economy through taxes and job creation. The transition to a not-for-profit model could diminish tax revenues and employment opportunities in the funeral services sector.
- The majority of Maryland's existing funeral homes are long-standing businesses that provide stable jobs and are integral parts of their communities. The McComas Funeral Home was established in 1808, 217 years ago. We currently employ 14 full time and over 51 part time employees. Disrupting this economic fabric could have unintended consequences for both employees and local economies.
- Many local for-profit businesses give back to their communities, both financially and through volunteer efforts. These contributions support local charities, community programs, and public initiatives. In contrast, not-for-profit businesses do not provide the same level of community reinvestment, which could place additional financial burdens on the government to increase funding for local nonprofits.

#### **5. Lack of Compelling Evidence Supporting This Bill**

- There is no comprehensive research or data demonstrating an unmet need for not-for-profit funeral homes in Maryland.
- The bill does not account for the perspectives of faith-based groups that have successfully partnered with existing funeral homes for decades.
- Maryland's existing regulatory framework has been upheld in federal court (*Brown III v. Hovatter*, 2009) as a reasonable and effective means of ensuring accountability in the funeral services industry.

#### **6. Serious Concerns Regarding Licensing and Accountability**

- Senate Bill 0957 and House Bill 1051 would allow unlicensed individuals to operate funeral homes, violating Section 7-309 of the Maryland Health Occupations Code.
- The Maryland Legislature has previously restricted funeral home ownership to licensed professionals for valid public health and consumer protection reasons.
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- Not-for-profit entities have no owners or shareholders, and their governance structures can include individuals with no training in mortuary science.
- The proposed legislation would open the door for individuals with criminal histories to establish and control funeral establishments, posing risks to consumer funds and operational integrity.
- *If individuals wish to own and operate a funeral home, they can pursue proper education, training, and licensure, rather than bypassing established professional requirements through this proposed legislation.*

### **Conclusion: Preserve Maryland's Strong Consumer Protections and Economic Stability**

- Maryland's funeral home industry is already well-regulated to protect families while fostering competition and affordability.
- The proposed shift toward not-for-profit funeral homes threatens to introduce financial instability, reduce accountability, and create unnecessary disruptions in an industry that has successfully served Maryland residents for generations.
- Given the absence of compelling evidence supporting this bill and the significant risks associated with its passage, we strongly urge the Legislature to oppose Senate Bill 0957 and House Bill 1051.

**Thank you for your time and consideration.**

**Respectfully submitted,**

A handwritten signature in black ink that reads "Holly K. McComas". The signature is fluid and cursive, with the first letters of each word being capitalized.

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