



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

**SUBJECT:** Senate Bill 560 - Continuing Care Retirement Communities – Refunds  
**COMMITTEE:** Senate Finance Committee  
The Honorable Pamela Beidle, Chair  
**DATE:** February 18, 2026  
**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 20,000 older adults living in 38 licensed CCRCs. The principal purpose of MaCCRA is to protect and enhance the rights, well-being, 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 MaCCRA, we support Senate Bill 560.

Under Maryland's current continuing care laws, where a provider has agreed to refund all or a portion of the entrance fee paid by the resident upon the termination of occupancy by the resident, the refund is conditioned upon the re-occupancy or reservation of the vacated apartment unit by another subscriber who has paid an entrance fee. *MD Human Services Code § 10-449(c)*. There is no time limit for completion of the re-occupancy or reservation to occur. So there is the distinct possibility of a significant delay in the refund of entrance fees at CCRCs experiencing financial difficulties.

MaCCRA recognizes that CCRC providers should have maximum flexibility in the use of entrance fees in order to sustain and not adversely impact the financial structure of the CCRC. At the same time, we understand that the average time for a CCRC to pay the required entrance fee refund is about six months. The proposed bill would simply impose a two year limit for the required refund, which we believe is a reasonable requirement under the circumstances.

**Therefore, we ask for a favorable report on Senate Bill 560.**

**For further information please contact:** Bruce Hartung, President  
Maryland Continuing Care Residents Association c/o [brucehartung@sbcglobal.net](mailto:brucehartung@sbcglobal.net)