

Written Testimony

Opposition to Senate Bill 488

Submitted by: Karen Main
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Before the Maryland Senate Finance Committee
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Thank you for the opportunity to submit written testimony regarding Senate Bill 488. My name is Karen Main, and I have served the Homewood Living Frederick community for 38 years, including many years as Executive Director. During that time, I have worked closely with residents, families, staff, and board members. I offer this testimony based on decades of firsthand experience in resident engagement, transparency, and accountability.

I respectfully oppose SB 488 because it is unnecessary and does not reflect the extensive, well-established opportunities residents already have to provide meaningful input into the operation and governance of our community.

Context of the Current Dispute

It is important to clarify the underlying motivation for this legislation.

The concerns driving this bill originate from a group of residents at one of our communities who disagree with Homewood's continued commitment to its 90-year history as a Christian ministry. This group has advocated that Homewood retract or materially alter its longstanding religious identity.

While disagreement is permissible in any community, the manner in which this group has advanced its position has created tension and division within the broader resident body. Numerous residents have expressed discomfort and, in some cases, fear due to aggressive communications and rhetoric directed toward those who do not share their views.

Over the past year, this group has distributed a substantial volume of written communications containing statements that management believes to be inaccurate or misleading. For example:

- Residents were told that the organization might face bankruptcy as a result of governance decisions. In fact, the Maryland Obligated Group has obtained, for the first time, an investment-grade rating of BBB+ from Fitch for the past two consecutive years—an achievement secured after the restatement of our mission and governance documents.

- Residents were told that our CEO personally selected all board members. In reality, board members are recommended through a nominating committee process and approved by the full board. At the time the governance updates were adopted, only two new board members had been appointed since the CEO joined the organization.
- Labels such as “evangelical” and “fundamentalist” were used in a derogatory manner to describe members of management and the board, despite the fact that leadership reflects a wide variety of Christian denominational backgrounds. Such rhetoric has been offensive to residents who identify with those traditions.

In addition, petition efforts were conducted in violation of the community’s non-solicitation policy, including approaching residents in dining rooms and common areas to obtain signatures demanding that the Board meet under specific conditions. There were also threats to picket a marketing event.

This group further circulated communications to residents at Homewood’s other communities encouraging resistance to management and the board. Many residents at those communities expressed frustration with the disruption and have not joined their effort.

While we continue to serve and care for every resident—including those who disagree with board decisions—this disagreement centers on governance authority and religious identity, not on quality of care or lack of access to input. Senate Bill 488 will not resolve that disagreement. Instead, it risks imposing statutory governance mandates on what is fundamentally an internal religious and governance matter.

The residents raising these concerns have had numerous opportunities to pursue resolution. They submitted a 22-page letter to the Attorney General’s Office, copying members of this body and the Governor. They filed a formal grievance but did not pursue the available option of third-party mediation. When consensus cannot be achieved, there must ultimately be a final decision-maker. It becomes exceedingly difficult to serve all residents effectively when a particular group seeks to override duly made decisions without regard for the broader resident community.

Existing Resident Input and Engagement

Homewood Living Frederick has a long-standing culture of communication, collaboration, and resident involvement. Resident voices are not merely symbolic—they are structurally integrated into governance and operations.

- The Resident Association submits written reports in advance of governing board meetings.
- The board consults with the Resident Association regarding resident board appointments.
- Residents serve on the board and must meet the same fiduciary standards as all other directors.
- More than 20 resident-led committees meet regularly with management and influence operational decisions.

- Residents were surveyed prior to the development of our strategic plan and again during rebranding efforts.
- Residents were invited to participate in stakeholder meetings regarding future construction plans.
- Every resident receives an annual satisfaction survey.

Most recently, residents rated overall quality of care at 94 percent, compared to a national benchmark of 82 percent across more than 1,000 senior living providers. Participation increased to approximately 84 percent—evidence of strong engagement and trust.

Conclusion

Based on my 38 years of service at Homewood Living Frederick, I do not believe Senate Bill 488 would enhance resident voice or accountability. Residents are already heard through multiple formal channels that respect both participation and fiduciary governance.

This bill arises from a disagreement regarding the religious direction of a historically faith-based organization. While that disagreement is genuine, it does not justify statewide legislative intervention into nonprofit governance structures. Numerous channels exist to address these concerns, and those avenues have not been exhausted.

For these reasons, I respectfully urge the Senate Finance Committee to issue an unfavorable report on Senate Bill 488.

Thank you for your time and thoughtful consideration.

Respectfully submitted,
Karen Main
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