

**David L. Hill – In-Person / Oral Testimony in Support of Maryland SB 0560
Continuing Care Retirement Communities - Refunds**

Thank you for giving me this opportunity to talk about Senate Bill 560. My name is David Hill, and I'm testifying in support of the Bill on behalf of my 93-year-old mother, Carolyn Hill. She and I and our family have been going through a frustrating experience for 2 ½ years with *Heritage at Augsburg* - a CCRC facility in Baltimore County. **We've been trying to recoup the agreed-upon 80% of Carolyn's original entrance deposit, amounting to \$174,000.**

As background: Carolyn moved into her Augsburg apartment in 2017 upon signing the residency agreement, which indicated if and when she moved out, **she'd be refunded 80% of her entrance deposit, contingent on her apartment being re-occupied first.** Our family hoped that Mom would be at Augsburg until her final days, but unfortunately, she later suffered from serious health problems. Augsburg therefore required that she vacate her independent living apartment, which she did in July 2023. She now lives in an assisted living facility in Westminster MD.

The egregious issue that disturbs us is that Augsburg is not carrying out its contractual obligations in good faith to refund Carolyn's agreed-upon percentage of her entrance deposit. They claim they will refund Carolyn's deposit when her old apartment is reoccupied, but they fail to follow up with honest and transparent efforts to re-occupy the unit. In doing so they unjustly enrich themselves by claiming "no interest" by any prospective new residents. This, in turn, allows them to retain significant funds owed to my mother. This appears to be outright elder abuse.

In sum, my family and I believe that passage of SB 560 would put us and prior and future CCRC residents on more equal footing with the industry. It would hold facilities more accountable to take timely, honest, and transparent actions with contractual obligations to refund entrance deposits. I recommend SB 560 be written to apply retroactively to cover the many families with existing contracts and experiencing similar circumstances.

Thank you again for allowing me to testify in support of this important legislative effort.