

HB0804\_RichardKaplowitz\_FAV

02/19/2026

Richard Keith Kaplowitz

Frederick, MD 21703

**TESTIMONY ON HB#0804 POSITION: FAVORABLE**

**Department of Aging - Aging Resilience Fund - Establishment**

**TO:** Chair Bagnall, Vice Chair Cullison, and members of the Health Committee

**FROM:** Richard Keith Kaplowitz

My name is Richard Keith Kaplowitz. I am a resident of District 3, Frederick County. I am submitting this testimony in support of HB#/0804, **Department of Aging - Aging Resilience Fund - Establishment**

This bill will create for Maryland an Aging Resilience Fund whose purpose of will be to support the implementation of the department’s mission under this title. It will specify its maintenance and the sources of the funds deposited into it as well as who controls funding and disbursements.

An Aging Resilience Fund is a dedicated financial resource—often a government-managed, non-lapsing fund—designed to support programs, services, and infrastructure that help older adults live independently, securely, and with dignity. These funds often support administrative costs, partnership development, and initiatives aimed at improving the health and well-being of aging populations.<sup>1</sup>

The bill will establish the Aging Resilience Fund as a special, nonlapsing fund; requiring the Fund to be used to carry out the mission of the Department of Aging including personnel, partnership development, and any programs, services, or activities within the Department; and requiring interest earnings of the Fund to be credited to the Fund.

As a senior citizen who lives in a senior living community I know these funds will assist me and my neighbors to age in place and have resources available to support that goal.

**I respectfully urge this committee to return a favorable report on HB#/0804.**

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<sup>1</sup> Google AI Search “what is an aging resilience fund”