



Maryland Continuing Care Residents Association
The Voice of CCRC Residents in Maryland

March 18, 2026

The Honorable Heather Bagnall, Chair, House Health Committee
The Honorable Lesley Lopez, Chair, Elder & Long-Term Care Subcommittee
The Honorable Terri Hill, Member, House Health Committee

RE: House Bill 424 - Continuing Care in a Retirement Community Providers - Governing Bodies - Membership

Dear Chair, Subcommittee Chair, and Delegate Hill:

I am writing on behalf of the members of the Vantage Point Chapter of the Maryland Continuing Care Residents Association ("MaCCRA") in support of HB424 and asking for your favorable report. Our Chapter has approximately 150 members and is located at The Residences at Vantage Point in Columbia, MD.

While the particular events that led to the introduction of this bill are somewhat unique to Homewood in Frederick, the confusion around the structural arrangements of a CCRC provider and who are the true decision-making boards within a particular CCRC is not unique. MaCCRA is aware of at least 4 other facilities where there are questions over the governing body. We are able to help alleviate future problems by making this clarification now!

The essential problem this bill is trying to address is one of closing a "loophole" in current law. Specifically, a corporation operating or seeking to operate a CCRC in Maryland can do so in such a way as to insulate itself from the requirements of Maryland's continuing care laws. It does this by creating a subsidiary corporation to serve as the nominal provider while reserving all authority to control the governance of the CCRC for itself. Consequently, the right of the residents to have a representative and an alternate sit on the governing body of the provider provided for in Maryland's continuing care laws is rendered meaningless since the provider does not have the ultimate power to govern the CCRC. The result: the voice of the CCRC resident is silenced, and the intent of current legislation in place abandoned.

We are urging you to address this loophole in Maryland's continuing care laws for the benefit of all Maryland CCRCs, as these communities undergo mergers, reorganizations and acquisitions in the future. As we said earlier, action now averts further problems in the future.

Your favorable consideration of this bill is essential to ensure that the protections your predecessors in the Maryland Legislature provided for CCRC residents is not intentionally or unintentionally thwarted. Thank you for your attention to this matter.

Sincerely,

Frederick W. (Rick) Kutz, Ph.D.
President, Vantage Point Chapter, MaCCRA

CC: The Honorable Kenneth Kerr

Contact Information:

Frederick W. (Rick) Kutz, Ph.D.
5400 Vantage Point Rd, #113
Columbia, MD 21044-2639
iPhone 443-878-4141