

subsistence of daily living in a safe, sanitary, and healthful environment; and

(ii) Admits or retains the individuals for overnight care.

(2) "Related institution" does not include:

(i) An adult residential environment or home that is certified by the Department of Human Resources;

(ii) A nursing facility or visiting nurse service that is conducted only by or for adherents of a bona fide church or religious organization, in accordance with tenets and practices that include reliance on treatment by spiritual means alone for healing; or

(iii) Any sheltered housing for the elderly, as defined in Article 70B, § 1 of the Code, that is certified by the Office on Aging, unless the housing provides for more than 15 individuals:

1. In one building that does not have more than one apartment unit; or

2. If there are apartment units in the building, in one apartment unit.

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(a) (1) In this section the following words have the meanings indicated.

(2) "Abuse of funds" means spending money of a resident:

(i) Against the express wish of the resident, if the expenditure was not necessary for the direct and immediate benefit and welfare of the resident; or

(ii) For the use or benefit of a person other than the resident if the expenditure is not also for the direct and immediate benefit of the resident or consistent with an express wish and past behavior of the resident.

(3) "Bank" means a bank, trust company, savings bank, or savings and loan association that:

(i) Is authorized to do business in this State; and

(ii) Is insured by the Federal Deposit Insurance Corporation, Federal Savings and Loan Insurance Corporation, or Maryland Savings-Share Insurance Corporation.