



**HB278-Human Services-Department of Aging-Commission on Aging  
(The Longevity Maryland Ready Act )  
Position: FWA**

February 5, 2026

The Honorable Heather Bagnall, Chair  
SHealth Committee  
Room 240, House Office Building  
Annapolis, Maryland 21401  
cc: Members, Health Committee

Chair Bagnall and Members of the Committee,

Economic Action Maryland Fund supports the goals and intent of HB278.

In fact, our Securing Older Adult Resources (SOAR) program has been working since 2019 to return funds to older adults pockets and pocketbooks by screening and assisting with Homeowners and Renters Tax Credits, as well as the Homestead Tax Credit. SOAR staff also provide outreach and training to older adults on consumer scams, elder fraud and exploitation, as well as digital privacy.

In the past six years, our SOAR team has returned more than \$6,700,000 in tax credits to low-income homeowners and tenants. We appreciate the effort to fully implement the Longevity Maryland plan, particularly the goals of promoting economic security and preparing individuals to afford longevity.

However, according to a [2025 FBI report on internet crime](#), there were 147, 127 complaints about elder fraud amounting to nearly \$4.9 billion in losses. And these crimes are increasing year over year. More than 3,000 complaints were filed by older adults in Maryland.

Given these facts, we propose that the composition of the Commission on Aging be amended as follows:

(IV) THE FOLLOWING MEMBERS, APPOINTED BY THE 21 GOVERNOR:

~~FIVE~~ **SIX** EXPERTS ON AGING REPRESENTING THE DISCIPLINES OF HEALTH CARE, TECHNOLOGY, ACADEMIA, INNOVATION, **CONSUMER PROTECTION** AND THE PRIVATE SECTOR AND PHILANTHROPY;

We urge the adoption of this amendment to HB278.

Best,

Marceline White  
Executive Director

*Economic Action (formerly the Maryland Consumer Rights Coalition) champions economic rights and housing justice through advocacy, research, consumer education, and direct service. Our 12,500 supporters include consumer advocates, practitioners, and low-income and working families throughout Maryland.*

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