



**Statement of the Maryland Federation of National Active and Retired Federal Employees
House Judiciary Committee Hearing, March 1, 2023
On House Bill 760 -- Maryland Legal Services Corporation – Affordable Life, Wills and Estate
Planning for Seniors Program**

(Position – FAVOR)

Good afternoon, Chair Clippinger and members of the Judiciary Committee. My name is Robert M. Doyle and I am testifying on behalf of the State Legislative Committee of the Maryland Federation of the National Active and Retired Federal Employees Association (NARFE). The Maryland NARFE supports legislation which promotes the general welfare of our federal annuitant senior citizens in Maryland with respect to their rights under tax laws and regulations as well as other state legislation to protect and benefit seniors. We represent approximately 300,000 federal employees and annuitants living in Maryland. For the continuing benefit of our senior membership as well as all Maryland seniors, we support – and ask you for a favorable report on -- House Bill 760 sponsored by Delegate Elizabeth Embry, entitled “Maryland Legal Services – Affordable Life, Wills and Estate Planning for Seniors Program.”

HB 760 will establish a program in the Maryland Legal Services Corporation to provide seniors with low to moderate financial means access to affordable civil law-related services in the important areas of life, wills, and estate planning. Seniors who will be eligible to participate in the program must be at least 60 years old and have a family income that does not exceed 75% of the median family income for the State (we understand that the bill has been amended to make

this limit 50%). Most importantly, the bill will require the Governor to provide an appropriation of \$500,000 in the annual budget bill for the Program, thus ensuring consistent annual funding for the program.

There is no doubt these are critical issues for seniors. In our many NARFE Chapters throughout the state, our members are most concerned about wills and estate planning, perhaps second only to concerns on health and medical insurance. Our most popular speakers at Chapter meetings include attorneys who speak on estate planning issues. We learn that it is of utmost importance to have a sound estate plan, which includes the three basic documents: a last will and testament, a general durable power of attorney, and a healthcare power of attorney. Our members also want to understand the probate process, and how best to manage assets in light of Medicaid's financial requirements for long-term care assistance.

While many Maryland seniors are in a position to afford these personal legal services, many are not so fortunate. And these seniors can face daunting challenges when faced with these estate planning issues when they seek to pass on generational wealth to their children such as passing on title to a family house. HB 760 will take a big step to giving all Maryland seniors this important opportunity.

Finally, I want to point out that NARFE has testified often in recent sessions (and this session) on bills which try to help seniors with state income tax relief, as part of an overall goal to help Maryland seniors “age in place” in our great state and not feel they need to leave for more tax-friendly states. This bill – HB 760 – is another example of legislation which will help Maryland seniors feel more comfortable about staying in Maryland, and will work against the exodus of seniors from Maryland. This will retain our seniors who contribute by their

volunteerism, as well as their spending, to generate sales tax revenue and additional state revenue on taxes paid by those firms and individuals who are the recipient of senior spending.

We ask for the Committee to give a favorable report to HB 760. Thank you for the opportunity to testify today.

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