



One Park Place | Suite 475 | Annapolis, MD 21401-3475
1-866-542-8163 | Fax: 410-837-0269
aarp.org/md | md@aarp.org | twitter: @aarpmd
facebook.com/aarpmd

HB 1073 – Criminal Law – Theft – Mail and Packages (Porch Piracy Act of 2025)
FAVORABLE
House Judiciary Committee
February 18, 2025

Good afternoon, Chairman Clippinger and Members of the House Judiciary Committee. My name is Karen Morgan, and I serve on the Executive Council for AARP Maryland. Representing nearly **850,000 members**, AARP Maryland is one of the largest membership-based organizations in the state. We thank **Delegates Toles and J. Long** for sponsoring this important legislation.

AARP is a **nonpartisan, nonprofit organization** dedicated to helping people—especially older adults—live their best lives by advocating for their **financial security, health care, consumer protections, and protection from fraud and financial abuse**.

HB 1073: Strengthening Protections Against Mail Theft and Porch Piracy

HB 1073 seeks to criminalize mail and package theft, making it a felony punishable by up to five years in prison. This is not a minor crime—it often leads to identity theft, financial fraud, and, in some cases, the theft of life-saving medication. Older Marylanders are disproportionately affected, as they often rely on mailed prescriptions, Social Security checks, and essential financial documents.

Currently, Maryland law only classifies opening someone’s mail without permission as a misdemeanor with a minimal fine and short jail sentence. Meanwhile, federal law imposes a felony charge with penalties of up to five years in prison. HB 1073 aligns state law with these federal protections, ensuring that mail and package theft are taken seriously.

Why Older Marylanders Are at Risk

Mail thieves are becoming more sophisticated. Porch piracy is no longer a petty crime—it is a gateway to serious financial fraud. Criminals look for mailboxes with raised flags, steal master keys from mail carriers to access locked mailbox units, and even use chemicals to “wash” checks—erasing the payee and amount to rewrite them fraudulently.

Consider the case of Ana Warner, an 80-year-old retired teacher from Illinois. She mailed a \$1 check to pay a store credit card bill, but a thief intercepted it, added zeros, changed the payee, and cashed it for \$1,000 in another state. The result? Not only did she lose money, but she was also hit with overdraft fees and financial stress.

AARP research shows that:

- More than 38,500 mail theft incidents were reported in 2022, with an alarming increase in 2023.
- Older adults are more likely to be targeted, as they are less likely to bank online or check their financial accounts frequently.
- Residents in rural areas face even greater risks, as they have fewer local banking options and longer mail delivery routes.

AARP's Commitment to Fighting Financial Exploitation

AARP has long championed protections against financial fraud, particularly for Marylanders 50 and older. While education and awareness are crucial, strong legal deterrents are necessary.

HB 1073 ensures that law enforcement, prosecutors, and policymakers take mail theft seriously, recognizing the financial and emotional toll it takes on victims. Older adults should not have to fear losing their life savings because a criminal stole their mail or packages.

AARP Maryland Urges a Favorable Report on HB 1073

HB 1073 is a critical tool to combat mail and package theft and protect Marylanders—particularly older residents—who are most vulnerable to financial fraud. We strongly urge the House Judiciary Committee to issue a favorable report.

For questions or more information, please contact Tammy Bresnahan, Director of Advocacy for AARP Maryland, at tbresnahan@aarp.org or 410-302-8451.