



SB284: Budget Reconciliation and Financing Act of 2026
Request for funding: SOAR Program

March 4, 2026

The Honorable Guy Guzzone, Chair
Budget and Taxation Committee
3 West Miller Senate Office Building
Annapolis, MD 21401
Cc: Members of the Committee

Chair Guzzone and members of the committee,

Economic Action Maryland Fund respectfully requests \$225,000 in funding to support our Securing Older Adult Resources (SOAR) program.

In 2024 the General Assembly allocated \$225,000 in general funds in the FY2025 budget to the appropriation for program E00A04.01 Revenue Administration within the Revenue Administration Division within the Comptroller of Maryland for the purpose of providing a grant to Maryland Consumer Rights Coalition (dba Economic Action Maryland Fund) to support the Securing Older Adult Resources Program. Those funds have successfully been spent down over the past two years and we are now seeking to expand the scope of work for the project.

Founded in 2000, Economic Action Maryland Fund (formerly MCRC: Maryland Consumer Rights Coalition) is a leading force for economic justice. We work to expand economic rights, housing justice, and community reinvestment for working families, low-income communities, and communities of color.

Over the last 20 years, Economic Action has assisted thousands of Marylanders through our Securing Older Adult Resources (SOAR) program, Fair Housing, and Tenant Advocacy programs. We've kept our clients housed by preventing tax sales, saved our clients thousands of dollars in earned benefits, and empowered homeowners and renters faced with discrimination. Economic Action provides direct assistance today while advancing policy reform to create systemic change in the future.

Economic Action Maryland Fund's Securing Older Adult Resources (SOAR) program started in 2016 to assist Baltimore City homeowners who were in danger of losing their homes to tax sale. Economic Action realized that if older homeowners applied for the state's Homeowners' Tax Credit, they often received enough in their return to get their home off the tax sale list. We



realized very few homeowners were aware of the Homeowners Tax Credit and still fewer tenants are aware of the Renters' Tax Credit.

We began a marketing campaign, screening, and application assistance for the Homeowners and Renters Tax Credits. Soon, we expanded these efforts to include earned benefits screenings, training for others (such as navigators at VITA sites) who want to add this screening for their clients, and more.

The SOAR program has a robust record of success since its establishment in 2019, returning over \$6,700,000 in tax credits to low-income homeowners and tenants. Our SOAR program does not turn away other qualified applicants but our focus is assisting older adults, particularly high-touch older adults who need personal support gathering their documents and applying for the tax credits and benefits. Since its inception, SOAR has achieved a historical ROI of \$1 : \$5.51, meaning that every dollar invested has generated over five dollars in financial relief. The SOAR Program is primarily funded by a mix of foundation grants, individual donors, and some government contracts for specific outreach projects (such as Community Development Block Grant funding from specific local jurisdictions).

We have numerous returning clients. Each January we send reminders to our older adult clients so that they apply for the tax credits. We also coordinate with the State Department of Assessments and Taxation (SDAT) to ensure clients receive the tax credits that they qualify for without unnecessary delays.

In 2025, SOAR counselors screened 415 renters for the Renters' Tax Credit applications with anticipated savings of \$145,903, an average of \$352 per tenant. SOAR staff screened 385 individuals for Homeowners' Tax Credit applications with anticipated savings of \$717,962 an average of \$1,865 per person. Tenants screened were, on average, 65 years old with a household income of \$22,619 while homeowners, on average, were 70 years old with a household income of \$35,389.

As DHCD's recently released Maryland Housing Needs Assessment underscores, 55% of low-income older adult renters are housing-burdened, Black households are disproportionately rent-burdened regardless of age, and older adults strongly wish to age in place. Given the affordability crisis in meeting basic needs, more low-income older adult renters will face housing precarity. Older adult homeowners will likely struggle with maintenance and property taxes for their homes and in Baltimore City, and several other jurisdictions may face tax-sale or traditional foreclosure.

At the same time, the recent passage of the federal budget will harm many of our clients as well as older adults across Maryland. Increased requirements to maintain SNAP and Medicaid eligibility, increased verification of eligibility, and increased healthcare costs for those with insurance are likely to harm an estimated 450,000 Marylanders. State funding for the SOAR



program is a critical way to scale up or expand the program. Past State funding allowed SOAR staff to expand the geographic scope of the program, attending events and providing trainings in local jurisdictions that our core funding had not previously included.

Our FY27 funding request will enable the program to expand in scope to address that emerging need. The funding would allow our existing staff to train in new critical services, particularly around Medicaid screening and eligibility verification. In a December 2025 survey of our clients, 60% said they were worried about being able to meet these new eligibility requirements, while 20% said they would be unable to meet these requirements. Of our clients who are concerned about meeting requirements, 35% noted issues with digital equity (access to a computer or effective broadband) as a barrier, while another 20% noted they would need direct assistance uploading documentation into a portal. These are the exact interventions we plan to address through expansion of the SOAR program.

With the new requirements pending in the recent federal legislation, we anticipate the clients and the communities we serve will struggle to remain enrolled in Medicaid services.

Expanding our services from the core tax credit and eligibility screening that we have previously offered will require significant research, training, and potentially additional IT costs to assist clients adequately. This funding is critical to enable our program to expand its scope and services.

Sincerely,

Marceline White,
Executive Director