



Wes Moore | Governor

Aruna Miller | Lt. Governor

Carmel Roques | Secretary

Date: March 30, 2026

Bill Number: HB 989

Bill Title: State Assistance for the Elderly - Study on Calculation of Income

Committee: Senate Finance Committee

Position: Letter of Concern

The Maryland Department of Aging thanks the committee for the opportunity to provide this letter of concern for House Bill (HB) 989 - State Assistance for the Elderly - Study on Calculation of Income.

The Maryland Department of Aging (MDOA) serves as Maryland's State Unit of Aging, administering federal funding for core programs, overseeing the Area Agency on Aging (AAA) network at the local level that provides services, and planning for Maryland's older adult population. MDOA recently published the Longevity-Ready Maryland Plan, a 10-year roadmap for preparing Maryland for increasingly longer lives and its rapidly growing older adult population.

As originally drafted, this legislation would have tasked the Maryland Department of Aging with reviewing all state tax credits, housing assistance programs and medical assistance programs for any requirements that are based on income. MDOA would then have been responsible for notifying the state agencies that administer them that those income calculations must exempt an older adult's income that is generated by renting out a portion of their primary residence to another person. MDOA appreciates the sponsor's interest in state incentives for home-sharing for older people but there were considerable operational and budget challenges presented by the original language.

In response, this bill was amended to a one-time study. As amended, it would instead require MDOA, in consultation with the Department of Disabilities, the Department of Health, the Department of Housing and Community Development, and the Department of Human Services



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to complete a study by December 1, 2026 on this topic. Specifically, MDOA and the collaborating agencies would review state housing assistance and medical assistance programs designed to assist aged, blind and disabled individuals and identify any barriers, including federal laws to limiting state housing assistance and medical assistance program eligibility based on rental income from renting out a portion of the individual's primary residence. The study should determine which state housing and medical assistance programs such a change to income eligibility could reasonably apply to and identify necessary state resources.

In light of current projected general fund deficits in fiscal 2027 and beyond, MDOA urges continued caution in passing legislation that may significantly impact the state's budget in future years. MDOA foresees continued challenges around this concept, particularly around federal income eligibility requirements for Medicaid and SNAP. MDOA also predicts that there may be potentially significant technology and process change costs to various state agencies to implement income requirement changes in the future - whether the state program has federal ties or not. In future years, if state housing assistance and medical assistance program income eligibility is altered in this way, these programs could see additional enrollment over time. Such enrollment increases would likely exceed available funds, creating pressure for increased funding. This could also create longer waitlists, other staffing and operational challenges, including challenges for residents seeking to access these programs.

If you have any questions, please contact Andrea Nunez, Legislative Director, at andrea.nunez@maryland.gov or (443) 414-8183. Thank you for your consideration.