



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 989 - State Assistance for the Elderly - Study on Calculation of Income**  
**Senate Finance Committee**  
**April 1, 2026**  
**FAVORABLE**

Good afternoon, Chair Beidle, Vice Chair Hayes, and members of the Senate Finance Committee. Thank you for the opportunity to testify in support of House Bill 989. My name is Sara Westrick, Advocacy Director for AARP Maryland.

AARP Maryland is one of the largest membership-based organizations in the state, with approximately 850,000 members. We represent the interests of Maryland's over 50 population. Key priorities of our organization include helping all Marylanders achieve financial and health security and supporting livable communities. We thank Delegate Lopez and the many co-sponsors of this important legislation.

AARP Maryland supported the original bill and continues to support it as amended. Eligibility for state programs, tax credits, housing assistance, or medical assistance should not be a barrier to house-sharing. The extra income from house-sharing allows older homeowners to age in place and pay for needed home repairs and maintenance that they may no longer be able to perform themselves. Housing costs are the largest expense for Maryland retirees. In addition to the financial benefits of house-sharing, it can also alleviate social isolation and loneliness among older adults living alone, which greatly impacts health and longevity.

HB 989 thoughtfully includes a one-year study, conducted in consultation with multiple State agencies, to examine the broader implications of this income exclusion for housing and medical assistance programs serving aged, blind, and disabled individuals. The report to the General Assembly will help identify federal constraints, necessary State resources, and programs where this policy could reasonably apply, ensuring that any future action is informed and responsible.

AARP believes that house-sharing can greatly benefit many older Marylanders, and this bill allows important groundwork to understand the implications for assistance eligibility. For these reasons, we urge the Committee to issue a favorable report on HB 989.

If you have any questions, please contact Sara Westrick at [swestrick@aarp.org](mailto:swestrick@aarp.org) or by calling 410-310-0374.

