



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 - Calculation of Income
House Health Committee
March 5, 2026
FAVORABLE

Good afternoon, Chair Bagnall and members of the House Health Committee. Thank you for the opportunity to testify in support of House Bill 989. I am Leslie Hartz, a member of the AARP Maryland volunteer legislative advocacy team and a resident of Howard County. We thank Delegates Lopez, Kaufman, and Wims for sponsoring this important legislation.

AARP is the largest nonprofit, nonpartisan organization representing the interests of Americans age 50 and older, as well as their families, with approximately 850,000 members in Maryland. Key priorities of our organization include helping all Marylanders achieve financial and health security, as well as supporting a safety net for older adults.

AARP Maryland supports HB 989 because it clarifies how income is calculated for elderly-focused, income-limited State programs. The bill excludes rental income from a portion of an individual's primary residence when determining eligibility for State tax credits, housing assistance, and medical assistance programs. It also directs the Department of Aging to review and notify the relevant agencies when this exclusion applies.

This clarification ensures consistent application across programs and helps older adults maintain access to critical benefits while responsibly supplementing their income through house-sharing. HB 989 supports aging in place by allowing homeowners to cover rising housing costs, including maintenance and repairs, without jeopardizing their program eligibility.

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.

AARP believes that excluding house-sharing rental income eligibility for State tax credits, housing assistance and medical assistance will greatly benefit many older Marylanders and clarify eligibility for these programs. 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 or by calling 410-310-0374.

