

HB0989\_RichardKaplowitz\_FAV

03/05/2026

Richard Keith Kaplowitz

Frederick, MD 21703

**TESTIMONY ON HB#0989 POSITION: FAVORABLE**

**State Assistance for the Elderly - Calculation of Income**

**TO:** Chair Bagnall, Vice Chair Cullison, and members of the Health Committee

**FROM:** Richard Keith Kaplowitz

My name is Richard Keith Kaplowitz. I am a resident of District 3, Frederick County. I am submitting this testimony in support of HB#/0989, **State Assistance for the Elderly - Calculation of Income**

State income tax deductions for seniors 65+ significantly reduce tax burdens through increased standard deductions, extra personal exemptions, and exclusions for retirement income like Social Security. These tax breaks help retirees maintain financial stability, with many states offering additional benefits like pension exemptions or property tax relief.<sup>1</sup>

This bill proposes that the calculation of income for purposes of eligibility for any State tax credit, housing assistance program, or medical assistance program designed to assist elderly persons be modified in treatment of rental income.

It accomplishes this by providing that the income that an individual receives from renting a portion of the individual's primary residence may not be included in the calculation of income for purposes of eligibility for any State tax credit, housing assistance program, or medical assistance program designed to assist elderly persons; requiring the Department of Aging to review each State tax credit, housing assistance program, and medical assistance program and determine whether the Act is applicable; etc.

If Maryland wishes to permit seniors to continue to enjoy being residents in the state through decreasing the tax burden on them this bill is a step in that direction.

**I respectfully urge this committee to return a favorable report on HB#/0989.**

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<sup>1</sup> Google AI Search "benefits of state income deductions for senior citizens"