



Maryland Senior Citizens Action Network

MSCAN

AARP Maryland

*Baltimore Jewish
Council*

*Catholic Charities of
Baltimore*

*Central Maryland
Ecumenical Council*

Church of the Brethren

*Episcopal Diocese of
Maryland*

*Housing Opportunities
Commission of
Montgomery County*

*Lutheran Office on
Public Policy in
Maryland*

*Maryland Association of
Area Agencies on Aging*

*Maryland Catholic
Conference*

*Mental Health
Association of Maryland*

Mid-Atlantic LifeSpan

*National Association of
Social Workers,
Maryland Chapter*

Presbytery of Baltimore

*The Coordinating
Center*

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The Maryland Senior Citizens Action Network (MSCAN) is a statewide coalition of advocacy groups, service providers, faith-based and mission-driven organizations that support policies that meet the housing, health, and quality of care needs of Maryland's low and moderate-income seniors.

MSCAN supports HB 989. This bill will clarify how income is calculated for older adults applying for state tax credits, housing assistance, and medical assistance programs. The bill excludes rental income from a portion of an individual's primary residence when determining eligibility and directs the Department of Aging to review and notify the relevant agencies when this exclusion applies.

This clarification is important. For some older adults, house-sharing arrangements such as renting a spare bedroom can provide supplemental income to help meet rising housing costs, including maintenance, repairs, and property taxes. However, the modest income earned could unintentionally disqualify an older adult homeowner from programs that were created to help them remain safely housed and financially stable. HB 989 corrects this inequity by ensuring that supplemental rental income in a primary residence, which can be used to help older adults age in place, does not come at the cost of losing access to vital state supports.

Beyond financial considerations, house-sharing can have social and health benefits. Many older adults living alone face risks of social isolation and loneliness which are harmful to health and longevity. Renting a room not only provides economic relief but also builds social connection, support, and safety. HB 989 removes a disincentive to these arrangements and supports a holistic approach to healthy aging.

For these reasons, MSCAN urges a favorable report for HB 989.