



Maryland Senior Citizens Action Network

MSCAN

AARP Maryland

*Alzheimer's
Association,
Maryland Chapters*

*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 745. Currently, the Senior Tax Credit, which is up to \$1,750 depending on income, cannot be fully realized by many low-income seniors because it is nonrefundable. Seniors with limited taxable income often owe little or no state income tax, meaning that the credit provides less relief than intended. By making the credit refundable, HB 745 addresses this inequity.

Our coalition members know firsthand that financial insecurity among older adults is widespread. Many seniors have spent their lives contributing to Maryland's communities and now face challenges with limited resources.

A refundable Senior Tax Credit is a targeted way to provide direct financial stability to those who need it most, particularly individuals living on Social Security or small pensions. This bill aligns with our state's commitment to fairness, compassion, and economic security.

For these reasons, MSCAN urges a favorable report for HB 745.