



NATIONAL ACTIVE AND RETIRED FEDERAL EMPLOYEES **MARYLAND FEDERATION**

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NARFE'S 2026 MARYLAND STATE LEGISLATIVE PROGRAM

The Maryland Federation of the National Active and Retired Federal Employees (NARFE) represents approximately 300,000 Federal employees and annuitants and the more than 1,000,000 seniors aged 65 and older in Maryland. Our State Legislative Committee works to support proposed legislation in the Maryland General Assembly in the interest of our members and all Maryland seniors.

Legislative Goals for 2026

- Tax relief for Maryland's seniors, including, but not limited to tax incentives, deductions, or credits for long-term care insurance.
- Legislation to help support cognitive and behavioral health issues.
- Protection of senior consumers.
- Legislation to help Maryland's Veterans.

Goal 1 – Tax relief

- Maryland continues to have one of the highest costs of living in the nation. An important factor in this cost is state taxation. This cost discourages aging in place and encourages migration to senior friendly states. Many other states actively recruit seniors with tax incentives because they recognize the value of seniors as economic engines for job and revenue generation. Thus, nine states do not have any state income tax and 14 states exempt all or part of federal pensions from state and local taxes
- It is in Maryland's interest to eliminate or significantly reduce taxes on seniors. This should include increasing the pension exclusion amount, which is currently indexed to the maximum Social Security payment, and expanding the general pension exclusion to include all sources of

retirement income. Additionally, allowing the homeowner's tax credit to all homeowners age 65 or older, and freezing the assessed value of a property when the taxpayer reaches the age of 65 would aid in keeping seniors in their longtime homes in Maryland.

- Maryland should provide a tax credit for persons who purchased long-term care insurance in earlier years to help them keep their increasingly more costly insurance. And, provide a tax credit incentive to encourage the purchase of long-term care insurance by younger persons as an investment in easing the burden on Maryland's Medicaid resources, which currently constitute a quarter of our state's budget.

Goal 2 – Legislation to help support cognitive and behavioral health issues

- Maryland should continue to spread public awareness and to establish a care infrastructure for Alzheimer's that's on par with diabetes or other chronic disease research and funding. We will work with Maryland legislators, policymakers, state agencies, and other health care executives to implement an all-encompassing approach to care for Marylanders with Alzheimer's and other forms of dementia.

Goal 3 – Protecting senior consumers

- Seniors are increasingly victims to scammers and identity thieves. Maryland must safeguard all consumers against fraud, deception, and unfair practices. This should include increasing criminal and civil penalties against perpetrators of fraud such as stealing mail to commit identity theft.
- Additionally, we must protect our most vulnerable Maryland seniors from abuse and exploitation by strengthening state adult protective-services agencies.

Goal 4 – Legislation to help Maryland's Veterans

- Maryland should provide additional tax relief to Veterans of all ages including senior Veterans. We note that the Maryland Military Coalition (MMC), of which NARFE is a member, has testified in previous years that the elimination of the taxing of military retirement income will be significantly offset, if not net neutral, by tax receipts from second career, civilian salaries from not only the military retiree but also a working spouse, and additional sales, excise, and property taxes generated. Passing legislation that eliminates the age restriction and raises the exemption to \$40,000, or eliminates the age restriction and phases in a 100% exemption will not only help retain veterans but also attract retirees of the uniformed services and their families, especially those under the age of 55, to remain in Maryland after retiring from active duty and help improve the growth of Maryland's economy.
- Maryland should enable legislation that addresses unscrupulous entities or "Claim Predators" that charge exorbitant fees for helping veterans file initial claims or appeals. Maryland can join other states in passing laws which have strict disclosure requirements as well as prohibitions on certain kinds of conduct when soliciting a veteran for their services.

CONCLUSION: There are many important reasons Maryland state leaders must ensure that our senior population stays satisfied *and* stays in Maryland. A growing senior population means additional commerce and economic vitality, a bigger tax base to pay for state services, more volunteers for worthwhile causes, and an increase in the amount of federal funds received by

Maryland. A shrinking senior population means a loss of state tax revenue and will weaken the state politically since the loss of population also impacts the number of congressional districts.

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