

**Cathryn Caw, Emergency Communications Manager, Frederick County,
Maryland**
**SB0148 – Income Tax – Subtraction Modification – Public Safety Employee
Retirement Income (Supporting Our 9-1-1 Specialists Act)**
First Reading Budget and Taxation
Maryland General Assembly Senate Hearing
Wednesday, January 21, 2026

Assembly Members and Senators:

I write today in strong support of SB0148 – Public Safety Retirement Income recommended by Maryland’s 9-1-1 Recruitment and Retention Workgroup

[https://dlslibrary.state.md.us/publications/DLS/TF/Ch912Ch911\(2024\)_2025.pdf](https://dlslibrary.state.md.us/publications/DLS/TF/Ch912Ch911(2024)_2025.pdf).

Supporting Our 9-1-1 Specialists

I am an Emergency Communications Manager at Frederick County Maryland’s Emergency Communications Center, which serves as Frederick County’s primary PSAP (Public Safety Answering Point). This year, 2026, marks my 13th year as a public servant in this important yet virtually unseen profession and my 4th year as a supervisor who works directly on the operations floor with a dedicated team of other 9-1-1 Specialists. As 9-1-1 Specialists, we are the first First Responders. We receive emergency calls for service and provide the crucial link between the call for help and the response received. We are the voice in the darkness; we are heard but not seen. My position affords me firsthand knowledge of just how important legislative measures such as these are for our often unseen 9-1-1 Specialists.

In 2024, I had the honor of being appointed as a Maryland Next Generation 9-1-1 Expert to the 9-1-1 Recruitment and Retention Workgroup by our Maryland Governor, Wes Moore. This appointment provided me with the honor of representing Maryland’s 9-1-1 Specialists and afforded me the opportunity to share my knowledge and operational expertise in the 9-1-1 Emergency Communications field.

Enacting Income Tax Subtraction Modification for 9-1-1 Specialist Retirees

This legislation is relative to the work done by Maryland’s 9-1-1 Recruitment and Retention Workgroup to highlight the importance of retirement benefits and their role in recruitment and retention of our Maryland 9-1-1 Specialists. Chapter 4, Recommendation 13 of the Final Report of the 9-1-1 Specialist Recruitment and Retention Workgroup expressed our Workgroup’s recommendation for the enactment of legislation that establishes an income tax subtraction modification allowing retired 9-1-1 Specialists to subtract a portion of their retirement income from their Maryland taxable income each year, allowing them to reduce their State income tax requirement on their retirement income by \$15,000.

This legislation will allow increased affordability for 9-1-1 Specialist retirees who have served our community by answering their calls for life-saving services and expertly coordinating the prompt response of our other dedicated First Responders: police officers, firefighters, and emergency medical service professionals. If enacted, this legislation will serve to encourage Maryland's resident 9-1-1 Specialist retirees to remain in Maryland where they've dedicated years of public service to residents and visitors in need.

I urge a favorable report on SB0148.