

# HOUSE BILL 926

Q3

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By: **Delegates Ruth, Ebersole, Fair, Forbes, Lehman, McCaskill, Pasteur, Terrasa, and White Holland**

Introduced and read first time: February 5, 2026

Assigned to: Ways and Means

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## A BILL ENTITLED

1 AN ACT concerning

2 **Income Tax – Individual Itemized Deductions – Alterations**

3 FOR the purpose of requiring, for certain taxable years, that certain individuals reduce  
4 their federal itemized deduction for purposes of determining their Maryland  
5 itemized deductions by the amount claimed as taxes paid on real property; and  
6 generally relating to deductions allowed for Maryland income tax purposes.

7 BY repealing and reenacting, with amendments,

8 Article – Tax – General

9 Section 10–218

10 Annotated Code of Maryland

11 (2022 Replacement Volume and 2025 Supplement)

12 SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF MARYLAND,  
13 That the Laws of Maryland read as follows:

14 **Article – Tax – General**

15 10–218.

16 (a) Only an individual who itemizes deductions on the individual's federal income  
17 tax return may elect to itemize deductions on the individual's income tax return.

18 (b) Subject to subsection (c) of this section, an individual who elects to itemize  
19 deductions is allowed as a deduction the sum of the individual's federal itemized  
20 deductions:

21 (1) limited and reduced as required under the Internal Revenue Code;

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EXPLANATION: CAPITALS INDICATE MATTER ADDED TO EXISTING LAW.

[Brackets] indicate matter deleted from existing law.



(2) further reduced by any amount deducted under § 170 of the Internal Revenue Code for contributions of a preservation or conservation easement for which a credit is claimed under § 10–723 of this title; [and]

(3) further reduced by the amount claimed as taxes on income paid to a state or political subdivision of a state, after subtracting a pro rata portion of the reduction to itemized deductions required under § 68 of the Internal Revenue Code; AND

**(4) FOR A TAXABLE YEAR BEGINNING AFTER DECEMBER 31, 2024, BUT BEFORE JANUARY 1, 2030, FURTHER REDUCED BY AN AMOUNT EQUAL TO THE LESSER OF:**

**(I) THE AMOUNT CLAIMED AS TAXES ON REAL PROPERTY PAID TO A STATE OR POLITICAL SUBDIVISION OF A STATE; OR**

**(II) \$10,000.**

(c) (1) In this subsection, “applicable amount” means:

(i) \$100,000 for a married individual filing separately; and

(ii) \$200,000 for all other filers.

(2) This subsection does not apply to a fiduciary.

(3) In the case of an individual whose federal adjusted gross income exceeds the applicable amount, the amount of itemized deductions otherwise allowable for a taxable year shall be reduced by 7.5% of the excess of the federal adjusted gross income over the applicable amount.

(4) This subsection shall be applied after the application of any other limitation on the allowance of any itemized deduction.

SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect July 1, 2026.