



MONTGOMERY COUNTY COUNCIL
ROCKVILLE, MARYLAND

KATE STEWART
COUNCILMEMBER
MONTGOMERY COUNTY COUNCIL

February 18, 2026

TO: The Honorable Guy Guzzone
Chair, Budget and Taxation Committee

FROM: Kate Stewart
Montgomery County Councilmember, District 4

RE: Senate Bill 468, *Income Tax - Local Child Tax Credit - Authorization*
Support

My name is Kate Stewart and I serve as the Montgomery County Councilmember for District 4. Today, I am speaking on behalf of myself in support of Senate Bill 468, *Income Tax - Local Child Tax Credit - Authorization*.

This bill would authorize a county to provide, by law, a credit against the county income tax for certain dependent children. Dependent children that qualify are those under the age of six claimed as dependents when filing taxes. A child with a disability who is under the age of 17 would also qualify. The tax credit that this bill authorizes sets the federal adjusted gross income threshold to \$15,000, allowing a resident who makes less than that who is a taxpayer to claim a credit of \$500 against the county income tax for each qualified child. If a resident's federal adjusted gross income is higher than \$15,000, the amount of the credit shall be reduced by \$50 for each \$1,000, or fraction thereof, except that the reduction cannot reduce the credit below zero.

Child tax credits are a proven tool for reducing poverty. We know that raising a family can be costly, especially in jurisdictions like Montgomery County. Expanding the availability of these tax credits to the county level is essential to make the cost of raising children more affordable for families across our state. Growing up the child of a single parent, I know first hand the

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importance of additional financial supports for families and the long term benefits these can provide. These benefits include improved health and educational outcomes during childhood, and increased educational attainment, employment, and earnings in young adulthood.¹ We also see increased local spending as families tend to pay for immediate needs with the credit. This bill will benefit not only individual families, but entire communities.

This legislation is needed to provide greater security for our families. I urge you to support this bill to help provide safe and healthy childhoods for Maryland's children.

¹ [Center on Budget and Policy Priorities: The Child Tax Credit](#)