

HB0902\_RichardKaplowitz\_FAV

02/19/2026

Richard Keith Kaplowitz  
Frederick, MD 21703

**TESTIMONY ON HB#/0902- POSITION: FAVORABLE**

**Retire in Maryland Tax Relief Act**

**TO:** Chair Wilkins, Vice Chair Feldmark, and members of the Ways and Means Committee

**FROM:** Richard Keith Kaplowitz

My name is Richard Keith Kaplowitz. I am a resident of District 3, Frederick County. I am submitting this testimony in support of HB#/0902, **Retire in Maryland Tax Relief Act**

This bill is to add to the tools the Maryland Department of Aging and the Comptroller will have to assist seniors in Maryland by giving those seniors additional financial resources they can use to support themselves.

Like the rest of the country, Maryland is home to a population of older adults which will grow considerably over the next several decades. There are 1.4 million people in Maryland over the age of sixty and by 2030 nearly one out of every five Marylanders will be 60 years of age or older (census.gov). The majority of older adults want to age in their homes or have limited alternatives, due to the high cost of institutional or assisted living options. Additionally, older adults face the pressing public health concern of social isolation and loneliness, as outlined in the [U.S. Surgeon General's Advisory on the Healing Effects of Social Connection and Community](#).<sup>1</sup>

This bill will authorize a credit against the State income tax for certain taxpayers who are at least 77 years old and have a federal adjusted gross income not exceeding \$175,000 for a single taxpayer, or \$250,000 for spouses filing jointly, or for a certain surviving spouse; and applying the Act to taxable years beginning after December 31, 2025.

My wife is 77 years old, and I am 73 so we will need this benefit, if not now, within the next few years. The continued rise in costs in many areas is impacting on our budget. This will give us more resources to pay our bills and continue to age in place.

**I respectfully urge this committee to return a favorable report on HB#/0902.**

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<sup>1</sup> <https://aging.maryland.gov/Pages/aginginplace.aspx>