

SB 382/HB 902: Retire in Maryland Tax Relief Act: Please vote **TO SUPPORT** this bill.

Dear Budget & Taxation Committee and Ways & Means Committee:

I am writing to express my **strong support for SB 382/HB 902**, the **Retire in Maryland Tax Relief Act**.

Maryland is losing retirees to other states at an alarming rate, largely because our tax structure makes it **difficult for seniors on fixed incomes to remain here after a lifetime of work**. This bill takes a meaningful step toward correcting that imbalance by providing targeted tax relief that allows retirees to stay in the communities they helped build.

Retirees have already paid decades of income, property, and local taxes. Continuing to tax retirement income at high levels **penalizes savings, discourages long-term planning, and pushes seniors out of the state**, often away from family, support networks, and healthcare providers. **SB 382/HB 902 recognizes that retirement security should not be treated as a revenue source.**

Keeping retirees in Maryland benefits everyone. Seniors contribute to local economies, volunteer in their communities, support small businesses, and provide stability to neighborhoods. When retirees leave, **Maryland loses not only tax base, but experience, civic engagement, and multigenerational families.**

This bill is also about **competitiveness and fairness**. Many neighboring states already offer more favorable tax treatment for retirement income. **Maryland should not be at a disadvantage for those deciding where to spend their retirement years.**

The **Retire in Maryland Tax Relief Act** is a **responsible, pro-growth policy** that **respects** those who have spent their working lives contributing to this state and simply want the ability to remain here with dignity and financial security.

For these reasons, I respectfully urge you to **support SB 382 / HB 902**.

Thank you for your time and thoughtful consideration.

Respectfully,
Trudy Tibbals