



February 17th 2026

Re: SUPPORT for House Bill 761 – Income Tax Subtraction Modification for Military Retirement Income

Dear Chair Wilkins and Members of the House Ways and Means Committee:

On behalf of the Harford County Chamber of Commerce and our member businesses, civic organizations, and community stakeholders, we write to express strong support for **House Bill 761**, the Keep Our Heroes Home Act.

Harford County is home to Aberdeen Proving Ground, one of our nation’s premier military installations and a critical hub for defense-related research, testing, and support activities. The presence of this installation significantly shapes the economic and social fabric of our region—supporting jobs, attracting investment, and sustaining vibrant local communities. The men and women who serve our country, and the military families who make Maryland their home, are an integral part of our workforce, our neighborhoods, and our economy.

House Bill 761 proposes to increase the state income tax subtraction modification for military retirement income, phasing the amount up to \$40,000 over a two-year period for qualifying military retirees, regardless of age. This policy will deliver important tax relief to Maryland residents who have devoted years of service to our nation. By enhancing the tax subtraction for military retirement income, the State affirms its commitment to valuing veterans and retaining this special population in Maryland communities.

From a business and economic perspective, this bill supports Maryland in several meaningful ways:

- Economic retention and growth: Increasing the subtraction for military retirement income helps Maryland remain competitive in attracting and retaining veteran residents and retirees who contribute skills, experience, and consumer spending within our local economy.
- Strengthening the regional workforce: Military retirees often bring leadership, technical expertise, and entrepreneurial energy to local labor markets. Facilitating their choice to remain in Maryland benefits workforce development and employer talent pipelines.
- Support for military families: Recognizing the lifelong service of military personnel—including their retirement years—enhances Maryland’s attractiveness for dual-career families and military-affiliated households.

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- Reinforcing Maryland's defense-oriented economy: With (specifically) Aberdeen Proving Ground's presence, many local businesses depend on connections to defense, federal contracting, and associated industries. Policies that value military service strengthen the overall economic ecosystem in the region.

For these reasons, the Harford County Chamber of Commerce respectfully urges your favorable report on **HB 761** and supports its advancement through the General Assembly. We appreciate the leadership shown by the bill's sponsors in working to align tax policy with the economic and community interests of Maryland's military-connected citizens.

Sincerely,



Angela M. Rose
President & CEO
Harford County Chamber of Commerce