

# PROFESSIONAL FIRE FIGHTERS OF MARYLAND



JEFFREY D. BUDDLE, PRESIDENT  
JOHN F. QUIRK, SECRETARY TREASURER

THOMAS A. SKINNER, 1<sup>ST</sup> VICE PRESIDENT  
MELISSA L. BRAGG, 2<sup>ND</sup> VICE PRESIDENT

CHARTERED 1969

February 26, 2020

Senator Guy Guzzone, Chair  
Senate Budget and Taxation Committee  
3 West Miller Senate Office Building  
Annapolis, Maryland 21401

SUBJECT: Senate Bill 715 - Housing and Community Development - Affordable Housing Development Credit Program

Chairman Guzzone,

The Professional Fire Fighters of Maryland represents over 10,000 active and retired fire fighters and paramedics across the State of Maryland. On behalf of our members we strongly support Senate Bill 715 and urge the Senate Budget and Taxation Committee to issue **a favorable report**.

Senate Bill 715 would create a Maryland affordable housing tax credit that will match the existing federal Low-Income Housing Tax Credit to help garner new private investment that will help build more affordable housing units in Maryland. These units that will remain affordable for thirty years and require high quality building construction and maintenance. The Maryland Department of Housing and Community Development (DHCD) can implement program without additional administrative expenses because it already administers Maryland's application and awards processes for the federal housing credit program.

A \$5 million annual allocation of state credits could mean millions in new private investment in affordable housing, capturing unused federal tax credit dollars, and generating state and local revenue from residents of these new homes. Other states have implemented successful tax credits similar Senate Bill 715 and seen tremendous success, leading to the renewal and expansions of their programs.

Senate Bill 715 will help address the critical need for affordable housing in Maryland. Too many firefighters I represent cannot afford to live in the counties they serve. Some live in Pennsylvania and drive to Annapolis – or even further distances – because of the cost of housing. Since 2001 and adjusted for inflation, rents in Maryland have increased by 31% while wages have only gone up by 5%, according to the Center on Budget and Policy Priorities. Statewide on average it costs \$1,431 per month for a two-bedroom market-rate rental apartment, which requires an annual income of \$57,238 to afford that apartment, according to the National Low-Income Housing Coalition. Starting salaries for fire fighters are less than \$45,000 per year in some counties.

On behalf of all the members of the Professional Fire Fighters of Maryland we strongly support SB715 and urge the Senate Budget and Taxation Committee **to issue a favorable report**.

Sincerely

Jeffrey Buddle, President  
Professional Fire Fighters of Maryland