



**Senate Bill 185**  
**Income Tax – Subtraction Modification – Public Safety Retirement Income**  
**Senate Budget and Taxation Committee**  
**Position: Favorable**

On behalf of the Professional Fire Fighters of Maryland, I respectfully submit this testimony in **strong support** of Senate Bill 185, which would increase the income tax subtraction modification for qualifying public safety retirement income from \$15,000 to \$20,000, beginning in taxable year 2026.

In the 2023 Session, the General Assembly enacted Senate Bill 533, which increased the retirement income subtraction modification for military retirement income from \$15,000 to \$20,000. That legislation acknowledged both the unique demands of military service and the need for Maryland’s tax code to better reflect the sacrifices made by those who serve. Senate Bill 185 extends that same policy rationale to public safety retirees, who similarly dedicate their careers to protecting the public and are often subject to early or mandatory retirement due to the physical and psychological demands of their professions.

Without this adjustment, public safety retirees remain subject to a lower subtraction amount than military retirees, despite facing comparable risks, service commitments, and career limitations. Senate Bill 185 promotes parity and fairness within Maryland’s retirement tax framework by aligning the treatment of public safety retirement income with the General Assembly’s prior action on military retirement income.

Public safety professionals—including law enforcement officers, firefighters, emergency medical personnel, and correctional officers—provide essential services that safeguard Maryland’s residents and communities. Increasing the subtraction modification supports economic stability for retirees on fixed incomes, enhances Maryland’s ability to recruit and retain qualified public safety personnel, and demonstrates the State’s continued commitment to those who serve in high-risk public service roles.

Senate Bill 185 is a modest, targeted measure that builds upon established legislative precedent and reflects Maryland's recognition of the sacrifices shared by both military and public safety professionals. For these reasons, I respectfully urge the Committee to issue a **favorable report** on Senate Bill 185.

Thank you for your time and consideration.

Submitted respectfully,

A handwritten signature in black ink that reads "Jeffrey Buddle". The signature is written in a cursive, flowing style.

Jeffrey Buddle, President  
Professional Fire Fighters of Maryland

*The membership of the Professional Fire Fighters of Maryland includes 23 IAFF local affiliates from the following jurisdictions:*

*Federal: National Capital Federal Fire Fighters*

*State: Baltimore / Washington International Airport*

*Local: Annapolis City, Allegany County, Anne Arundel County, Baltimore City (2 affiliates), Baltimore County, Carroll County, Cecil County, Charles County, Cumberland City, Frederick County, Garrett County, Hagerstown, Howard County, Montgomery County, Ocean City, Prince Georges County, Queen Annes County, Salisbury, Talbot County, Worcester County*