

2026 SB0185 Testimony For 2026-01-19.pdf

Uploaded by: Alan Lang

Position: FAV

Testimony For SB0185

Honorable Senators

Please enter a favorable report for SB0185.

I support altering the amount allowed as a subtraction modification under the Maryland income tax for certain retirement income attributable to an individual's employment as a public safety employee.

On the surface, increasing the subtraction modification from \$15,000 to \$20,000 seems to be a modest increase for safety officers who spent many years toiling at a relatively low paying, dangerous job. Upon retirement, property taxes have increased, utility costs have sky rocketed, and many basic fees such as car registration and emission testing have gone up. It seems the least we can do to support their service to the State.

Everyone seems to support the idea, but those that testified against the bill did so because they believed it was too costly to pass or created inequity among other retiree groups

Even though some may believe the cost is too prohibitive and some retirees are getting different levels of subtraction modification, I believe we should make this change to show our appreciation to the retired safety officers who did a dangerous, thankless job many of us would not do, even if the pay and work conditions were much better than what they experienced.

Please enter a favorable report for SB0185.

Alan Lang
45 Marys Mount Road
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Legislative District 30B
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Alanlang1@verizon.net
January 19, 2026

2026 SB 0185 Income Tax - Subtraction Modification

Uploaded by: angelo consoli

Position: FAV



CLYDE BOATWRIGHT
STATE PRESIDENT

Maryland State Lodge
FRATERNAL ORDER OF POLICE

8302 COVE ROAD, BALTIMORE, MD 21222



KENNY SCHUBERT
SECRETARY

EARL KRATSCH
TREASURER

January 15, 2026

SB 0030 - Income Tax - Subtraction Modification – Public Safety Employee Retirement Income

Dear Chairman Guzzone and Distinguished Members of the Budget and Taxation Committee,

The Maryland State Fraternal Order of Police **SUPPORTS** Senate Bill 0185 - **Income Tax - Subtraction Modification – Public Safety Employee Retirement Income.**

Senate Bill 0185 will provide an increase to the allowed amount that can be subtracted from the Federal adjusted gross income from an employee retirement system that is attributable to service as a public safety employee, if the income is received by an individual who is at least 55 years old on the last day of the taxable year.

The enactment of **SB 0185** would create a modest increase from the current \$15,000 subtraction to a subtraction of \$20,000. A **FAVORABLE** vote on **SB 0185** would continue to show the support of the State of Maryland to its Public Safety retirees and further incentivize them to maintain their residence in the State of Maryland. Currently, due to retirement tax incentives of some of our surrounding states, our members frequently change residency to locations outside of Maryland after retirement in order to take advantage of the lower taxes applied to their retirement income. This Bill will go a long way towards continuing to encourage our Police Officers who have worked their entire career in Maryland to continue to reside here after their retirement.

On behalf of the more than 20,000 Courageous Men and Women of the Maryland Fraternal Order of Police we thank you for your support and ask for your **FAVORABLE** vote on **Senate Bill 0185 - Income Tax - Subtraction Modification – Public Safety Employee Retirement Income.**

Angelo L. Consoli Jr,
2nd Vice President, FOP, Maryland State Lodge
President, FOP Lodge 89, Prince George's County

SenatorBailey_FAV_SB185.pdf

Uploaded by: Jack Bailey

Position: FAV

JACK BAILEY
Legislative District 29
Calvert and St. Mary's Counties

Budget & Taxation Committee



THE SENATE OF MARYLAND
ANNAPOLIS, MARYLAND 21401

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January 21, 2026

Senate Bill 185 – Subtraction Modification – Public Safety Retirement Income

Dear Chair Guzzone and Members of the Committee,

I am writing to introduce Senate Bill 185. This bill would increase the maximum value of the income tax subtraction modification for public safety employee retirement income from \$15,000 to \$20,000.

In the 2023 Legislative Session, the General Assembly passed legislation which increased the deduction for military retirement income received by individuals who are at least 55 years old to \$20,000. Prior to passage of this bill, the subtraction modifications for military retirement income and public safety retirement income were the same, \$15,000. Senate Bill 185 is intended to match this increase to the deduction for public safety retirement income.

I believe that every Marylander deserves an income tax-free retirement. This will continue to move us towards this goal while recognizing the important work that our public safety retirees have done and will continue to do for our State. We want our hometown heroes to stay in Maryland when their work protecting our residents is done, and this bill will help incentivize these retirees to remain here. We also know that there is an economic benefit to keeping public safety retirees in our State, as many of these individuals still have so many skills to offer our communities to continue their good work after they retire as volunteers or in other jobs protecting our citizens.

I respectfully request a favorable report on Senate Bill 185. Thank you for your consideration.

Sincerely,

A handwritten signature in black ink, appearing to read 'J. Bailey'.

Senator Jack Bailey

Senate Bill 185 (2026) PFFMD Testimony - J. Buddle

Uploaded by: Jeffrey Buddle

Position: FAV



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

MCPA-MSA_SB 185-Subtraction Modification-Public Sa

Uploaded by: Samira Jackson

Position: FAV



Maryland Chiefs of Police Association Maryland Sheriffs' Association



MEMORANDUM

TO: The Honorable Will Smith, Chair and
Members of the Judicial Proceedings Committee

FROM: Darren Popkin, Executive Director, MCPA-MSA Joint Legislative Committee
Andrea Mansfield, Representative, MCPA-MSA Joint Legislative Committee
Samira Jackson, Representative, MCPA-MSA Joint Legislative Committee

DATE: January 20, 2026

RE: **SB 185 – Subtraction Modification – Public Safety Retirement Income**

POSITION: SUPPORT

The Maryland Chiefs of Police Association (MCPA) and the Maryland Sheriffs' Association (MSA) **SUPPORT SB 185**. This bill expands the current subtraction modification for public safety retirement income.

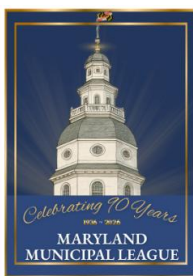
Regardless of the agency or uniform worn, the men and women of law enforcement and other public safety occupations have stepped forward on behalf of the citizens of their communities and of our State. Each one has taken an oath, a promise, to put the well-being of others first. As we have seen all too often, these professionals put their lives and safety on the line each shift they work, many being asked to make the ultimate sacrifice. This legislation recognizes and honors the sacrifice of public safety officers. MCPA and MSA believe this is warranted and appropriate considering the dangerous work these individuals perform throughout their careers and their dedication to service to and protection of the public.

For this reason, MCPA and MSA **SUPPORT SB 185** and urge a **FAVORABLE** Committee report.

MML - SB 185 - INFO.pdf

Uploaded by: Justin Fiore

Position: INFO



TESTIMONY

COMMITTEE: Senate Budget and Taxation

DATE: January 21, 2026

POSITION: Informational

BILL: SB 185

The Maryland Municipal League (MML) appreciates the intent of subtraction modification legislation and the impact it can have on businesses and residents. However, we do believe it is important to highlight that such bills have a trickle-down impact on municipal governments, which receive 17% of the local income tax from their residents.

Local governments are better positioned for success when their revenue sources are consistent, and they have opportunities to balance the scales with local consideration. This is why MML has long advocated for optional local tax credits versus state mandates or subtraction modifications. Similarly, we would advocate for state tax credits in lieu of subtraction modifications to meet the goals of the proposed legislation.

We ask you to keep this in mind when considering SB 185.

For more information relating to this piece of testimony, please contact:

Justin Fiore: Director, Advocacy and Public Policy, justinf@mdmunicipal.org