



*A Union of Professionals*  
**AFT-Maryland**

5800 Metro Drive, Suite 100 • Baltimore, MD 21215-3226  
410/764-3030 • fax: 410/764-3008  
md.aft.org

Kenya Campbell  
PRESIDENT

LaBrina Hopkins  
SECRETARY-TREASURER

**Written Testimony Submitted to the House Ways and Means Committee  
HB 653 - Income Tax – Subtraction Modification for Public Safety  
Retirement Income – Amount  
February 19, 2026**

**FAVORABLE**

Chair Wilkins and Members of the Committee: AFT Maryland asks for a favorable report on HB 653, which seeks to increase the income tax subtraction modification for our retired public safety personnel.

This legislation is not merely a technical adjustment to the tax code; it is a vital investment in the people who protect our communities. By expanding the tax relief available to retired public safety personnel, Maryland can take a significant step toward honoring the physical, mental and emotional toll inherent in these professions.

Maryland risks losing its veteran public safety expertise to neighboring states with more favorable tax treatments for pension income. Many of our retirees find that their fixed incomes do not stretch as far as they once did due to the rising cost of living. By increasing the subtraction modification, it allows those who served Maryland to afford to stay in Maryland.

We should be doing everything in our power to ensure that those who answered the call and ran toward danger for decades can enjoy a dignified and stable retirement in the communities they helped build.

Furthermore, this bill serves as a tool for workforce morale and recruitment. Public safety agencies currently face staffing shortages. When prospective recruits look at a career in public service, it includes how they will be treated once they hang up the uniform. This bill shows that Maryland values its public safety personnel from their first day on the job through their retirement years.

HB 653 is a fair, necessary, and pro-community piece of legislation. It honors the contract between the state and its protectors - that Maryland will support them even in retirement. Again, we urge a favorable report on HB 653. Thank you.

