



PROFESSIONAL FIRE FIGHTERS

O F N E W H A M P S H I R E

House Housing Committee
1 Granite Place
Concord, NH 03301

RE: Testimony in support of HB 1661-FN, relative to expanding the Housing Finance Authority's Community Heroes Program and making an appropriation therefor

Dear Chair Alexander and Members of the Housing Committee,

My name is Brian Ryll, and I am the President of the Professional Fire Fighters of New Hampshire (PFFNH), representing more than 2,000 active and retired firefighters, paramedics, and dispatchers across the Granite State. On behalf of our membership, I respectfully submit this testimony in strong support of HB 1661-FN, which expands the New Hampshire Housing Finance Authority's Community Heroes Program and provides targeted funding to support homeownership for essential workers, including firefighters and first responders.

New Hampshire's housing market has become increasingly unattainable for entry-level and mid-career public safety workers. Data from the New Hampshire Association of Realtors shows the median price for a single-family home in the state has climbed to a record-breaking \$565,000, a jump of more than 4% over last year's peak [1]. At today's interest rates, purchasing a home at those prices requires household income well beyond what most firefighters earn, particularly early in their careers.

By contrast, starting fire fighter salaries in New Hampshire typically range from approximately \$50,000 to \$60,000 annually, depending on the municipality, and staffing model. Even at the upper end of that range, a new firefighter would be severely cost-burdened attempting to purchase or rent housing in most New Hampshire communities. Under standard affordability guidelines, housing costs should not exceed 30 percent of income, a threshold that is increasingly impossible for entry-level firefighters to meet.

Housing affordability has become another primary barrier to fire fighter recruitment and retention in New Hampshire. Younger workers, including military veterans and emergency medical professionals who might otherwise pursue a fire service career are choosing other professions or relocating to states where housing is more attainable.

Recruitment incentives such as tuition reimbursement, signing bonuses, and training opportunities are increasingly common, but housing access has emerged as one of the most decisive incentives for workforce recruitment. Without the ability to live near their place of employment, many potential recruits decline offers altogether. Others accept positions but leave within a few years once they realize long-term homeownership in the community is unattainable.

Over time we have seen that when fire fighters are forced to commute long distances due to housing costs, departments experience increased turnover leading to rising in training costs and loss of community connection and institutional knowledge. These challenges undermine public safety and place additional strain on already-stretched municipal budgets.

HB 1661-FN addresses this challenge directly by expanding the Community Heroes Program, providing down-payment assistance and homeownership support targeted specifically at essential workers whose incomes no longer align with local housing markets. For fire fighters, this program functions not only as a housing policy, but as a recruitment and retention tool.

By helping fire fighters afford homes in the communities they serve, the program strengthens recruitment efforts by making fire service careers more viable for younger workers, improves retention by enabling long-term roots and stability, enhances emergency response readiness through a more locally based workforce, and reinforces community ties and economic participation.

Fire fighters choose this profession out of service, not for financial gain. However, when the cost of living particularly housing far exceeds wages, even the most dedicated public servants are forced to reconsider their careers. With median home prices approaching half a million dollars and starting firefighter salaries closer to \$50,000 per year, the math simply does not work without targeted assistance.

HB 1661-FN is a prudent, forward-looking investment in New Hampshire's public safety infrastructure. It supports recruitment, stabilizes the workforce, and ensures that fire fighters and other essential workers can live in the communities they are sworn to protect.

For these reasons, the Professional Fire Fighters of New Hampshire respectfully urge the Committee to vote Ought to Pass on HB 1661-FN.

Respectfully submitted,



Brian Ryll
President
Professional Fire Fighters of New Hampshire

[1] Moses, M. (2025, July 3). *New Hampshire median home price sets new record*. WMUR.
<https://www.wmur.com/article/new-hampshire-median-home-price-7325/65293486>