



House Bill 548

Position: Favorable

Committee: Economic Matters

Date: February 19, 2026

Founded in 1968, the Maryland Chamber of Commerce (“Maryland Chamber”) is a statewide coalition of more than 7,000 members working to develop and promote strong public policy that ensures sustained economic growth and opportunity for all Marylanders.

The Maryland Chamber has consistently maintained that regulatory predictability and certainty are essential to investment and economic growth. To that end, Senate Bill 325, provides a clear and balanced framework by ensuring that once a substantially complete housing development application is submitted, it is reviewed under the zoning and land use laws in effect at that time. This approach establishes reasonable “vested rights” and protects applicants from unexpected regulatory changes mid-process.

Housing development projects require significant upfront capital, engineering, legal review, and financing commitments. When local requirements change after an application has been filed, projects can be delayed, redesigned, or abandoned altogether—raising costs and limiting housing supply. HB 548 reduces this uncertainty and sends a strong signal that Maryland is committed to fair and transparent permitting practices.

Greater certainty in the development process will help attract private investment, expand housing opportunities, and support job creation in construction and related industries. In a time when Maryland faces ongoing housing supply challenges, ensuring a stable regulatory environment is a practical and necessary step. **For these reasons, the Maryland Chamber respectfully requests a favorable report on House Bill 548.**

