



House Bill 434

Position: Unfavorable

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.

House Bill 434 (“HB 434”) would prohibit landlords from using certain algorithmic tools to help determine residential rents and would classify violations as unfair or deceptive trade practices under the Maryland Consumer Protection Act. The Maryland Chamber respectfully urges an unfavorable report for the following reasons:

First, algorithmic tools do not set rents; they provide recommendations that housing providers may accept, modify, or reject. Final pricing decisions depend on multiple factors, including vacancy rates, property performance, and business goals. These tools are simply one resource among many – similar to third-party market research services – and are not mechanisms for automatic or coordinated price increases.

Second, restricting access to nonpublic lease data may produce unintended consequences. Executed lease data can provide a more accurate reflection of actual market conditions than publicly listed asking rents. Limiting access to this information could delay downward price adjustments when supply increases and may even lead to higher recommended rents if providers must rely solely on public listing data.

Finally, the bill’s language appears overly broad. As drafted, it could capture routine and legitimate business practices, including the use of purchased market data analyzed in basic tools such as spreadsheets. This creates uncertainty and extends well beyond the bill’s stated intent.

For these reasons, the Maryland Chamber respectfully requests an unfavorable report on HB 434.