



February 24th, 2026

RE: Unfavorable – HB 1524

Dear Chair Wells and Members of the House Government, Labor, & Elections Committee:

On behalf of the **Harford County Chamber of Commerce**, representing several hundred of employers across retail, hospitality, manufacturing, defense contracting, healthcare, construction, and nonprofit sectors, we respectfully submit this letter in opposition to **HB 1524**.

Maryland employers are preparing for one of the most significant workplace policy changes in decades with the implementation of the state’s **Family and Medical Leave Insurance (FAMLI)** program. Businesses are currently navigating payroll system updates, contribution planning, policy revisions, employee communications, and compliance training in advance of FAMLI’s phased implementation. Adding new or expanded mandates through HB 1524 at this time compounds financial and administrative burdens on employers who are already operating within tight margins.

Cumulative Impact Matters

Maryland businesses—many of which are small, locally owned enterprises—are not evaluating policy changes in isolation. They are experiencing:

- Rising labor costs
- Increased health insurance premiums
- Supply chain volatility
- Inflationary pressures on goods and services
- New payroll deductions and employer contribution requirements under FAMLI

The implementation of FAMLI requires both employer and employee contributions, system upgrades, and ongoing compliance oversight. For small employers, even modest additional mandates translate into real costs—either through increased staffing, third-party payroll services, legal consultation, or lost productivity.

HB 1524 introduces additional obligations at a time when employers are already recalibrating budgets to account for FAMLI contributions and potential workforce coverage gaps when employees take extended leave. For small businesses with fewer than 25 employees—common across Harford County—backfilling positions during leave periods is not simple. Many operate with lean staffing models and cannot absorb layered requirements without consequences.

FY 26 Board of Directors Officers

Chair: Chris Stone
E-Moxie
 Chair Elect: Monica Worrell
APG Federal Credit Union
 Immediate Past Chair:
 Brianna Baccaro Norris
Weyrich, Cronin, & Sorra
 Vice Chair of Finance: Mike Maxwell
Lee Tessier
 Vice Chair of Administration: Meghan Jack
MedStar Health

Members at Large

Mike Ray
SURVICE Engineering
 Len Parrish
Gemcraft Homes/New Freedom Land Development

Board Members

Tracy Batman
Veritech
 PJ Craig
Harford Community Action Agency
 Ryan Del Gallo
The Del Gallo Group
 Anthony DiPaula
DiPaula Law
 Dr. Theresa Felder
Harford Community College
 Steve Overbay
Harford County Office of Economic Development
 Terry Grant
Katz Abosch
 Andy Guckert
M&T Bank
 Mary Hastler
Harford County Public Library
 Sarah Karantonis
University of Maryland Upper Chesapeake Health
 Claudia Nachtigal
The Highlands School
 Chanel Brooks
Baltimore Gas & Electric
 Ron Fisher
Harford County Caucus of African America Leaders
 Fisher Financial
 Robert Wehland
Freedom Federal Credit Union

President/CEO

Angela Rose

Impact on Nonprofits and Community-Based Employers

Harford County's nonprofit community—including childcare providers, human service organizations, and small advocacy groups—operate on fixed grants, donations, and government reimbursement structures. These organizations do not have the flexibility to pass increased operational costs onto consumers.

Layering additional mandates beyond FAMILI further strains organizations that provide essential services to families, veterans, seniors, and vulnerable residents. When nonprofit employers struggle, community services are directly affected.

Business Climate Considerations

Maryland already ranks as a high-cost state for employers relative to many neighboring jurisdictions. Harford County businesses compete not only locally but regionally—particularly with Pennsylvania and Delaware employers who do not face identical cumulative mandates.

When policymakers consider legislation such as HB 1524, it is critical to assess the totality of regulatory and financial obligations placed on employers. Incremental requirements may appear manageable individually, but collectively they create barriers to hiring, wage growth, and expansion.

Timing and Implementation Concerns

At minimum, the Chamber urges the General Assembly to consider:

- Delaying implementation until after FAMILI is fully operational and its economic impact can be evaluated
- Conducting a comprehensive fiscal and small business impact assessment
- Providing clear compliance guidance and cost analysis
- Considering exemptions or phased thresholds for small employers

Maryland's business community is committed to supporting working families. However, policy solutions must balance employee protections with economic sustainability. Without that balance, well-intentioned legislation risks undermining the very employers that provide jobs, benefits, and opportunity.

For these reasons, the Harford County Chamber of Commerce respectfully requests an **unfavorable report on HB 1524**.

Sincerely,



Angela Rose
President & CEO
Harford County Chamber of Commerce