Chairs Korman and Zucker, Vice Chairs Carr and Lee, and members of the Montgomery County Delegation, thank you for the opportunity to testify this evening. I want to start by thanking many of you for your ongoing advocacy throughout this pandemic on behalf of our small business community.

Over the last 7 months, our Chamber has been advocating at the local, state, and federal level on behalf of our members. We’ve also hosted webinars on best practices in this new COVID-19 world. And through these webinars, and in advocating for our members, two general themes have emerged: specific supports for small businesses and supporting the workforce.

In looking at specific support for small businesses, there are 3 main issues to highlight:

- **Liability** - As the private sector contributes to COVID-19 response, it faces liability challenges. As a result, private companies will require protection from unreasonable exposure. As the crisis subsides, Maryland businesses will require liability protection to resume commerce without the fear of lawsuits.

- **Unemployment Assessment Percentage** – Every effort should be made by the state to replenish funds taken from the unemployment insurance trust fund as a result of the COVID-19 pandemic, without raising the rates of premiums for employers. And related to that concern, unemployment insurance claims made by an employee during the COVID-19 pandemic should not be counted toward an employer’s experience rating.

- **Economic Sustainability** - The economic impact of COVID-19 is unprecedented and overcoming its implications will continue to require an extraordinary response. Maryland’s policymakers should seek and implement measures intended to support businesses financially as they work to overcome and rebuild from the pandemic. This might include credits, incentives or other favorable tax treatment.

To support for our workforce, we ask for your advocacy on the following:

- **Childcare and Virtual Learning** – a top concern we are hearing from our members about supporting their employees is balancing working from home and supporting their children in a virtual learning setting. Investing in childcare and allowing those childcare businesses to safely reopen with the proper protocols and supplies is imperative.

- **Access to reliable and high-speed Broadband internet** – even in Montgomery County, we have many pockets of the County where employers, employees, and students, cannot access reliable broadband. As we look towards many more months of working from home, we must ensure everyone has access to this essential service.

The Chamber looks forward to working with each of you during the upcoming legislative session. Again, thank you for the opportunity to testify today.