



July 21, 2020

The Honorable Ben Cardin  
United States Senate  
509 Hart Senate Office Building  
Washington, DC 20510

The Honorable Chris Van Hollen  
United States Senate  
110 Hart Senate Office Building  
Washington, DC 20510

The Honorable Andy Harris  
United States House of Representatives  
2334 Rayburn House Office Building  
Washington, DC 20515

The Honorable Dutch Ruppersberger  
United States House of Representatives  
2206 Rayburn House Office Building  
Washington, DC 20515

The Honorable John Sarbanes  
United States House of Representatives  
2370 Rayburn House Office Building  
Washington, DC 20515

The Honorable Anthony Brown  
United States House of Representatives  
1323 Longworth House Office Building  
Washington, DC 20515

The Honorable Steny Hoyer  
United States House of Representatives  
1705 Longworth House Office Building  
Washington, DC 20515

The Honorable David Trone  
United States House of Representatives  
1213 Longworth House Office Building  
Washington, DC 20515

The Honorable Kweisi Mfume  
United States House of Representatives  
2163 Rayburn House Office Building  
Washington, DC 20515

The Honorable Jamie Raskin  
United States House of Representatives  
412 Cannon House Office Building  
Washington, DC 20515

Dear Members of Maryland's Congressional Delegation:

As leaders from Maryland's business and professional associations, representing hundreds of thousands of members from across the state, we continue to be committed to doing our part to assist in mitigating the impact of COVID-19. The health and safety of our members, their employees, their customers, and the general public remain our top priority. We continue to feel strongly that federal actions taken to address the challenges posed by the ongoing crisis must address the economic realities that our members are facing at this critical time.

While members of Congress participate in ongoing discussions about the next COVID-19 response and relief package, we respectfully request that the following issues be adequately addressed:

### **Legal Liability Protections**

We find ourselves in an unprecedented health crisis, and despite employers' best efforts to comply with public health guidance, many are concerned that they will be forced to defend themselves against a wave of lawsuits. This concern is exacerbated by news of additional litigation being filed



each day the pandemic continues. Congress must take quick action to ensure that emergency response and recovery is not unnecessarily hampered by lawsuits and other costly claims. As they come back on-line and return to work, businesses must be protected from needless litigation.

We urge Congress to provide a safe harbor that holds bad actors accountable but protects those employers who are working to follow public health guidance. Temporary protections should remain in place for the duration of the crisis and response that cover: 1) businesses that follow government guidelines against COVID-19 exposure claims; 2) healthcare providers and facilities on the front lines of the COVID-19 response; 3) manufacturers that repurposed production and distribution to provide PPE, sanitizers and other needed supplies; 4) companies that have donated their stock of supplies to hospitals and medical professionals; and 5) public companies that may face securities lawsuits, including those driven largely on stock price drops resulting from the global pandemic under the spurious assertion that management failed to warn investors.

### **Unemployment Insurance**

Presently, Maryland's Unemployment Insurance Trust Fund is healthy, but the longer this crisis continues the more precarious it becomes for the stability of the fund. While COVID-19-specific UI benefits are paid through federal dollars, Maryland-specific claims will not be covered. Depleting our trust fund will force Maryland employers, who have closed their doors through no fault of their own, to face significant UI tax increases in future years. Even businesses that were able to remain open will incur tax increases due to a depleted fund and the need to repay the loan, which triggers higher fee schedules.

We urge Congress to consider grants or forgivable loans to address this issue. This would allow states like Maryland to avoid any significant UI tax increases for employers—who are already struggling with the economic and financial impacts of the pandemic—in future years.

### **Additional Support for State & Local Governments**

Response and recovery to COVID-19 has resulted in significant revenue shortfall projections for Maryland. This shortfall will force the state to make drastic cuts to programs employers depend on including those that provide economic security and public safety.

Congress must appropriate additional funds for states and territories, in the form of direct federal aid, to allow states to replace lost revenue. Direct federal funding is necessary to offset drastic state revenue shortfalls.

### **Support for Small Businesses & All Nonprofits**



As you know, Section 501(c) designation encompasses all types of nonprofit organizations. This includes trade and professional associations as well as local, county and regional chambers of commerce. These organizations play a critical role in training America's workforce, creating industry and professional standards and disseminating essential information and resources to people in need—particularly during times of crisis. They are workforce development champions, economic developers, talent pipeline initiators, safety trainers and so much more.

They are also organizations that require staff and operational expenses to fulfill these duties. Due to unprecedented financial loss, without support, these organizations will be unable to meet the critical obligations to the members that they serve. While some relief for nonprofits was included in the last COVID relief package, not all 501(c) organizations were included and able to access the Paycheck Protection Program.

Collectively, we have repeatedly and urgently requested financial support for all 501(c) organizations, as it was provided for other members of the business and nonprofit communities, in future stimulus packages being considered by Congress.

### **Forgiveness for PPP Loans**

Small businesses across our state continue to utilize every tool at their disposal in order to withstand and overcome the unprecedented economic impact of this crisis. For many small business owners, the SBA's Paycheck Protection Program has been their lifeline, allowing them to maintain payroll and keep their doors open.

We urge members of our delegation to support legislation that would significantly streamline the process of forgiveness for PPP loans totaling \$150,000 or less. Forgiving these loans would be immensely helpful to Maryland's small businesses, easing the process to allow them to focus their already limited resources on maintenance of operations and assisting in their economic recovery.

This pandemic is a challenge unlike any we have ever faced, and the business community stands ready to do all that it can to assist in overcoming it. While public health and safety remain the top priority, action taken by Congress must balance this with policies critical to facilitating economic recovery. We look forward to working together to that end.

Sincerely,

Maryland Chamber of Commerce  
Maryland Tech Council  
Anne Arundel County Chamber of Commerce  
Baltimore City Chamber of Commerce  
Calvert County Chamber of Commerce



Carroll County Chamber of Commerce  
Cecil County Chamber of Commerce  
Central Maryland Chamber of Commerce  
Dorchester Chamber of Commerce  
Frederick County Chamber of Commerce  
Gaithersburg-Germantown Chamber of Commerce  
Garrett County Chamber of Commerce  
Greater Bethesda Chamber of Commerce  
Greater Ocean City Chamber of Commerce  
Greater Severna Park and Arnold Chamber of Commerce  
Greater Silver Spring Chamber of Commerce  
Harford County Chamber of Commerce  
Howard County Chamber of Commerce  
Kent County Chamber of Commerce  
Northern Anne Arundel County Chamber of Commerce  
Pikesville-Owings Mills Regional Chamber of Commerce  
Rockville Chamber of Commerce  
Salisbury Area Chamber of Commerce  
Southern Anne Arundel Chamber of Commerce  
Washington County Chamber of Commerce

