February 3, 2021

Delegate Davis
State Capitol
Annapolis, MD 21401

RE: - Opposition of House Bill 581

Dear Delegate D.E.Davis:

My name is Kimberly Mumford and I am the Human Resource Director at Bank of Ocean City in Ocean City, MD. Bank of Ocean City is a small community bank that has been in operation for 105 years, serving northern Worcester County, MD. We have 5 branches and 62 employees.

Delegate Davis, not only would we like to retain those 62 employees I just told you about, we would like to be able to employee more individuals. After reading over House Bill 581, I would agree on the hazard pay, to those employees who continued to work, ONLY, if the expense was not coming from the employer. This should 100%, be at governments expense. I say this because, while these essential employees were working, others got to stay home and collect over \$600/week for NOT working, just draining unemployment. I don't agree with companies that maintained their employee on payroll, having to foot this cost. This Bill would cause us to lose employees vs. providing any new positions. In relation specifically to Subsection 3-1609, this would cost our company alone, \$386,700 in back pay (assuming one year of hazard pay at \$3/hr.) for our 62 employees. There is no way that our company could sustain a payment such as that. Delegate Davis, as lone sponsor of this Bill, you need to realize that small businesses are struggling to keep their employees, as it is. This Bill would undoubtedly cause numerous shuttered businesses. Our business, in particular, did not lay off any employees, nor did we furlough or fire anyone, which would have caused more taxing, to our already broken unemployment system. We consider that a win, and running a responsible business that cares for our employees. I know of several other businesses that have followed suit. Should our government want to provide the funding for this \$3/hr hazard pay, we would not be opposed.

In addition to absurd requirement of \$3/hr hazard pay, at the expense of the business owner, it is unrealistic to afford an opportunity to an employee, to give them carte blanch on a right to refuse to work. Subsection 3-1605 portion of the bill has too many gray areas, where there would be blatant misuse and abuse, again, at the employer's expense. While I believe it is important to recognize the essential worker, it must be done in a fashion that is realistic. House Bill 581 would have a devastating impact on not just our small community bank, but all of the other small businesses in the state. I urge you to please oppose HB 581, as written.

Sincerely,

Kimberly Mumford Bank of Ocean City