



**Senate Bill 3: UNFAVORABLE**

Dear Chair Beidle and Members of the Senate Finance Committee,

On behalf of the Harford County Chamber of Commerce, representing 700+ businesses and non-profit organizations of all sizes across Harford County, we respectfully submit this letter in opposition to Senate Bill 3.

The Harford Chamber’s mission is to advocate for policies that support economic growth, job creation, and a competitive business climate in Maryland.

Unfortunately, SB 3 raises serious concerns regarding increased costs, regulatory uncertainty, and unintended consequences for employers—particularly small and mid-sized businesses that lack the capacity to absorb additional mandates.

First, the proposals would impose new administrative and compliance burdens on employers at a time when businesses are already navigating rising labor costs, inflationary pressures, and ongoing workforce challenges. Many employers operate with limited staff and resources, and additional reporting, policy changes, or operational requirements divert time and capital away from core business activities, innovation, and employee investment.

Second, the legislation risks increasing direct and indirect labor costs. While well-intentioned, cost increases—whether through required benefits, penalties, or expanded obligations—are often not absorbed by large margins. Instead, they may result in reduced hiring, fewer hours, delayed wage increases, or higher prices passed on to consumers. These impacts are particularly acute for small businesses, which form the backbone of Harford County’s local economy.

Third, SB 3 may reduce Maryland’s competitiveness relative to neighboring states. Businesses consistently consider regulatory predictability and cost structures when deciding where to locate, expand, or invest. Policies that place Maryland employers at a disadvantage could discourage future investment and undermine the state’s economic growth goals.

Finally, the Harford Chamber is concerned that the legislation does not sufficiently account for industry-specific differences or employer size, creating a one-size-fits-all approach that may not align with the realities of diverse business models across sectors.

The Harford County Chamber of Commerce strongly supports policies that protect workers and strengthen communities; however, these goals must be balanced with the need for a sustainable and competitive business environment. We respectfully urge the Committee to **oppose SB 3 or significantly amend the legislation** to mitigate negative impacts on employers and the broader economy.

Thank you for the opportunity to share the business community’s perspective.

Sincerely,

Angela Rose  
President & CEO  
Harford County Chamber of Commerce

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