

GOVERNOR WES MOORE ACTS IN SUPPORT OF MARYLAND'S FEDERAL PUBLIC SERVANTS AND SECURING ACCESS TO KEY FEDERAL PROGRAMS

Today the Moore-Miller Administration announced a series of actions to protect Marylanders during the federal government shutdown. According to data from 2023, there are approximately 269,000 federal employees residing in Maryland and 225,000 contractors working in Maryland. In addition, thousands of Marylanders rely on federal programs. In order to support impacted Marylanders, Governor Moore has announced additional actions to protect Marylanders during this difficult time. These actions build upon previous steps Governor Moore announced in February of this year to support Maryland's federal workers impacted by federal workforce layoffs, firings, and changes to federal funding.

Federal employees and contractors: These resources will support Maryland workers, support the communities they live in, and help protect our local economies. Governor Moore announced that his Administration:

- **Updated the [Maryland Public Servants Resource](#) website with a [new resource page](#):**
The public servants resource page now includes key resources available to federal employees and contractors impacted during the shutdown, such as unemployment insurance and housing and utility protections. This page builds upon the centralized hub created earlier this year in support of Maryland's federal employees and contractors impacted by federal workforce layoffs, firings, and changes to federal funding. You can visit this page at: go.md.gov/FederalShutdown
 - Since launch, the Maryland Public Servants Resource Website has had more than 150,000 unique visitors and more than 236,000 views.
 - This website also includes [resources for veterans](#). Veterans make up a sizable portion of the federal workforce—approximately 1 in 4 federal civilian employees are veterans.
- **Sent a letter to the Judiciary highlighting new eviction and foreclosure protections:**
Pursuant to Real Property Article of the Maryland Code, Sections 7-105.1 and 8-401, an involuntarily furloughed federal government employee at risk of eviction or foreclosure can ask the court to temporarily pause the eviction or foreclosure during the shutdown. This protection was passed by the Maryland General Assembly in 2019 after the last federal government shutdown, and therefore this is the first time this protection will be applicable. Governor Moore sent Maryland Supreme Court Chief Justice Matthew Fader a letter highlighting this new provision to ensure that judges are aware of this protection when making eviction and foreclosure decisions.

Federal employees are protected even if they are required to work during a shutdown. To be eligible, the federal employee must:

- be a current federal government employee,
- currently live in the property at risk of eviction or foreclosure,
- be unpaid during the shutdown, and
- show up to any scheduled court hearing and ask the judge to pause the eviction or foreclosure.



Federal employees may be asked to provide evidence that they are a current federal employee and have been involuntarily furloughed. Federal employees can ask the judge what evidence will satisfy the court and can ask for more time to gather evidence the court requests. The court will decide how long is reasonable to pause the eviction or foreclosure. Courts can only allow the pause to last 30 days beyond the end of the shutdown, unless the court agrees there is good reason for it to last longer. While the immediate concern is the impact on federal employees during the shutdown, these protections can extend to all government employees—federal, state, and local—who may face involuntary furloughs as a result of a federal shutdown.

According to statute, these protections only apply to government employees and not federal contractors. Therefore, **Governor Moore called upon landlords and mortgage servicers to go further and do everything possible to alleviate the burden on impacted Marylanders.** For example, landlords and mortgage servicers could inform their tenants/homeowners of the protections under state law, or offer a payment plan in lieu of initiating eviction or foreclosure proceedings—for both federal employees and contractors. In addition, Marylanders can proactively notify their landlord or mortgage company if they are impacted by a federal shutdown.

- **Sent a letter to utility companies highlighting new protections:** Pursuant to Public Utilities Article of the Maryland Code, Sections 7-307.4, for federal government employees who are not receiving a paycheck, their gas or electric provider cannot cut off service because they have not paid their bills. Federal employees are protected even if they are required to work during a shutdown. This protection was passed by the Maryland General Assembly in 2019 after the last federal government shutdown, and therefore this is the first time this protection will be applicable.

These protections apply:

- beginning on the eighth day of a government shutdown, and
- continue through the first seven days after the government shutdown ends.

To be eligible, federal employees must:

- be a current federal government employee,
- be furloughed involuntarily because of a government shutdown regardless of whether the employee is required to report to work during the furlough, and
- be unpaid during the shutdown.

Federal employees must contact their electric or gas provider before their service is cut off to verify that they are a furloughed employee and agree to a payment plan to pay what they owe after the shutdown ends.

While the immediate concern is the impact on federal employees during the shutdown, these protections extend to all government employees—federal, state, and local—who may face involuntary furloughs as a result of a federal shutdown.

These protections only apply to government employees and not federal contractors. In addition, the protections only cover electric and gas; they do not cover municipal water. Therefore, **Governor Moore called upon all utility companies to go further and do everything possible to alleviate the burden on impacted Marylanders.**

- **Highlighted resources available through Maryland Credit Unions:** Credit unions may be offering financial assistance and payment flexibility for members affected by changes to their federal employment status due to the shutdown. Members are encouraged to contact their credit union directly to determine eligibility and learn about available relief programs, which may include:
 - Emergency low-interest loans
 - Penalty-free share certificate withdrawals
 - Payment deferrals on existing loans
 - Line of credit increases and 60-day 0% APR relief lines of credit
 - Loan adjustments on a case-by-case basis
 - Auto loan refinancing
 - Increased credit card and credit line limits

To learn more, federal employees and contractors can contact their local credit union or visit [Maryland's shutdown resource page](#) and click on "Loan Programs and Other Financial Assistance."

- **Highlighted resources available through Maryland Chartered Banks:** Banks typically offer a range of assistance programs to help their customers manage their financial obligations. Such programs may include:
 - Emergency low-interest loans
 - Penalty-free certificate of deposit withdrawals
 - Payment deferrals on existing loans
 - Line of credit increases
 - Loan adjustments on a case-by-case basis
 - Increased credit card and credit line limit

Bank customers affected by changes to their federal employment status due to the shutdown are encouraged to contact their bank directly to learn if their bank is offering any relief programs specific to the government shutdown.

- **Highlighted Unemployment Insurance (UI):** During a shutdown, furloughed federal employees who are not receiving pay and not working ("furloughed" employees) are eligible for UI. However, because those individuals will later receive back pay, they will need to repay their UI benefits. Federal employees can [learn more online](#) or [apply](#).

Federal employees designated as "excepted" are not eligible for UI because they are still working. However, they are eligible for the Federal Shutdown Loan Program listed below.

- **Launching the Federal Shutdown Loan Program:** This program provides qualified Maryland residents a \$700 interest-free loan. Federal employees designated as “excepted” employees (sometimes referred to as “essential”), who will continue working without pay during the period of a shutdown, may be eligible. Such employees are not eligible for UI. Impacted federal employees can apply for this program starting October 6, and at that time can [apply online](#).

State employees whose positions are funded directly through federal funding streams:

Governor Moore today reassured Maryland state employees whose positions are funded through federal funding streams that they would not be immediately impacted by the shutdown. These individuals work for the state of Maryland, and the state historically has been reimbursed for eligible federal expenses incurred during a shutdown. However, the Moore-Miller Administration will continue to monitor the shutdown to assess if the Trump Administration does not abide by established precedent or if the shutdown continues for an extended period of time.

Access to key federal programs: The Moore-Miller Administration will also be working to ensure that major federal programs will continue to operate, assuming the state will be reimbursed for eligible federal expenses incurred during a shutdown as has been the practice in previous federal shutdowns. However, the length of the shutdown and level of commitment from the federal government may impact the ability of these programs to continue to operate for an extended period and therefore the Moore-Miller Administration will work closely with the State Treasurer and the Comptroller to monitor potential impacts and communicate updates.

- **Department of Human Services:** Currently, the Maryland Department of Human Services will maintain the availability of services without interruption to Marylanders, including:
 - Nutrition assistance programs (e.g., Supplemental Nutrition Assistance Program or SNAP, SUN Bucks), Temporary Assistance for Needy Families-funded programs (e.g., Temporary Cash Assistance or TCA, employment training programs), and energy assistance programs (e.g., the Maryland Energy Assistance Program or MEAP)
 - Adult protection services, child support-related services (e.g., establishing paternity and enforcing child support orders), and child welfare-related services including foster care, guardianship, and adoption assistance payments; family preservation services; and child abuse and neglect investigations
- **Department of Health:** During a brief federal shutdown, Maryland Department of Health (MDH) services will continue without interruption for Marylanders, including:
 - Medicaid coverage;
 - Medicaid waiver services for people with intellectual and developmental disabilities;
 - Inpatient care at the Maryland Healthcare System facilities; and
 - Public health activities, such as respiratory virus vaccination clinics, food safety monitoring and laboratory work.

For the Supplemental Nutrition Program for Women, Infants and Children (WIC), MDH is able to continue to operate the program for a short period following a federal government shutdown.

- **Department of Housing and Community Development:** During a brief shutdown, federal housing program participants typically continue to receive assistance under the following programs:
 - HUD Housing Choice and Special Population Vouchers (Section 8)
 - HUD Public Housing
 - HUD Project-Based Section 8/Subsidized Housing
 - HUD Continuum of Care Program (Homeless Assistance)
 - VA Homeless and Housing Programs (HUD-VASH Vouchers, Transitional and Shelter Programs, Supportive Services for Veteran Families)
 - Maryland Homelessness Solutions Program (Homeless Assistance)

During the federal shutdown, program participants must continue to pay their portion of the rent owed to their landlord or program administrator. Participants should contact their program immediately if they experience a disruption in rent payments or services.

- **State Department of Education:** During a brief federal shutdown, the Maryland State Department of Education (MSDE) will continue to administer the Child Care Scholarship Program, funded through a mix of state funds and federal funds from the Child Care and Development Fund, without interruption.
 - Families currently receiving Child Care Scholarships will continue to receive assistance paying for child care.
 - Providers caring for children receiving Child Care Scholarships will continue receiving payments.

Head Start is a federal-to-local model and the federal Office of Head Start awards nearly \$140 million directly to Maryland's Head Start grant recipients. While the state does not receive or distribute federal Head Start funding for direct services or programming, MSDE does provide additional funding to some Head Start Grantees across the state to extend service hours or add additional seats. MSDE has already allocated the state funding for these programs for the current program year, and will grant additional flexibilities to impacted programs to use these funds as needed in this time of uncertainty.

In addition, the Moore-Miller Administration is committed to supporting our military service members, their families, and veterans during the federal shutdown. The Department of Veterans and Military Families (DVMF) is home to the Maryland Veterans Trust Fund, a 501(c)(3) organization that provides one-time grant awards to assist with temporary financial challenges. Active-duty service members, Maryland National Guard/Reserves, Veterans, Gold Star Parents/Spouses, and Widow/Widowers [may apply online](#). To learn more about resources to support veterans and military families in Maryland, visit Maryland's website for Maryland workers impacted by recent federal actions to view [resources for veterans](#).

