Helping to Support You Through the Government Shutdown: Resources for Federal Workers

Friends,

As the federal government shutdown continues, we know the uncertainty and financial strain it creates for workers and their families. Whether you're facing missed paychecks, disruptions to your benefits, or simply need clear information, you're not alone – and help is available.

Here, we've gathered trusted resources to guide you through this challenging time, including:

-Financial assistance and relief programs available to federal employees and contractors

-Information on unemployment eligibility and benefits during the shutdown

-Community and nonprofit support service offering food, utility, and housing assistance

We'll continue to update these resources as new information becomes available. Thank you for your service and resilience – we are here to help you navigate the uncertain days ahead. Please contact us if we can help your further or if you need more clarity.

eric.ebersole@house.maryland.gov

Sincerely,

Eric D. Ebersole

Protecting Maryland's Public Servants During the Federal Government Shutdown

Following the first Trump federal government shutdown in 2018, the Maryland General Assembly worked quickly and decisively to protect Maryland's federal workers, their families, and their communities from possible federal governments shutdowns in the future.

Legislation passed include protections from eviction foreclosure, utility shutoffs, interest-free loans, and more.

The new legislative protections and other available resources are listed below and are available HERE

- **Federal Shutdown Loan Program:** The Maryland Department of Labor will launch a Federal Shutdown Loan Program on October 6th, if the federal shutdown starting on October 1st remains in effect.
  - Maryland residents who are current federal employees designated as "excepted" (also called "essential") and are required to work without pay during a federal government shutdown, are not eligible for unemployment insurance, but they may be eligible for the Federal Shutdown Loan Program to help pay for expenses like food and rent.

  - This $700 no-interest loan must be repaid 45 days after the shutdown ends, giving workers time to receive their back pay from the federal government.

  - Loan program information and the application will be available beginning October 6th at https://mdol.submittable.com/submit

  - For support, applicants can email **MDshutdownloan@submittable.com** or call 410-849-6424 (9 a.m. – 5 p.m. Monday – Friday) beginning October 6th.

- **Eviction Foreclosure Protections Now in Effect**: The Maryland General Assembly passed legislation in 2019 to protect Marylanders from the most harmful impacts of a federal shutdown, including 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.
  As 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.

This legislation ensures that Maryland 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. *These protections only apply to government employees and not federal contractors.* This week, Governor Moore called upon landlords and mortgage servicers to go further and do everything possible to alleviate the burden on impacted Marylanders.

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. This week, Governor Moore called upon all utility companies to go further and do everything possible to alleviate the burden on impacted Marylanders

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• **Resources Now 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

Please see this landing page - https://www.mddccua.org/2025/10/federal-shutdown-resources/_ - for updates on what individual credit unions in the region are doing to help support members affected by the federal shutdown.

• **Resources Now 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.

- **Unemployment Insurance:** Unemployment insurance (UI) is available to eligible Marylanders, including federal workers impacted by a government shutdown.

Furloughed federal employees—who are not working and are not being paid during a government shutdown—may be eligible for unemployment insurance benefits through the Unemployment Compensation for Federal Employees program. Furloughed federal employees are required to repay those benefits after the shutdown ends and they receive retroactive pay. Furloughed employees or federal contractors—who are not working and are not being paid—may be eligible for state unemployment insurance benefits.

Individuals who are found eligible can receive up to $430 in weekly benefits (pre-tax).
To apply for unemployment, workers can file online or call 667-207-6520 (Monday to Friday, 8 a.m. to 4 p.m.). Federal workers should select option #9.

Workers should apply for UI benefits in the jurisdiction of their "duty station." This means, for example, that if you are a Marylander who is laid off from a federal job based in Virginia, you should apply for benefits in Virginia. Here are direct links to apply for UI benefits in Maryland; Washington, DC; and Virginia

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- **Protections Against Utility Companies Cutting Off Service Now in Effect**: This legislation was passed by the Maryland General Assembly in 2019. 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.

These protections apply:
- beginning on the eighth day of a government shutdown, and
- continuing 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. This week,

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Additional Resources from BGE are also available:

BGE remains committed to supporting our customers during challenging times. They encourage furloughed federal workers and contractors to contact their Customer Care team to learn more about available assistance, including flexible payment arrangements, waivers of late payment charges, and other support options.

Available support includes:

- **Flexible payment options:** Impacted customers will be eligible for multiple payment arrangements and budget billing plans.
- **Late payment charge waivers:** A 30-day waiver on late payment charges will be granted in increments for affected customers.
- **Streamlined verification:** Customers will not be required to provide government ID to access additional support measures.
- **Proactive assistance resources:** Customers who contact BGE's Care Center will be proactively offered support services available through BGE's self-service Assistance Finder, which provides simple and personalized recommendations.

Impacted federal workers and contractors are encouraged to contact BGE's Customer Care team at **1-800-685-0123** for information about these support measures and how to access them.

BGE customers can visit bge.com/heretohelp for more ways to manage their bill, use energy more efficiently, or access energy assistance. This includes:

- Payment arrangements and due-date extensions.
- Financial assistance through state programs and the Fuel Fund of Maryland.
- Budget billing information and online self-serve sign-up for customers who prefer a predictable monthly bill that spreads energy costs throughout the year.
- Energy efficiency programs and My Account tools that offer insights about your energy usage.

- **Congressional Assistance:**

Our representatives in Congress are very concerned about the inaction that precipitated this shutdown and are eager to offer their assistance. They have reached out to me and that we share their contact information:

Congressman Mfume's office:

- **Baltimore District Office:** 410-685-9199
- **Washington, D.C. Office:** 202-225-4741

Congressman Olszewski's office:

- **Baltimore District Office:** 410-427-5725
- **Washington, D.C. Office:** 202-225-3061

And here is a frequently asked question (faq) link provided by them
https://olszewski.house.gov/shutdown

While their offices remain fully committed to serving constituents, please note that **casework response times may be slower than usual**. Many federal agencies are currently operating with limited staffing due to the shutdown. This impacts the speed at which they are able to process requests.

LET ME HEAR FROM YOU:

My team and I are intensely focused on providing constituent support. If there is anything we can do to help, please do not hesitate to contact my office via email or phone. You will get a prompt response.

eric.ebersole@house.state.md.us (best)
or 410-841-3328.

Eric D. Ebersole

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COMMITTEE ASSIGNMENTS AND LEADERSHIP ROLES

- **Ways and Means Committee**
- **Chair- Education Subcommittee - Ways and Means**
- **Member - Early Childhood Subcommittee - Ways and Means**
- **Chair – Baltimore County House Delegation**
- **Member - Joint Committee on Children, Youth & Families**
- **House of Delegates Representative - Education Commission of the States, State Interagency Coordinating Council, and Southern Regional Education Board**
- **Advisory Board - MD Center for School Safety**
- **Board Member – Consortium on Coordinated Community Supports**
- **Member – Apprenticeship 2030 Commission**