



FEDERAL GOVERNMENT SHUTDOWN RESOURCES FOR MARYLANDERS

General Information:

For details on specific protections for Marylanders, loan information, financial resources, Veteran resources, and an address by Governor Wes Moore, see Maryland's state resource website for the federal government shutdown:

<https://response.maryland.gov/federalpublicservants/shutdown>

The Governor also released this Fact Sheet: <https://qrco.de/federalresources>

Insurance:

Insurance Policies: Please contact your insurance company as soon as possible if you are unable to pay your insurance premiums. Certain Life and Annuity policies offer unemployment benefits, and may waive premiums during a federal government shutdown.

National Flood Insurance Program (NFIP): The NFIP will likely remain frozen until the end of the shutdown, and if so, new policies will not be issued. Read more:

<https://qrco.de/nfip1025>

Specific Maryland Protections:

Housing Protections: Involuntarily furloughed federal, state, or local government employees at risk of eviction or foreclosure have protections under law and can ask the court to temporarily pause the eviction or foreclosure during the shutdown.

Electric and Gas Utility Protections: A gas or electric provider cannot cut off service to federal government employees who are not receiving a paycheck. The protections begin on the 8th day of a federal government shutdown. Contact your utility provider with any questions.

Unemployment Insurance (UI): During a shutdown, furloughed federal employees who are not receiving pay and not working are eligible for UI. However, because those individuals will later receive back pay, they will need to repay their UI benefits. More information is available here: <https://labor.maryland.gov/unemployment-insurance/>