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In a time where contentious partisan politics lead to the regular threat of the federal government shutting down has become the norm, the passing of LD 874 was and remains a bright spot for Maine residents who are also federal employees. Even now as we offer testimony to the need for improvements to the existing bill, many of us are unsure if we are staring at another shutdown in just a few days' time. The knowledge that this program is a potential lifeline available to us offers some sense of relief to those able to navigate the process.

As someone who obtained a loan through this legislation, I am painfully aware of some of the issues with the roll out, and as a union steward I have also been made aware of the issues other workers ran into. These include issues with the amount offered/approved by different institutions, insinuation of credit worthiness being a deciding factor, confusion on the appropriate timeline for repayment, having to travel to institutions an hour away to apply (generally during hours we are expected to be at work creating issues with 'new' furlough/leave requirements).

For me personally, I was lucky enough to have a location near me participating in the loan program. They happen to be just outside the Portsmouth Naval Shipyard. I believe I was one of the first to apply for this loan and immediately ran into some of the issues above, specifically the initial one-time offer of less than a single paycheck. This was caused by an assumption that the loan amount was to be based partly on what I could receive from unemployment, regardless of the fact that I was expected to work during the shutdown and did not qualify for unemployment. I was able to delay signing up at that point, which would have limited my ability to apply elsewhere, and receive some assistance through individuals with a deeper understanding of the program and reapplied a few days later for a three-thousand-dollar approval, a little less than a month's income. I accepted the offer because it was enough to cover my rent and take care of groceries in the short term. I was lucky to have gotten in as early as I had as not long after the institution placed a hold on new loans due to a quick build up of applicants. This led to many federal workers having to seek other places who were participating or to give up and seek alternative, often times, more predatory solutions. My experience is just one, many others had been communicated to me through my stewards and other employees. At the end, it boiled down to a lack of understanding and confusion in interpretation of the law.

'An Act to Clarify and Strengthen the Gov't Shutdown Loan Guarantee Program' offers straightforward improvements that will reaffirm Maines commitment to protecting its federal workers and offering them some semblance of peace of mind in these chaotic times of consistent threats of shutdowns.