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January 27, 2026

*Testimony of Representative Drew Gattine in support of*  
**LD 2102, An Act to Clarify and Strengthen the Government Shutdown Loan  
Guarantee Program**

*Before the Joint Standing Committee on Health Coverage, Insurance and Financial Services*

Senator Bailey, Representative Mathieson and colleagues on the Health Coverage, Insurance and Financial Services Committee, I am Representative Drew Gattine, and I am proud to serve House District 126, which includes portions of Westbrook, Scarborough and Saco. As a cosponsor of this legislation, I am submitting testimony in support of **LD 2102, An Act to Clarify and Strengthen the Government Shutdown Loan Guarantee Program**.

This emergency measure is a critical refinement of the protections Maine provides to those who serve the public, ensuring that gridlock in Washington does not lead to personal financial hardship for Maine workers.

Last year the Legislature had the foresight to pass LD 874, which created the Government Shutdown Loan Guarantee Program to support state and federal Maine workers who must continue to work without pay in the event of a government shutdown. The program is administered by the Finance Authority of Maine (FAME) and allows workers to access interest free loans up to \$6,000.

The program was quickly implemented to provide access to workers affected by the recent, extended federal shutdown, and a number of issues have been identified that have had real impact on the ability of people to access the program, including the need to clarify eligibility and repayment and remove the termination clause.

LD 2102 fixes these problems and provides additional allocation to continue this critical and successful loan program. These changes are important and will encourage lenders to offer these loans in the event of future shutdowns. Given the current situation in Washington, the Legislature should treat this legislation as an emergency and move swiftly to pass it.

I respectfully ask that you vote Ought to Pass and move this bill forward.