



**Testimony of
Kyle C. Moser, 5th District Vice President
Professional Fire Fighters of Maine**

**LD 2102 An Act to Clarify and Strengthen the
Government Shutdown Loan Guarantee Program**

Chairwomen Mathieson, Chairwoman Bailey and distinguished members of the Joint Standing Committee on Health Coverage Insurance and Financial Services, Good morning and thank you for the opportunity to appear before this committee today in support of LD 2102, **"An Act to Clarify and Strengthen the Government Shutdown Loan Guarantee Program"**.

My name is Kyle Moser, and I am the 5th District Vice President of the Professional Fire Fighters of Maine. I am here today representing the views of our Executive Board and over 1,300 Professional Firefighters, Paramedics, EMTs & Dispatchers. The PFFMaine's 5th District is comprised of all federal and private sector firefighters in the state. I am also a Federal Firefighter at the Portsmouth Naval Shipyard where I have worked for 9 and a half years.

Having just, like many others, gone through the longest Federal Government Shutdown that our country has seen I want to testify to ensure that the importance of LD 2102 is understood. LD 2102 will have a direct effect on the over seventy (70) federal firefighters across Maine. These firefighters are employed by the United States Government they are the first line of emergency response at locations such as the Portsmouth Naval Shipyard in Kittery and the Naval Computers and Telecommunications Area in Cutler. We are essential employees who must report to work even when the federal government is shut down for a lack in appropriations.

Fire apparatus and Ambulance still must be staffed and emergency calls answered even during a shutdown. Not only are our members reporting to work and risking their lives, they have to worry about paying their bills, keeping the heat on in the winter, child care services due to our long shifts, groceries to feed their families, gas to get back and forth to work and this list goes on and on as it does for all my brother and sister federal employees during a shutdown.

As federal employees we must maintain security clearances that are conditions of our employment. Federal workers are some of the most reliable individuals to pay back a loan from a financial institution as it can affect our security clearances and thus in turn our jobs. Federal employees, receive their paychecks from the government once it reopens and returns to normal operations. This would allow for the individuals to take their backpay checks and make payments toward the loan repayment, in some cases possibly the entire repayment.

The point of this entire program was to make it easier for federal employees to access interest free loans during government shutdowns to make sure their bills could still be paid. However,

the role out of the program when it was needed the most was the opposite for many our members at the PFFMaine. Financial institutions charging 3% interest on these loans or requiring proof of "unemployment" before being able to utilize a loan are just a few of the issues faced by our members. No federal firefighters in Maine were "unemployed" during the last shutdown, they reported to work for 43 days and did not receive compensation, to ask them to provide proof of "unemployment" in order for them to utilize a program that was specially designed to help them pay their bills during shutdown is absurd and those financial institutions should be ashamed that they even asked.

Members had to use alternative methods to keep afloat. Taking loans from their retirement plans, finding financial institution including online banking offering better programs. Our parent Union, the International Association of Fire Fighters even developed a program for connecting our federal members to our municipal members to assist in donations of money, food and gift cards to help alleviate the stress on themselves and their families. Federal employees should not be punished for not receiving a paycheck outside of their control and that's what this bill intends to provide.

The Professional Fire Fighters of Maine are in full support of this piece of legislation. We ask you for your support in passing LD 2102 to ensure Federal Firefighters in the State of Maine have a safeguard during federal government shutdowns. Thank you for your time and attention. I would be happy to address any questions you may have.

Respectfully Submitted on this day, Tuesday, January 27th, 2026.

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