

COUNTY COUNCIL OF PRINCE GEORGE'S COUNTY, MARYLAND
2025 Legislative Session

Resolution No. CR-022-2025

Proposed by Council Member Hawkins

Introduced by Council Members Hawkins, Burroughs, Fisher, Watson, Olson, Blegay,
Dernoga and Oriadha

Co-Sponsors _____

Date of Introduction March 18, 2025

RESOLUTION

1 A RESOLUTION concerning

2 Residential Mortgage Foreclosure Moratorium for Maryland's Federal Employees

3 For the purpose of urging the Governor to impose a Residential Mortgage Foreclosure

4 Moratorium for Maryland's Federal Employees; and generally regarding a residential mortgage
5 foreclosure moratorium.

6 WHEREAS, there are about 150,000 federal civilian workers living in Maryland according
7 to the Office of Personnel Management, which is nearly six percent of the State's workforce; and

8 WHEREAS, the Trump Administration has instituted firings and has established the
9 Deferred Resignation Program, in which the Office of Personnel Management gave all Federal
10 employees until the end of the day on February 6, 2025 to accept its offer of deferred resignation.
11 United States District Court Judge George A. O'Toole Jr. for the District of Massachusetts has
12 temporarily paused implementation of the Deferred Resignation Program, known as "the Fork in
13 the Road" directive; and

14 WHEREAS, the American Federation of Government Employees, the American Federation
15 of State, County and Municipal Employees and the National Association of Government
16 Employees has sued and has argued the Deferred Resignation Program should be put on hold
17 until the Office of Personnel Management redesigns its workforce reduction effort in a way that
18 complies with the Administrative Procedure Act, and that once a revised program is rolled out,
19 Federal employees should be given at least 60 days to decide whether to tender their
20 resignations; and

21 WHEREAS, the Trump Administration's employment programs and policies are likely to

1 result in loss of work and loss of income for Maryland’s Federal employees, which may impact
2 their ability to pay mortgages, potentially resulting in loss of housing due to foreclosure; and

3 WHEREAS, to avoid the serious welfare consequences that may result for Maryland’s
4 Federal employees due to foreclosure, it is necessary and reasonable to restrict certain residential
5 foreclosures; and

6 WHEREAS, requests for forbearance on residential federal and non-federal mortgages are
7 necessary for the financial well-being of Maryland’s Federal employees; and

8 WHEREAS, under a residential mortgage foreclosure moratorium for Maryland’s Federal
9 employees, no Court shall give any judgment for possession or repossession, or warrant for
10 restitution of possession or repossession of residential property, if the mortgagee can
11 demonstrate through documentation or other objectively verifiable means, that the mortgagee has
12 suffered a substantial loss of income; and

13 WHEREAS, a residential mortgage foreclosure moratorium would provide Maryland’s
14 Federal employees facing financial hardships with additional time to consult with their mortgage
15 lender to find solutions and resume making payments in order to avoid foreclosure. A
16 moratorium may not be construed as relieving any person or entity of any obligation to make
17 payments or to comply with any other obligation that such person or entity may have pursuant to
18 a note, loan agreement, or lease.

19 NOW, THEREFORE, BE IT RESOLVED by the County Council of Prince George's
20 County, Maryland, that the Governor is urged to impose a Residential Mortgage Foreclosure
21 Moratorium for Maryland’s Federal Employees.

Adopted this _____ day of _____, 2025.

COUNTY COUNCIL OF PRINCE
GEORGE'S COUNTY, MARYLAND

BY: _____
Jolene Ivey
Chair

ATTEST:

Donna J. Brown
Clerk of the Council