

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 Civilian Federal Employees
 3 For the purpose of urging the Governor to impose a Residential Mortgage Foreclosure
 4 Moratorium for Maryland's Civilian Federal Employees and consider certain County tax
 5 deferral; and generally regarding a residential mortgage 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 civilian Federal employees, which may
2 impact their ability to pay mortgages, potentially resulting in loss of housing due to foreclosure;
3 and

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

7 WHEREAS, the County shall consider the deferral of penalty and interest on overdue
8 County taxes during the foreclosure moratorium periods; and

9 WHEREAS, the provisions of this Resolution shall not apply in cases in which the property
10 is abandoned or when the homeowner wishes to proceed in foreclosure; and

11 WHEREAS, requests for forbearance on residential federal and non-federal mortgages are
12 necessary for the financial well-being of Maryland's civilian Federal employees; and

13 WHEREAS, under a residential mortgage foreclosure moratorium for Maryland's Federal
14 employees, no Court shall give any judgment for possession or repossession, or warrant for
15 restitution of possession or repossession of residential property, if the mortgagee can
16 demonstrate through documentation or other objectively verifiable means, that the mortgagee has
17 suffered a substantial loss of income; and

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

24 WHEREAS, the State of Maryland, by Executive Order of the Governor, shall provide an
25 automatic two-year foreclosure moratorium beginning on January 20, 2025, the date that the
26 Trump Administration began to institute mass firings of Maryland civilian Federal employees.
27 Maryland civilian Federal employees, as well as those Maryland civilian Federal employees
28 accepting the Deferred Resignation Program, are covered by this foreclosure moratorium, for
29 termination and deferred resignation personnel actions taken on January 20, 2025 and thereafter.
30 Maryland's automatic foreclosure moratorium for Maryland civilian Federal employees is set to
31 expire on January 20, 2027. If it is determined by the Governor of the State of Maryland that

1 Maryland civilian Federal employee borrowers, need additional time provided by an extension to
2 the foreclosure moratorium to access federal, state, or local housing resources, a six-month
3 extension of the foreclosure moratorium will be granted. The Governor of the State of Maryland
4 shall provide subsequent six-month reviews to determine whether the foreclosure moratorium
5 remains necessary. The Governor of the State of Maryland shall issue an Executive Order that
6 shall terminate the foreclosure moratorium at the appointed time.

7 NOW, THEREFORE, BE IT RESOLVED by the County Council of Prince George's
8 County, Maryland, that the Governor is urged to impose a Residential Mortgage Foreclosure
9 Moratorium for Maryland's Civilian Federal Employees.

Adopted this 6th day of May, 2025.

COUNTY COUNCIL OF PRINCE
GEORGE'S COUNTY, MARYLAND

BY: _____
Edward P. Burroughs III
Chair

ATTEST:

Donna J. Brown
Clerk of the Council