

**CONDENSED SUMMARY OF CARES ACT 2020, EXTENSION ACT 2021
AND
CONSOLIDATED APPROPRIATIONS ACT OF 2021**

<u>WHO & WHAT</u>	<u>WHERE</u>	<u>WHEN/SUNSET</u>
COVID stimulus payments are not property of the estate	11 USC 541(b)(11)	12/27/21
COVID related payments, incl. recovery tax rebates, child tax credits are excluded from current monthly income	11 USC 101(10A)(B)(ii)(V)	3/27/22
COVID related payments, incl. recovery tax rebates, child tax credits are not disposable income	11 USC 1325(b)(2)	3/27/22
COVID stimulus payments are not subject to operation of any bankruptcy or insolvency law	CAA Sec. 272(d) & IRC added 26 USC 6428A	12/27/21
Ch. 13 debtor may seek plan mod up to 84-month total plan length, IF the plan was confirmed before 3/27/21 & debtor has a COVID-related hardship	11 USC 1329(d)(1)	3/27/22
Ch. 13 debtor may seek an early discharge if debtor missed 3 or fewer mortgage payments due to COVID-related hardship or plan provides for a cure & there is a forbearance or loan mod	11 USC 1328(i)(1)	12/27/21

WHO & WHAT**WHERE****WHEN/SUNSET**

Debtor in a pending bankruptcy or who has received a discharge cannot be denied a mortgage forbearance, protection under the foreclosure/eviction moratoriums & related CARES Act relief

11 USC 525(d)

12/27/21

Mortgage servicer may file a CARES Act forbearance claim

11 USC 501(f) & 502(b)(9)

12/27/21

Debtor, mortgage creditor or Trustee may file a modified plan to provide for a CARES Act forbearance claim

11 USC 1329(e)

12/27/21

Debtor may have utility service maintained or restored after filing a bankruptcy petition without paying a deposit as long as post-petition services are paid for.

11 USC 366(d)

12/27/21