

Bankruptcy Practitioners in the Middle District of Georgia,

Subject: Middle District of Georgia Bankruptcy Court Response to COVID-19 (6th Announcement)

Date: April 8, 2020

Since our last announcement on April 3, 2020 we would like to update you on the following:

CONTINUED TEMPORARY SUSPENSION OF ACCESS TO COURT FACILITIES We continue to restrict access to courthouse facilities during the pandemic until further notice. Walk-in customers must follow established protocols in order to file documents at the courthouse until further notice.

US TRUSTEE GUIDANCE ON TELEPHONIC 341 MEETINGS The US Trustee Program published on April 7, 2020 guidance to attorneys and debtors regarding telephonic 341 Meetings of Creditors. The guidance provides call in numbers and access codes (which are also on the re-noticed 341 meeting notices) as well as providing detailed protocol on how the meetings will be conducted and what requirements must be met prior to the meeting. You can find the guidance on our website on the “Important Information Regarding Court Operations During COVID-19 Outbreak” page.

ADMINISTRATIVE ORDER #134 CANCELING IN-PERSON PHYSICAL APPEARANCES FOR ALBANY HEARINGS APRIL 14 – 15, 2020 Judge Carter signed this order as a follow-on to Order #126 (amended) which prohibits in-person hearings until April 30, 2020.

CARES ACT IMPACT ON BANKRUPTCY On April 7, 2020, we published information on the Coronavirus Aid, Relief, and Economic Security Act (“CARES Act”) regarding the use of updated forms. The links to the forms are provided here for your convenience:

- [Official Form 101, Committee Note](#)
- [Official Form 201, Committee Note](#)
- Official Forms [122A-1](#), [122B](#), [122C-1](#), [Committee Note for 122 Forms](#)

Please use these links or the links provided in the April 7 email to access the forms. The Administrative Office is in the process of moving the forms from the pending forms page to the active forms page as fillable pdf’s.

Additionally, here is a summary of the CARE Act provisions, all of which sunset after one year:

- Amends the Small Business Reorganization Act to increase the eligibility threshold to file under Subchapter V of Chapter 11 of the U.S. Bankruptcy Code to businesses with less than \$7,500,000 of debt.
- Amends the definition of income in the Bankruptcy Code for Chapters 7 and 13 to exclude Coronavirus-related payments from the federal government from being treated as “income” for purposes of filing bankruptcy.
- Clarifies that the calculation of disposable income for purposes of confirming a Chapter 13 plan shall not include coronavirus-related payments.
- Explicitly permits individuals and families currently in Chapter 13 to seek payment plan modifications if they are experiencing a material financial hardship due to the Coronavirus pandemic, including extending their payments for up to seven years after their initial plan payment was due.