

because the debtor was substantially and adversely affected by Hurricane Idalia, the Court will consider the appropriate method of addressing those missed payments at a hearing on a motion to modify the Chapter 13 plan. The Court encourages motions to modify plans for missed plan payments for the period of August 28, 2023 through November 30, 2023 be filed no later than Friday, January 12, 2024.

3. Parties are discouraged from filing motions seeking a payment moratorium. The Court will consider motions to suspend wage orders on an expedited or emergency basis.
4. If an agreed order conditioning the automatic stay contains default provisions that mandate that a debtor must timely make all payments direct to the lender or to the Chapter 13 Trustee, and failure to make such payments is due to Hurricane Idalia's substantial and adverse effect on a debtor, missed payments for the period from August 28, 2023 through November 30, 2023, will be a default only if the Court so determines after a motion, required notice, and opportunity for a hearing.
5. Debtor(s) who are able to maintain their payments must do so.

6. This Order applies to all cases and proceedings pending in the Tallahassee and Gainesville Divisions of the United States Bankruptcy Court for the Northern District of Florida.
7. Debtors in the Pensacola and Panama City Divisions may seek relief under this Order if they have suffered, and have evidence of, substantial adverse effects due to Hurricane Idalia. Motions for such relief shall be considered on a case-by-case basis.

DONE and ORDERED on September 1, 2023.



KAREN K. SPECIE
Chief U.S. Bankruptcy Judge