

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF FLORIDA  
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In re:

HURRICANE IDALIA	)	Administrative Order
	)	No. 23-005
	)	
_____	/	

**THIRD EMERGENCY ORDER REGARDING HURRICANE IDALIA:  
EMERGENCY GRANTS, LOANS, INSURANCE PAYMENTS,  
AND OTHER ASSISTANCE**

Due to the extensive damage caused by Hurricane Idalia in the Northern District of Florida, exigent circumstances justify implementation of an Administrative Order regarding the receipt of certain types of financial assistance by debtors in the Tallahassee and Gainesville Divisions. Some consumer debtors may be eligible for emergency grants, loans, and other assistance, while others will be entitled to insurance payments. Government and private agencies and companies have different policies with respect to providing assistance to debtors in bankruptcy. To facilitate the recovery of debtor victims of Hurricane Idalia in the Tallahassee and Gainesville Divisions, it is

**ORDERED:**

1. Debtor(s) may receive insurance proceeds, gifts, grants, or in-

kind contributions if the debtor has no legal obligation to repay the insurance proceeds, gifts, grants, or in-kind contributions without prior Court approval.

2. If debtor(s) receives insurance proceeds, gifts, grants, or in-kind contributions, the debtor(s) shall include a disclosure setting forth the type and amount of assistance received with any proposed plan or plan modification, or file a separate notice of disclosure within twenty-one (21) days after receipt of the funds.
3. Insurance proceeds, gifts, grants, or in-kind contributions may be used to replace or repair debtor(s) real or personal property without a further Court order. If there is an additional loss payee (such as a mortgage company), this Order does not affect a debtor(s) obligation to obtain appropriate approvals, if any, from the additional payee. Debtor(s) may seek emergency or expedited relief to effectuate any required approvals.
4. Debtor(s) may receive a loan for assistance with recovery from Hurricane Idalia without prior Court approval only under

these conditions:

- a. If the proceeds of the loan are to be received from an agency of the United States, the State of Florida, or a political subdivision of the State of Florida; or
  - b. If repayment of the loan is guaranteed by an agency of the United States, the State of Florida, or a political subdivision of the State of Florida; or
  - c. If the loan has been approved by the Chapter 13 Trustee under 11 U.S.C. § 1305(c) of the Bankruptcy Code.
5. In all other instances, advanced Court approval of a loan for assistance with recovery from Hurricane Idalia is required.
6. If debtor(s) receives a loan that does not require prior Court approval, as provided under paragraph 4, the debtor(s) shall include a disclosure setting forth the source, the amount of the loan received, and repayment terms with any proposed plan or plan modification, or file a separate notice of disclosure within twenty-one (21) days after receipt of the funds.

7. Any debtor(s) that is not resident in the Tallahassee or Gainesville Divisions that can demonstrate good cause may request the relief provided by this Order.

**DONE and ORDERED** on September 1, 2023.

A handwritten signature in black ink, appearing to read 'K. Specie', written over a horizontal line.

**KAREN K. SPECIE**  
Chief U.S. Bankruptcy Judge