

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MAINE**

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IN RE: Chapter

Debtor(s) Case No.

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**MOTION FOR AUTHORITY TO APPLY FOR  
THE HOMEOWNER ASSISTANCE FUND**

Debtor moves this Court to provide authority for the Debtor to apply for the Homeowner Assistance Fund monies. In support of this motion the Debtor states the following:

1. The Homeowner Assistance Fund (“HAF”) was established under section 3206 of the American Rescue Plan Act of 2021, 15 U.S.C. § 9058d. The U.S. Department of the Treasury has allocated monies to the State of Maine to be used to prevent mortgage delinquencies and defaults, foreclosures, and loss of utilities or home energy services. In Maine, the monies will be offered as a grant and can be used concurrently with a loan modification or other workout solutions to help reach an affordable payment.

2. In Maine, the HAF monies are administered by Maine State Housing Authority.

3. The HAF monies are offered as a grant.

4. The events of default, which would trigger repayment, are (i) discovery that grant monies were procured through falsification or fraudulent means; and (ii) in the case of monthly payment assistance, the grant recipient ceases to own and occupy the property while receiving ongoing assistance.

5. Because HAF is a grant, obtaining HAF monies will not result in additional monthly expenses for the Debtor.

6. Maine State Housing Authority has requested that applicants with active Bankruptcy cases obtain leave of this Court before applying for the HAF monies.

7. Debtor obtaining funds through the HAF program would not cause harm to creditors.

Revised 10/2023

The Debtor requests that this Court give authority for Debtor to apply for the HAF program.

Dated: \_\_\_\_\_

\_\_\_\_\_  
Debtor

Dated: \_\_\_\_\_

\_\_\_\_\_  
Joint Debtor