

**UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF RHODE ISLAND**

**IN RE:**

**Debtor**

**BK No.:**

**Chapter:**

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

The Debtor, \_\_\_\_\_, hereby moves this Court to provide consent for him/her to apply for the Homeowner Assistance Fund. 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. The U.S. Department of the Treasury has allocated fund to the State of Rhode Island to be used to prevent mortgage delinquencies and defaults, foreclosures, and loss of utilities or home energy services. In Rhode Island, the funds 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 Rhode Island, The Homeowner Assistance Fund are administered by RIHousing.
3. The Homeowner Assistance Fund is offered as a grant.
4. The events of default, which would trigger repayment, are (i) discovery that grant funds were procured through falsification or fraudulent means; (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 funds will not result in additional monthly expenses for the Debtor.
6. RIHousing has requested that applicants with active Bankruptcy cases obtain leave of this Court before applying for the HAF program.
7. The Debtor obtaining funds through the HAF program would not cause harm to creditors.

Wherefore, the Debtor requests that this Court give consent for Debtor to apply for the HAF program.