

BANKRUPTCY ^{UP}DATE

October 1, 2019

If someone else would like to receive these ^{UP}dates, please send an e-mail to Mary_Frederickson@sdb.uscourts.gov.

HAVEN Act of 2019

The recently enacted Honoring American Veterans in Extreme Need Act of 2019 (the HAVEN Act) provides disabled military veterans with additional protections in bankruptcy. Prior to the adoption of the HAVEN Act, disability benefits paid by the Department of Veterans Affairs and the Department of Defense were required to be included when calculating a debtor's disposable income, though Social Security disability benefits are not. Following the passage of the HAVEN Act, veterans' disability benefits are now treated like Social Security benefits - neither are considered to be income when calculating a debtor's disposable income.

[Frequently asked questions and answers concerning the HAVEN Act prepared by the Department of Justice](#)

Link

[Previous Bankruptcy ^{UP}dates](#)

As always, should you have questions regarding this ^{UP}date or anything else concerning your dealings with the Court or the Clerk's office, please let us know.