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First and foremost, the entity seeking shelter under Chapter 9 must have specific and express state authorization to be a debtor and must actually be a municipality. Municipalities include political subdivisions such as counties, parishes, cities, towns, villages, boroughs and townships.

Chapter 9 Bankruptcy: Even the Government is Out of Money

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A municipality has authority to borrow money during a chapter 9 case as an administrative expense. 11 U.S.C. §§ 364, 901 (a). This ability is important to the survival of a municipality that has exhausted all other resources. A chapter 9 municipality has the same power to obtain credit as it does outside of bankruptcy.

Chapter 9 - Bankruptcy Basics | United States Courts

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