

HOUSE No.

The Commonwealth of Massachusetts

PRESENTED BY:

Carmin Lawrence Gentile

To the Honorable Senate and House of Representatives of the Commonwealth of Massachusetts in General Court assembled:

The undersigned legislators and/or citizens respectfully petition for the adoption of the accompanying bill:

An Act relative to credit card debt collection during the COVID-19 outbreak.

PETITION OF:

NAME:	DISTRICT/ADDRESS:	DATE ADDED:
<i>Carmin Lawrence Gentile</i>	<i>13th Middlesex</i>	<i>4/14/2020</i>
<i>Alan Silvia</i>	<i>7th Bristol</i>	<i>4/14/2020</i>
<i>Marcos A. Devers</i>	<i>16th Essex</i>	<i>4/14/2020</i>
<i>Nika C. Elugardo</i>	<i>15th Suffolk</i>	<i>4/15/2020</i>
<i>Carolyn C. Dykema</i>	<i>8th Middlesex</i>	<i>4/15/2020</i>
<i>Michael O. Moore</i>	<i>Second Worcester</i>	<i>4/15/2020</i>
<i>Diana DiZoglio</i>	<i>First Essex</i>	<i>4/15/2020</i>
<i>Denise Provost</i>	<i>27th Middlesex</i>	<i>4/15/2020</i>
<i>Adrian C. Madaro</i>	<i>1st Suffolk</i>	<i>4/15/2020</i>
<i>Linda Dean Campbell</i>	<i>15th Essex</i>	<i>4/15/2020</i>
<i>Natalie M. Higgins</i>	<i>4th Worcester</i>	<i>4/15/2020</i>
<i>Anne M. Gobi</i>	<i>Worcester, Hampden, Hampshire and Middlesex</i>	<i>4/15/2020</i>
<i>David Henry Argosky LeBoeuf</i>	<i>17th Worcester</i>	<i>4/15/2020</i>
<i>Kathleen R. LaNatra</i>	<i>12th Plymouth</i>	<i>4/15/2020</i>
<i>Thomas M. Stanley</i>	<i>9th Middlesex</i>	<i>4/16/2020</i>
<i>Peter Capano</i>	<i>11th Essex</i>	<i>4/16/2020</i>
<i>Michelle L. Ciccolo</i>	<i>15th Middlesex</i>	<i>4/16/2020</i>

<i>Lindsay N. Sabadosa</i>	<i>1st Hampshire</i>	<i>4/16/2020</i>
<i>Tami L. Gouveia</i>	<i>14th Middlesex</i>	<i>4/17/2020</i>
<i>John H. Rogers</i>	<i>12th Norfolk</i>	<i>4/18/2020</i>
<i>Tommy Vitolo</i>	<i>15th Norfolk</i>	<i>4/18/2020</i>
<i>Kay Khan</i>	<i>11th Middlesex</i>	<i>4/19/2020</i>
<i>Colleen M. Garry</i>	<i>36th Middlesex</i>	<i>4/20/2020</i>
<i>Aaron Vega</i>	<i>5th Hampden</i>	<i>4/21/2020</i>

HOUSE No.

By Mr. Gentile of Sudbury, a petition (subject to Joint Rule 12) of Carmine Lawrence Gentile and others relative to credit card debt collection during the COVID-19 outbreak. Consumer Protection and Professional Licensure.

The Commonwealth of Massachusetts

**In the One Hundred and Ninety-First General Court
(2019-2020)**

An Act relative to credit card debt collection during the COVID-19 outbreak.

Whereas, The deferred operation of this act would tend to defeat its purpose, which is to provide forthwith for relief from credit card debt collection practices during the COVID-19 pandemic, therefore it is hereby declared to be an emergency law, necessary for the immediate preservation of the public convenience.

Be it enacted by the Senate and House of Representatives in General Court assembled, and by the authority of the same, as follows:

1 (a) Notwithstanding any general or special law to the contrary, it shall be unconscionable
2 to collect a credit card debt during a declared state of emergency. No creditor as defined in
3 chapter 140D of the General Laws shall collect a debt from a resident of the Commonwealth
4 during the effective period of this act.

5 (b) Notwithstanding any general or special law to the contrary, it shall be unconscionable
6 to collect a credit card debt during a declared state of emergency. No creditor as defined in
7 chapter 140D of the General Laws shall collect a debt that a resident of the commonwealth
8 accrues during the effective period of this act.

9 After the conclusion of said time period, a debtor shall enter into a payment plan with the
10 creditor in order to repay such debt accrued, provided that the payment plan shall consist of
11 proportional monthly payments for a period of not less than 3 years.

12 (c) This act shall take effect one week after it is signed. This act shall expire 90 days after
13 the conclusion of the state of emergency declared by the Governor on March 10, 2020 or 90 days
14 after the conclusion of a national state of emergency declared by the President of the United
15 States on March 13, 2020, whichever is later.