

SENATE No.

The Commonwealth of Massachusetts

PRESENTED BY:

Michael O. Moore

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 establishing a COVID-19 homeowner protection act.

PETITION OF:

NAME:	DISTRICT/ADDRESS:	
<i>Michael O. Moore</i>	<i>Second Worcester</i>	
<i>Nika C. Elugardo</i>	<i>15th Suffolk</i>	<i>3/25/2020</i>
<i>Nick Collins</i>	<i>First Suffolk</i>	<i>3/25/2020</i>
<i>Diana DiZoglio</i>	<i>First Essex</i>	<i>3/25/2020</i>
<i>James B. Eldridge</i>	<i>Middlesex and Worcester</i>	<i>3/25/2020</i>
<i>José F. Tosado</i>	<i>9th Hampden</i>	<i>3/25/2020</i>
<i>Lindsay N. Sabadosa</i>	<i>1st Hampshire</i>	<i>3/25/2020</i>
<i>Hannah Kane</i>	<i>11th Worcester</i>	<i>3/25/2020</i>
<i>Mary S. Keefe</i>	<i>15th Worcester</i>	<i>3/25/2020</i>
<i>Marc R. Pacheco</i>	<i>First Plymouth and Bristol</i>	<i>3/25/2020</i>
<i>John H. Rogers</i>	<i>12th Norfolk</i>	<i>3/25/2020</i>
<i>Kevin G. Honan</i>	<i>17th Suffolk</i>	<i>3/25/2020</i>
<i>Anne M. Gobi</i>	<i>Worcester, Hampden, Hampshire and Middlesex</i>	<i>3/25/2020</i>
<i>Brian M. Ashe</i>	<i>2nd Hampden</i>	<i>3/26/2020</i>
<i>Jonathan D. Zlotnik</i>	<i>2nd Worcester</i>	<i>3/26/2020</i>
<i>Denise Provost</i>	<i>27th Middlesex</i>	<i>3/26/2020</i>
<i>Tram T. Nguyen</i>	<i>18th Essex</i>	<i>3/26/2020</i>

<i>Smitty Pignatelli</i>	<i>4th Berkshire</i>	<i>3/26/2020</i>
<i>Mathew J. Muratore</i>	<i>1st Plymouth</i>	<i>3/27/2020</i>
<i>Patrick M. O'Connor</i>	<i>Plymouth and Norfolk</i>	<i>3/27/2020</i>
<i>David Henry Argosky LeBoeuf</i>	<i>17th Worcester</i>	<i>3/27/2020</i>
<i>Brian W. Murray</i>	<i>10th Worcester</i>	<i>3/27/2020</i>
<i>Elizabeth A. Poirier</i>	<i>14th Bristol</i>	<i>3/27/2020</i>
<i>Tommy Vitolo</i>	<i>15th Norfolk</i>	<i>3/27/2020</i>
<i>Mike Connolly</i>	<i>26th Middlesex</i>	<i>3/27/2020</i>
<i>Mark C. Montigny</i>	<i>Second Bristol and Plymouth</i>	<i>3/27/2020</i>
<i>Antonio F. D. Cabral</i>	<i>13th Bristol</i>	<i>3/29/2020</i>
<i>Michael D. Brady</i>	<i>Second Plymouth and Bristol</i>	<i>3/30/2020</i>
<i>Sonia Chang-Diaz</i>	<i>Second Suffolk</i>	<i>3/31/2020</i>
<i>Patrick Joseph Kearney</i>	<i>4th Plymouth</i>	<i>3/31/2020</i>
<i>Jack Patrick Lewis</i>	<i>7th Middlesex</i>	<i>4/2/2020</i>
<i>Patricia D. Jehlen</i>	<i>Second Middlesex</i>	<i>4/8/2020</i>

SENATE No.

By Mr. Moore, a petition (accompanied by bill) (subject to Joint Rule 12) of Michael O. Moore, Nika C. Elugardo, Nick Collins, Diana DiZoglio and other members of the General Court for legislation to establish a COVID-19 homeowner protection act. Housing.

The Commonwealth of Massachusetts

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

An Act establishing a COVID-19 homeowner protection act.

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

1 SECTION 1. Section 35A of chapter 244, as appearing in the 2018 Official Edition, is
2 hereby amended by adding the following 4 subsections:-

3 (g) to mitigate the adverse financial impacts resulting from the outbreak of the 2019
4 novel coronavirus, also known as COVID-19, or the effects of the Governor’s March 10, 2020
5 declaration of a state of emergency, any mortgagor of residential real property located in the
6 commonwealth with a demonstrated financial hardship affecting the ability of the mortgagee to
7 make timely payments shall have a 180-day right to forbear required payments as provided in
8 such residential mortgage or note secured by such residential real property, with the payments
9 added to the end of the term of the loan.

10 (h) The mortgagor shall not report such forbearance as late payments to credit rating
11 agencies or assess fees and/or penalties to any mortgagee or deny loan modifications, a new

12 residential or commercial loan/financing, loan refinancing and credit card services based on the
13 inclusion in this forbearance protection.

14 (i) Within 90 days of the termination of the forbearance, mortgagors shall work with the
15 mortgagees to maintain pre-forbearance monthly payments or enact loan modifications reducing
16 such monthly payments.

17 (j) A mortgagor shall not initiate foreclosure proceedings against the mortgagee from the
18 date of the emergency declaration issued by the Governor, dated March 10, 2020 and designated
19 as executive order number 591, until 90 days after the emergency declaration is rescinded by the
20 Governor.

21 SECTION 2. Section 1 shall expire 180 days after termination of the Governor's March
22 10, 2020 declaration of a state of emergency.