

**SENATE . . . . . No.**

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**The Commonwealth of Massachusetts**

PRESENTED BY:

*James T. Welch*

*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 predatory debt collection practices during a public health emergency.

PETITION OF:

NAME:

*James T. Welch*

DISTRICT/ADDRESS:

*Hampden*

**SENATE . . . . . No.**

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By Mr. Welch, a petition (accompanied by bill) (subject to Joint Rule 12) of James T. Welch for legislation relative to predatory debt collection practices during a public health emergency. The Judiciary.

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**The Commonwealth of Massachusetts**

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

An Act relative to predatory debt collection practices during a public health emergency.

*Whereas*, The deferred operation of this act would tend to defeat its purpose, which is to stop predatory debt collection, therefore it is hereby declared to be an emergency law, necessary for the immediate preservation of the public health and 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           Notwithstanding section 19C of chapter 218 of the General Laws or any other general or  
2 special law to the contrary, for the duration of state of emergency declared by Executive Order  
3 No. 591, the jurisdiction of the district court and Boston municipal court departments of the trial  
4 court shall not extend to any civil action or statement of claim commenced on or after the  
5 effective date of this act for the purpose of collecting or attempting to collect any debt of \$25,000  
6 or less incurred primarily for personal, family or household purposes and all civil statutes of  
7 limitation for such claims are tolled. Threatening to commence, attempting to commence or  
8 commencing such an action or statement of claim during the state of emergency declared by  
9 Executive Order No. 591 shall constitute an unfair or deceptive act under Chapter 93A.