

**The 194th General Court of the Commonwealth of Massachusetts
2025-2026
Bill Summary**

Bill No: H1090

Title: AN ACT ESTABLISHING A MASSACHUSETTS FORECLOSURE PREVENTION PROGRAM

Sponsor: Representative Christine Barber

Committee: Financial Services

Hearing Date: April 15th, 2025

Reporting Date: June 14th, 2025

Similar Matters: S765

Prior History: H942 (2023-2024) Study

Current Law:

Chapter 244 of the Massachusetts General Laws is hereby amended by inserting after section 35C the following section:

Summary:

This bill establishes a foreclosure program that includes supervised conferences for parties to explore alternatives to foreclosure. Details of the program are:

- Administer of the program would be a government or non-profit organization appointed by the AG.
- Trained conference monitors would facilitate the conferences.
- The borrower receives a notice of the right to participate in a conference within 5 business days of the administrator's receipt of the notice of right to cure or a borrower's request.
- The notice includes an election form for the borrower to indicate participation and whether it will be in person or via videoconference.
- The borrower must return the form within 30 days, and the administrator notifies the creditor of the borrower's election.
- Once the borrower elects to participate, a conference monitor is assigned, and written notice is provided to both the creditor and borrower, including the program requirements and conference details.
- Sanctions may be imposed if the creditor fails to attend or make a good faith effort in the program.
- The creditor pays a fee for each case, which goes into the Foreclosure Prevention Fund for program administration and outreach to homeowners at risk of foreclosure.