

he 194th General Court of the Commonwealth of Massachusetts

2025-2026

Bill Summary

Bill No: H1329

Title: AN ACT TEMPORARILY PROTECTING RECENTLY WIDOWED SPOUSES FROM FORECLOSURE

Sponsor: Representative Sousa

Committee: Financial Services

Hearing Date: November 18th, 2025

Reporting Date: January 17th, 2025

Similar Matters:

Prior History: New File

Current Law:

Mass. General Laws c.244 Section 41. Not more than 3 days after the property owner knew or should have known that a property was vacated through a mortgage foreclosure, the owner, person in control of the property or a designee shall inspect the property for the presence of abandoned animals. If the owner, person in control of the property or a designee encounters an abandoned animal under this section, such person shall immediately notify an animal control officer as defined in section 136A of chapter 140, a police officer or other authorized agent of the presence and condition of the animal.

The owner, person in control of the property or a designee who encounters an abandoned animal pursuant to this section shall not be considered the owner, possessor or person having the charge or custody of the animal under section 77 of chapter 272.

For the purposes of this section, an animal shall be considered abandoned if it is found in a property vacated through mortgage foreclosure.

If the owner or person in control of the property fails to comply with this section, such person shall be subject to a civil penalty of not more than \$500 for a first offense and not more than \$1,000 for a second or subsequent offense. Funds collected under this section shall be deposited into the Homeless Animal Prevention and Care Fund established in section 35WW of chapter 10.

Summary:

This bill requires mortgage lenders in Massachusetts to pause foreclosure proceedings for 60 days following the death of a borrower. The delay takes effect once a surviving spouse or family member notifies the lender and provides proof of death. During this period, lenders are

prohibited from taking any action to advance or accelerate the foreclosure process. This gives the borrower's family time to review options, make arrangements, or seek assistance without facing immediate foreclosure.