

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

**Bill No:** H1332

**Title:** An Act to protect equity in real estate transactions

**Sponsor:** Rep. Jeffrey Rosario Turco

**Committee:** Financial Services

**Hearing Date:** November 18<sup>h</sup>, 2025

**Reporting Date:** January 17<sup>th</sup>, 2026

**Similar Matters:** S833

**Prior History:** New File

**Current Law:**

*SECTION 269. Section 35C of chapter 244 of the General Laws, as so appearing, is hereby amended by adding the following subsection:*

*(i)(1) For purposes of this subsection, the following words shall have the following meanings unless the context clearly requires otherwise: “Entity”, an entity with a tax-exempt filing status under section 501(c)(3) of the Internal Revenue Code or an entity controlled by an entity with such tax-exempt filing status.”*

**Summary:**

This bill regulates shared appreciation mortgages so they can only be offered under strict consumer protection rules with counseling, capped repayment terms, clear disclosures, certified appraisals and oversight by the DOB and AG.