AN ACT

1 Prohibiting foreclosure and eviction of business owners during
2 the proclamation of disaster emergency issued by the
3 Governor.
4
5 The General Assembly of the Commonwealth of Pennsylvania
6 hereby enacts as follows:
7 Section 1. Short title.
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9 This act shall be known and may be cited as the COVID-19
10 Outbreak Moratorium on Foreclosure and Eviction of Business
11 Owners.
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13 Section 2. Definitions.
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15 The following words and phrases when used in this act shall
16 have the meanings given to them in this section unless the
17 context clearly indicates otherwise:
18 "Moratorium." The duration of a proclamation of disaster
19 emergency issued by the Governor on March 6, 2020, published at
20 50 Pa.B. 1644 (March 21, 2020), and any renewal of the state of
21 disaster emergency, and for 90 days thereafter.
Section 3. Moratorium.

(a) Temporary moratorium.--Notwithstanding a contrary provision of another law, for the duration of the temporary moratorium a financial institution may not foreclose on the property of and a landlord may not evict a business owner experiencing financial hardship. This subsection applies only to evictions for nonpayment of rent.

(b) Certification.--A business owner seeking protection under subsection (a) shall, during the time period under subsection (a), certify to the financial institution or landlord, in a sworn statement made under penalty of perjury, that the business owner is experiencing financial hardship.

(c) Fees and penalties.--A landlord or financial institution may not charge any penalties, late fees or interest for nonpayment that occurred during the moratorium period. A landlord may not impose any change or terminate the lease due to the nonpayment of rent during the moratorium period.

(d) Enforcement.--This section shall be deemed an exercise of the police power of the Commonwealth for the protection of the public safety during the temporary moratorium due to the COVID-19 outbreak and shall be liberally construed for the accomplishment of this purpose.

Section 4. Effective date.

This act shall take effect immediately.