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THE GENERAL ASSEMBLY OF PENNSYLVANIA

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HOUSE BILL

No. 1677 Session of  
2021

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INTRODUCED BY A. DAVIS, SANCHEZ, HILL-EVANS, SCHLOSSBERG,  
KINSEY, CEPHAS, YOUNG, KINKEAD, N. NELSON, INNAMORATO,  
HOHENSTEIN, A. BROWN AND LEE, JUNE 23, 2021

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REFERRED TO COMMITTEE ON COMMERCE, JUNE 23, 2021

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AN ACT

1 Amending Title 12 (Commerce and Trade) of the Pennsylvania  
2 Consolidated Statutes, in general provisions relating to  
3 consumer credit, providing for grieving parent temporary  
4 payment deferral; and establishing the Grieving Parent  
5 Temporary Debt Relief Advisory Board.

6 The General Assembly of the Commonwealth of Pennsylvania  
7 hereby enacts as follows:

8 Section 1. Title 12 of the Pennsylvania Consolidated  
9 Statutes is amended by adding a section to read:

10 § 6105. Grieving parent temporary payment deferral.

11 (a) Payment deferral.--A creditor in this Commonwealth shall  
12 permit a debtor who has enrolled in the program to defer a  
13 payment and may not charge a late fee or penalty related to a  
14 payment for up to 365 days, at the debtor's discretion,  
15 following the enrollment date of the debtor in the program.

16 (b) Program establishment.--The Grieving Parent Temporary  
17 Payment Deferral Program is established in the department for  
18 the purpose of assisting debtors in this Commonwealth in the  
19 event of the death of a debtor's child due to gun violence. The

1 department shall work with the Department of Human Services and  
2 the Pennsylvania Housing Finance Agency to achieve the purpose  
3 of this section.

4 (c) Program services.--The program shall provide the  
5 following to a debtor enrolled in the program:

6 (1) Mental health counseling.

7 (2) Financial counseling.

8 (3) Assistance in the preparation and filing of the  
9 following:

10 (i) insurance documentation;

11 (ii) a death certificate; and

12 (iii) other forms and documentation required for  
13 programs and resources for which the debtor may qualify.

14 (d) Enrollment requirements.--A debtor may enroll in the  
15 program up to six months following the death of a child. A  
16 debtor shall be required to submit a copy of the death  
17 certificate of the child in order to qualify for the program but  
18 may utilize program services in order to seek assistance in the  
19 submission of a death certificate under this subsection.

20 (e) Advisory board.--The Grieving Parent Temporary Debt  
21 Relief Advisory Board is established within the department. The  
22 board shall work with creditors, public utilities,  
23 telecommunication entities, wireless communication entities and  
24 other related entities the board deems appropriate to create  
25 best practices for the implementation of this section.

26 (f) Composition and terms.--The board shall be comprised of:

27 (1) Four members appointed by the Governor from the  
28 community who have lost a child due to gun violence, who  
29 shall serve a term of two years. No member appointed under  
30 this paragraph may serve more than two terms.

1           (2) The following members, who shall serve by virtue of  
2 their public position:

3           (i) The Secretary of Banking and Securities or a  
4 designee who shall serve as chair of the board.

5           (ii) The Secretary of Human Services or a designee.

6           (iii) The Executive Director of the Pennsylvania  
7 Housing Finance Agency or a designee.

8           (g) Duties.--The board, with guidance from the department,  
9 shall develop and oversee implementation of the program in the  
10 following areas:

11           (1) program application process;

12           (2) mental health counseling;

13           (3) financial counseling; and

14           (4) other areas the department and board determine  
15 relevant for administration of the program.

16           (h) Vacancy.--In the event that any member appointed under  
17 subsection (f) shall resign or otherwise become unable to  
18 fulfill the obligations under this section, a successor shall be  
19 appointed in the same manner and with the same qualifications as  
20 set forth in this section for the outgoing member of the board.

21           (i) Quorum.--A majority of the board shall constitute a  
22 quorum.

23           (j) Compensation and expenses.--Members of the board shall  
24 serve without compensation but may be reimbursed for actual and  
25 necessary expenses incurred in the performance of their official  
26 duties.

27           (k) Definitions.--As used in this section, the following  
28 words and phrases shall have the meanings given to them in this  
29 subsection unless the context clearly indicates otherwise:

30           "Board." The Grieving Parent Temporary Debt Relief Advisory

1 Board established under subsection (e).

2 "Child." A minor child of a biological parent, stepparent or  
3 adoptive parent or in the care of a legal guardian.

4 "Creditor." An individual or person to whom money is owed  
5 for the payment of a mortgage, rent or utility bill for gas,  
6 electric, water, sewer, oil, propane or other services.

7 "Debtor." A biological parent, stepparent, adoptive parent  
8 or legal guardian of a child that is liable to a creditor.

9 "Program." The Grieving Parent Temporary Payment Deferral  
10 Program established under subsection (b).

11 Section 2. The addition of 12 Pa.C.S. § 6105(a) shall apply  
12 to contracts entered into on or after the effective date of this  
13 section.

14 Section 3. This act shall take effect in 60 days.