

By Mr. Sullivan of Norwood, petition of Gregory W. Sullivan for legislation to further regulate consumer credit reporting. Banks and Banking.

The Commonwealth of Massachusetts

In the Year One Thousand Nine Hundred and Eighty-Nine.

AN ACT TO EXPAND CREDIT REPORTING.

Be it enacted by the Senate and House of Representatives in General Court assembled, and by the authority of the same, as follows:

1 Chapter 93 of the Massachusetts General Laws as appearing
2 in the 1986 Official Edition is amended in:

3 (1) Section 50 by deleting the first sentence in the definition of
4 "Consumer report" and inserting the following sentence: —

5 "Consumer report", any written, oral or other communication
6 of any information by a consumer reporting agency bearing a
7 consumer's credit worthiness, credit standing or credit capacity
8 which is used or expected to be used or collected in whole or in
9 part for the purpose of serving as a factor in establishing the
10 consumer's eligibility for (1) credit or insurance to be used
11 primarily for personal, family, or household purposes, or (2)
12 employment purposes, or (3) landlord-tenant purposes, or (4)
13 other purposes authorized under section fifty-one.

14 (2) Section 52 is amended by adding a new sub-section as
15 follows:

16 (c) No credit report regarding any consumer applying for
17 rental housing shall contain any of the following items of
18 information:

19 (1) Any record of a summary process case in which the
20 consumer prevailed.

21 (2) Any record of a consumer who made a complaint
22 against any landlord to a code enforcement or regulatory agency.

23 (3) Any information regarding any legally protected rights
24 the consumer may have as a tenant.

Section 1.

Section 2.

Section 3.

Section 4.

Section 5.

Section 6.

Section 7.

Section 8.

Section 9.

Section 10.

Section 11.

Section 12.

Section 13.

Section 14.

Section 15.

Section 16.