SENATE DOCKET, NO. 3057 FILED ON: 7/14/2025

SENATE . . . . . No. 2738

The Commonwealth of Massachusetts

PRESENTED BY:

Kelly A. Dooner

To the Honorable Senate and House of Representatives of the Commonwealth of Massachusetts in General Court assembled:

The undersigned legislators and/or citizens respectfully petition for the adoption of the accompanying bill:

An Act addressing rising insurance costs for manufactured home residents.

PETITION OF:

NAME:	DISTRICT/ADDRESS:	
Kelly A. Dooner	*Third Bristol and Plymouth*	
Norman J. Orrall	*12th Bristol*	*7/14/2025*
Bruce E. Tarr	*First Essex and Middlesex*	*7/14/2025*
Kelly W. Pease	*4th Hampden*	*7/14/2025*
David F. DeCoste	*5th Plymouth*	*7/14/2025*
Steven S. Howitt	*4th Bristol*	*7/14/2025*
Dennis C. Gallagher	*8th Plymouth*	*7/14/2025*
Shaunna O'Connell, Mayor of Taunton		*7/16/2025*
Kathleen R. LaNatra	*12th Plymouth*	*7/21/2025*
Justin Thurber	*5th Bristol*	*7/23/2025*
Lisa Field	*3rd Bristol*	*7/30/2025*
Joseph D. McKenna	*18th Worcester*	*8/18/2025*
John R. Gaskey	*2nd Plymouth*	*1/15/2026*

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By Mrs. Dooner, a petition (accompanied by bill, Senate, No. 2738) (subject to Joint Rule 12) of Kelly A. Dooner, Norman J. Orrall, Bruce E. Tarr, Kelly W. Pease and other members of the General Court for legislation to address rising insurance costs for manufactured home residents. Financial Services.

The Commonwealth of Massachusetts

In the One Hundred and Ninety-Fourth General Court
(2025-2026)

An Act addressing rising insurance costs for manufactured home residents.

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

SECTION 1. Notwithstanding any general or special law to the contrary, there shall be a special commission established to investigate the availability, affordability, and regulatory treatment of homeowners insurance for manufactured and mobile homes in the Commonwealth. The scope of the commission shall include but not be limited to: (i) the causes of rising premiums for manufactured and mobile homeowners; (ii) the current extent of insurer participation in this market segment and the impacts of market concentration on policy pricing and accessibility; (iii) the role of state regulations, statutes, and administrative practices in contributing to or alleviating these insurance challenges; (iv) the adequacy and limitations of the FAIR Plan and other existing consumer protections for manufactured homeowners; (v) how the Commonwealth compares to other states in terms of regulatory burden, coverage availability, and rate trends for manufactured housing; and (vi) potential policy or legislative solutions

designed to expand coverage options, improve affordability, and ensure long-term market stability for homeowners residing in manufactured housing communities.

SECTION 2. The commission shall consist of the following members: the house and senate chairs of the joint committee on financial services, who shall serve as co-chairs; the commissioner of insurance or a designee; the attorney general or a designee; the secretary of the executive office of housing and livable communities or a designee; one member appointed by the speaker of the house of representatives; one member appointed by the president of the senate; one member appointed by the minority leader of the house of representatives; one member appointed by the minority leader of the senate; one representative from the Massachusetts Manufactured Housing Association, appointed by its board of directors; one municipal official from a city or town with a significant number of manufactured home communities, appointed by the Massachusetts Municipal Association; and one consumer advocate with experience in elder housing appointed by the governor.

SECTION 3. The commission shall submit its report and findings, together with any recommendations or drafts of legislation, to the clerks of the house of representatives and the senate, the joint committee on financial services, and the house and senate committees on ways and means no later than twelve months after the passage of this act.