

# SENATE . . . . . No. 2828

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## The Commonwealth of Massachusetts

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

SENATE, December 11, 2025.

The committee on Housing, to whom was referred the petitions (accompanied by bill, Senate, No. 990) of Paul R. Feeney for legislation relative to manufactured housing communities; (accompanied by bill, Senate, No. 1019) of Jacob R. Oliveira for legislation relative to manufactured housing communities; and (accompanied by bill, Senate, No. 1020) of Jacob R. Oliveira for legislation to provide pre-service training free of charge for members of mobile home rent control boards, report the accompanying bill (Senate, No. 2828).

For the committee,  
Julian Cyr

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## The Commonwealth of Massachusetts

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In the One Hundred and Ninety-Fourth General Court  
(2025-2026)  
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An Act relative to manufactured housing communities.

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

1           SECTION 1 . Chapter 6 of the General Laws is hereby amended by striking out section  
2   108 and inserting in place thereof the following section:-

3           Section 108. There shall be a manufactured housing commission consisting of 5  
4   members: 3 members shall be appointed by the governor, 1 of whom shall be a resident of a  
5   manufactured housing community, 1 of whom shall be an owner of a manufactured housing  
6   community and 1 of whom shall be an attorney authorized to practice law in the commonwealth  
7   with experience in legal issues regarding manufactured housing, landlord-tenant law or real  
8   estate law and shall not be a resident or owner of a manufactured housing community; 1 member  
9   shall be appointed by the attorney general and shall be an attorney authorized to practice law in  
10   the commonwealth with experience in legal issues regarding manufactured housing, landlord  
11   tenant law or real estate law and shall not be a resident or owner of a manufactured housing  
12   community; and 1 member shall be appointed by the secretary of housing and livable  
13   communities and shall be an attorney authorized to practice law in the commonwealth with  
14   experience in legal issues regarding manufactured housing, landlord-tenant law or real estate law

and shall not be a resident or owner of a manufactured housing community. The governor shall not appoint more than 2 members from the same political party. In the event that the governor, attorney general or secretary of housing and livable cannot appoint an attorney with the required experience, the governor, the attorney general or the secretary of housing and livable communities may appoint an attorney with experience in mediation or alternative dispute resolution programs. The governor shall appoint 2 alternate members, 1 of whom shall be a resident of a manufactured housing community and 1 of whom shall be an owner of a manufactured housing community. The alternate member who is a resident of a manufactured housing community shall not reside in the same community as the member of the commission who is a resident of a manufactured housing community and the alternate member who is an owner of a manufactured housing community shall not have an ownership interest in the same manufactured housing community as the member of the commission who is an owner of a manufactured housing community. Each member shall serve a term of 2 years and may be reappointed by the appointing authority upon expiration of the member's term. A member or alternate member of the commission may be removed by their appointing authority for neglect of duty, misconduct, malfeasance or misfeasance after being given written notice and a sufficient opportunity to be heard. The commission shall annually file with the executive office of housing and livable communities, the attorney general and the clerks of the house and senate a written report for the preceding fiscal year. The report shall include an accounting of activities conducted and funds received and expended from the Manufactured Housing Trust Fund pursuant to section 2GGGGGGG of chapter 29. The executive office of housing and livable communities shall make the annual report available online.

SECTION 2 . Chapter 23B of the General Laws is hereby amended by inserting the following new section:-

Section 31. Manufactured Housing Rent Control Board Training

The executive office of housing and livable communities or designee shall establish an education and training program for all new and existing members of mobile home or manufactured housing rent control boards, whether created by special act or pursuant to section 70 of chapter 40, to be offered annually during a period determined by the executive office or designee. The executive office or designee shall consult with the Massachusetts Municipal Association in the development of said program. All education and training courses shall be made available to board members free of charge and offered in multiple and equitable locations throughout the commonwealth as well as by online-only methods.

SECTION 3. Chapter 29 of the General Laws is hereby amended by inserting after section 2FFFFFFF the following section:-

Section 2GGGGGGG. Manufactured Housing Trust Fund

There shall be established and set up on the books of the commonwealth a non-budgeted trust fund known as the Manufactured Housing Trust Fund. The fund shall be administered by the secretary of administration and finance. The fund shall be credited with: (a) licensing revenues collected pursuant to section 32B½ of chapter 140; (b) fees collected pursuant to subsection (c) of section 32T of said chapter 140; (c) interest earned on amounts in fund; and (d) any funds provided from other sources.

Amounts credited to the fund shall be expended, without further appropriation, to fund the manufactured housing dispute resolution program established in under section 32T of chapter 140; provided, that the secretary may also expend money in the fund to: (a) compensate manufactured housing commission members for time spent providing such dispute resolution services through said program; and (b) court appointed receiverships of manufactured housing communities. The unexpended balance in the fund at the end of the fiscal year shall remain available for expenditure in subsequent fiscal years. No expenditure from the fund shall cause the fund to be in a deficit at any point.

Annually, not later than December 31, the executive office shall report to the clerks of the house of representatives and the senate, to the house and senate committees on ways and means and the house and senate chairs of the joint committee on housing on the fund's activities. The report shall include, but not be limited to: (a) money received by the fund; (b) projected revenues for the forthcoming fiscal year; (c) projected expenditures for the forthcoming fiscal year; (d) details of all expenditures from the fund; and (e) a summary of activities funded through the manufactured housing dispute resolution program established in under section 32T of chapter 140.

SECTION 4. Chapter 40 of the General Laws is hereby amended by inserting after section 69 the following section:-

Section 70. Local Option Rent Board for Manufactured Housing Communities

(a) Notwithstanding chapter 40P, a city by ordinance or a town by by-law may establish a rent board for the purpose of regulating rents and minimum standards for the use or occupancy of manufactured homes, as defined in section 32Q of chapter 140, and the eviction of tenants

therefrom. A rent board established by a city or town may regulate such rents, standards and evictions so as to remove hardships or correct inequities for both the owners and tenants of manufactured housing communities. A rent board shall have all the powers necessary or convenient to perform its functions and may make rules and regulations, require the registration, by owners of manufactured housing communities under penalty of perjury, of information relating to manufactured housing accommodations, sue and be sued, compel the attendance of persons and the production of papers and information and issue appropriate orders that shall be binding on both the owners and tenants of manufactured homes. Violations of any ordinance or by-law adopted pursuant to this act or any order of a rent board shall be punishable by a fine of not more than \$1,000. Manufactured housing community owners holding license in a city or town that has established a board shall not increase the rent of manufactured home residents during any 12-month period, even if new lease agreements are signed or other rental agreements are entered into, by an amount of more than the most recent Chained Consumer Price Index for All Urban Consumers. For this section, the term “Chained Consumer Price Index for All Urban Consumers” or “C-CPI-U”, shall mean the consumer price index for all urban consumers, defined in 26 U.S.C. § 1(f)(6) and published by the Bureau of Labor Statistics of the Department of Labor. Owners may increase the manufactured housing community residents’ rent by an amount of more than the C-CPI-U upon a finding of the board that such increase will yield a fair net operating income pursuant to this section.

(b) In regulating the rents for such manufactured homes, a rent board may make rent adjustments, either upward or downward, as may be necessary to assure that rents for the manufactured homes in the city or town are established at levels which yield to owners a fair net operating income for such units. The following factors, among other relevant factors, which the

102 board may define by regulation, shall be considered in determining whether manufactured  
103 housing community accommodations yield a fair net operating income:

104 (1) increases or decreases in property taxes;

105 (2) unavoidable increases or any decreases in operating and maintenance expenses;

106 (3) capital improvements of the manufactured housing community as distinguished from  
107 ordinary repair, replacement, and maintenance;

108 (4) increases or decreases in space, services, equipment, or other similar factors;

109 (5) substantial deterioration of the manufactured housing community other than as a  
110 result of ordinary wear and tear;

111 (6) failure to perform ordinary repair, replacement, and maintenance;

112 (7) Notwithstanding any other provision of this section, the board may not issue any  
113 order that violates this chapter or any other federal, state, or local statutes, regulations,  
114 ordinances, or any other laws.

115 The city or town may establish by ordinance or by-law further standards and rules  
116 consistent with this act.

117 (d) A rent board established by a city or town shall be subject to chapter 30A as if the  
118 rent board were an agency of the commonwealth, including provisions relating to judicial review  
119 of an agency order.

120 (e) The superior court shall have original jurisdiction to enforce this act and any  
121 ordinance, by-law or regulation adopted hereunder and may restrain violations thereof.

(f) The personnel, if any, of a rent board, established by a city or town, shall not be subject to section 9A of chapter 30 of the General Laws or chapter 31 of the General Laws.

SECTION 5 . Section 5 of chapter 40P of the General Laws, as appearing in the 2024 Official Edition, is hereby amended by inserting after the word “law”, in line 3, the following words:- ; provided, however, that a city or town may establish a rent board for the purpose of regulating rents and minimum standards for the use or occupancy of manufactured homes and the eviction of tenants therefrom pursuant to section 70 of chapter 40.

SECTION 6. Section 32B of said chapter 140, as so appearing, is hereby further amended by striking, in line 26, the number “fifty” and inserting in place thereof the following number:- “20”

SECTION 7 . Said section 32B of said chapter 140 of the General Laws, as so appearing, is hereby amended by inserting after the third sentence the following sentence:- The fee imposed for each original or renewal license for a manufactured housing community shall be for each lot in the community, occupied or vacant, and shall not be passed on, directly or indirectly, through a rent increase or otherwise to a tenant, resident or occupant of the community.

SECTION 8. Said section 32B of said chapter 140 of the General Laws, as so appearing, is hereby amended by adding the following paragraph:-

Upon receipt of a finding of a violation or order by a rent board for manufactured housing created pursuant to section 70 of chapter 40, the board of health may, after a hearing and reasonable notice, suspend or revoke a manufactured housing community license.



SECTION 9 . Said chapter 140 is hereby further amended by inserting after said section 32B the following section:-

Section 32B½. Manufactured Housing Community Fee Allocation

The fee for each original or renewal license for a manufactured housing community pursuant to section 32B shall be deposited as follows: (a) 80 per cent of the fee shall be deposited into the Manufactured Housing Trust Fund established in section 2GGGGGGG of chapter 29; and (b) 20 per cent of the fee shall be deposited into the general fund of the municipality in which the manufactured housing community is located pursuant to section 53 of chapter 44.

SECTION 10. Paragraph (3) of section 32L of said chapter 140, as appearing in the 2024 Official Edition, is hereby amended by striking out the second sentence and inserting in place thereof the following sentence:- “A manufactured housing community owner shall not impose conditions of rental or occupancy which restrict the resident’s choice of seller of fuel, furnishings, goods, services or accessories connected with the rental or occupancy of a manufactured home lot; provided, however, that the seller or resident shall comply with the applicable laws, rules and regulations of the manufactured housing community approved by the attorney general or otherwise in effect pursuant to paragraph (5), including rules imposing reasonable insurance requirements.”

SECTION 11 . Said section 32L of said chapter 140, as so appearing, is hereby further amended by striking out paragraph (5) and inserting in place thereof the following paragraph:-

(5) If a manufactured housing community owner promulgates, deletes or amends a rule governing the rental or occupancy of a manufactured home site in a manufactured housing community, a new copy of those rules shall be sent by certified mail, return receipt requested, to

the attorney general and the secretary of housing and livable communities not less than 90 days before the proposed effective date of the promulgated, deleted or amended rules. The secretary shall have 45 days to review the rules for compliance with applicable housing laws. Upon completion of that review, the secretary shall submit their conclusion to the attorney general, who shall have the remainder of the 90-day period to approve or disapprove the rules, unless the attorney general determines that an extension of the rules review period is warranted. If the attorney general determines that an extension of the rules review period is warranted, the attorney general shall send written notification of the extension to the owner of the manufactured housing community; provided, however, that the extension shall be for not more than 90 days after the expiration of the original 90 days. A copy of the manufactured housing community's rules shall be furnished to each resident in the community, along with a copy of the certified mail receipts signed by a representative of the attorney general, not less than 60 days before the proposed effective date of the promulgated, deleted or amended rules. If the attorney general does not take action before the expiration of the 90-day rules review period or any extension of that period, the manufactured housing community's rules shall be deemed approved. Nothing in this section shall preclude a private party from challenging a manufactured housing community's rules or portions of those rules in a court of competent jurisdiction before or after their approval or disapproval.

SECTION 12. Said section 32L of said chapter 140, as so appearing, is hereby further amended by striking out, in lines 67 and 68, the words "thirty-two A to thirty-two S" and inserting in place thereof the following words:- 32A to 32T.

SECTION 13 . Subsection 7A of said section 32L of said chapter 140, as so appearing, is hereby amended by striking out, in line 74, the words “a pending” and inserting in place thereof the following words:- “an approved”.

SECTION 14 . Subsection 8 of said section 32L of said chapter 140, as so appearing, is hereby amended by striking out the section in its entirety and inserting in place thereof the following language:- (8) A manufactured housing community owner seeking to change the use of or discontinue their community must first obtain a permit from a governmental board, commission or body of the city or town in which the community is located. The owner shall disclose and describe in their written permit nature of the change of use or discontinuance and the reasons therefor. The board, commission or body shall not grant a permit unless the owner has demonstrated that the change of use or discontinuance is in good faith and the burden of proving such good faith shall be on the owner. The owner shall give at least 15 days’ written notice, delivered by certified or registered mail, to each manufactured housing community tenant, that the owner will be appearing before a governmental board, commission or body to request a permit. Upon a change of use or discontinuance approved by a governmental board, commission, or body, the manufactured housing community owner shall give to each manufactured housing community tenant at least two years written notice, delivered by certified or registered mail, prior to the manufactured housing community owner’s determination that a change of use or discontinuance will occur. The provisions of this section shall be in addition to any existing requirements that a city or town may have for manufactured housing community owners seeking to change the use or discontinue their community.

SECTION 15. Subsection (9) of section 32L of said chapter 140, as so appearing, is hereby amended by striking out the words, in lines 178 - 179, “or that a change of use or discontinuance which requires no governmental approval will occur”

SECTION 16. Section 32P of said chapter 140, as so appearing, is hereby amended by striking out, in lines 27 to 33, inclusive, the words “either a copy of the approvals thereof by the attorney general and said director or a certificate signed by the owner stating that neither the attorney general nor said director has taken action with respect thereto within the period set forth in paragraph (5) of section thirty-two L of chapter one hundred and forty. This notification must be furnished to you at least thirty” and inserting in place thereof the following words:- a copy of the approvals of such rules by the attorney general or a certificate signed by the owner stating that the attorney general has not taken action with respect to such rules within the period set forth in paragraph (5) of section 32L. This notification shall be furnished to you not less than 60.

SECTION 17. Section 32Q of said chapter 140, as so appearing, is hereby amended by striking out, in lines 3 - 4, the words “built in conformance to the National Manufactured Home Construction and Safety Standards”.

SECTION 18. Section 32R of said chapter 140 is hereby amended by striking out the section in its entirety and inserting in place thereof the following new Section 32R:-

“Section 32R: Sale or lease of manufactured housing community; homeowners' association; notice; right of first refusal

Section 32R. (a) A manufactured housing community owner shall give notice to each homeowner residing in the manufactured housing community of any intention to sell or lease all or part of the land on which the community is located for any purpose. For the purposes of this

section, a homeowner is anyone with an ownership interest in a manufactured home. Such notice shall be mailed by certified mail, with a simultaneous copy to the attorney general, the secretary of housing and livable communities, and the local board of health, within fourteen days after the date on which any advertisement, listing, or public notice is first made that the community is for sale or lease and, in any event, at least sixty days before the sale or lease occurs; provided, that such notice shall also include notice of tenants' rights under this section.

(b) The owner shall notify each homeowner residing in the community, with a simultaneous copy to the attorney general, the secretary of housing and livable communities, and the local board of health, by certified mail of any bona fide offer for such a sale or lease that the owner intends to accept. Any notice of the offer required to be given under this subsection shall include the price, calculated as a single lump sum amount which reflects the present value of any installment payments offered and of any promissory notes offered in lieu of cash payment or, in the case of an offer to rent, the capitalized value of the annual rent and the terms and conditions of the offer.

(c) A homeowner's group comprised of at least a majority of the homeowners residing in the community shall have the right to purchase, in the case of a third party bona fide offer to purchase that the owner intends to accept, or to lease in the case of a third party bona fide offer to lease that the owner intends to accept, provided

(1) that within 60 days of receipt of notice of the offer made under subsection (b), the homeowners group submits to the owner reasonable evidence, such as a petition bearing the address in the community, signature, printed name of the homeowners residing in the

249 community, showing that a majority of the homeowners residing in the community want to  
250 exercise their right of first refusal;

251 (2) that within 60 days of receipt of notice of the offer made under subsection (b), the  
252 group submits to the owner a proposed or draft purchase and sale agreement or lease agreement  
253 that matches the third party offer's purchase price, which means the lump sum amount disclosed  
254 under subsection (b) in the third party's offer

255 (3) In the case of a third party bona fide offer with a variable price, the homeowners  
256 group or association shall match the lowest price;

257 (4) the deposit on the homeowners' group purchase and sale agreement shall not exceed  
258 1% of the purchase price and the homeowners' group or association shall not be required to carry  
259 liability insurance or post bond;

260 (5) the group obtains a binding commitment for any necessary financing or guarantees  
261 within an additional ninety days after execution of the purchase and sale agreement or lease,  
262 during which time the homeowners' group or association and their ends shall have the right to  
263 investigate the community;

264 (6) the group closes on such purchase or lease within an additional ninety days after the  
265 end of the ninety-day period under clause (5).

266 No owner shall unreasonably refuse to enter into or unreasonably delay the execution or  
267 closing on a purchase and sale or lease agreement with residents who have made a bona fide  
268 offer to meet the price and substantially equivalent terms and conditions of an offer for which  
269 notice is required to be given pursuant to paragraph (b). Failure of the residents to submit such a

proposed purchase and sale agreement or lease within the first sixty-day period, to obtain a binding commitment for financing within the additional ninety-day period or to close on the purchase or lease within the second ninety-day period, shall serve to terminate the rights of such residents to purchase or lease the manufactured housing community. The time periods herein provided may be extended by agreement. Nothing herein shall be construed to require an owner to provide financing to such residents except to the extent such financing would be provided to the third party offeror in the case of a sale or lease for a use which would result in a change of use or discontinuance or to prohibit an owner from requiring such residents who are offering to lease a community to provide a security deposit, not to exceed the lesser of one-year's rent or the amount which would have been required to be provided by the third party offeror, to be kept in escrow for such purposes during the term of the lease. A group or association of homeowners which has the right to purchase hereunder, at its election, may assign its purchase right hereunder to a city or town, a housing authority, nonprofit, or an agency of the commonwealth for the purpose of continuing the use of the manufactured housing community.

(d) The right of first refusal created herein shall inure to the homeowners residing in the community for the time periods hereinbefore provided, beginning on the date on the date notice is received by these homeowners. The effective period for such right of first refusal shall obtain separately for each substantially different bona fide offer to purchase or lease the community, and for each offer substantially equivalent to an offer made more than three months prior to the later offer; provided however, that in the case of a substantially equivalent offer made by a prospective buyer who has previously made an offer for which notice to residents was required by said paragraph (b), the right of first refusal shall obtain only if such subsequent offer is made more than six months after the earlier offer. The right of first refusal shall not apply with respect

to any offer received by the owner for which a notice is not required pursuant to said paragraph (b). No right of first refusal shall apply to a government taking by eminent domain or negotiated purchase, transfer by gift, devise or operation of law, or a sale to a person who would be an heir at law if there were to be a death intestate of a manufactured housing community owner. The right of first refusal shall apply to any forced sale pursuant to a foreclosure by an unrelated third party, including but not limited to those under section 127I of chapter 111 of the General Laws

(e) In any instance where the residents of the manufactured housing community are not the successful purchaser or lessee of such manufactured housing community, the seller or lessor of such community shall provide evidence of compliance with this section by filing an affidavit of compliance with the attorney general, the secretary of housing and livable communities, the local board of health, and the official records of the county where the property is located within seven days of the sale or lease of the community. Sellers who do not comply with this section may be subject to a civil penalty assessed by the Commonwealth of not less than 3 per cent nor more than 10 per cent of the purchase price in addition to any other legal remedies. Any lease of five years or less shall specifically require that such lessee shall not discontinue or change the use of the manufactured housing community during the term of such lease.”

SECTION 19. Section 32S of said chapter 140, as appearing in the 2024 Official Edition, is hereby amended by striking out, in line 4, the words “thirty-two A to thirty-two S” and inserting in place thereof the following words:- 32A to 32T.

SECTION 20. Said chapter 140 is hereby further amended by inserting after section 32S the following section:-

Section 32T. Manufactured Housing Dispute Resolution Program



(a) There shall be a manufactured housing dispute resolution program to assist manufactured housing communities with resolving disputes. A resident, owner or operator of a manufactured housing community may file a complaint with the attorney general alleging a violation of sections 32A to 32S, inclusive, regulations promulgated by the attorney general pursuant to said sections 32A to 32S, inclusive, or manufactured housing community rules approved pursuant to paragraph (5) of section 32L. Complaints filed pursuant to this section shall be in writing and shall include an acknowledgement signed by the party making the complaint that the party is aware of the dispute resolution program created by this section.

(b) The attorney general shall review all complaints filed pursuant to this section. The attorney general may take action upon such complaints or refer the complaints to the manufactured housing commission for resolution.

(c) Upon receipt of a complaint from the attorney general, the commission shall assign 1 of its members to conduct a mediation between the parties involved in the dispute; provided, however, that commissioners or alternate commissioners appointed pursuant to section 108 of chapter 6 as residents or owners of a manufactured housing community shall not serve as mediators. The mediator may gather information that the mediator deems necessary to determine whether a violation has occurred. After reviewing information from the parties involved in the dispute, the mediator shall provide recommendations for the resolution of the dispute. If the parties accept the mediator's proposal, or subsequently negotiate a settlement, the mediator shall notify both parties in writing of the terms agreed to by the parties involved in the dispute. If the parties fail to agree to a resolution of the dispute during the mediation process, 1 or both parties may request that the commission hear and issue a decision on the dispute pursuant to subsection (d). The request shall be made in writing not later than 30 days after the close of the mediation.

All requests for a hearing shall include a fee of \$25 paid by the party requesting a hearing, subject to adjustment pursuant to section 3B of chapter 7, which the commission shall deposit into the Manufactured Housing Trust Fund established by section 2GGGGGGG of chapter 29.

(d) A hearing held pursuant to subsection (c) shall be conducted by 3 members of the manufactured housing commission. One of the 3 members shall be the member who is the resident of a manufactured housing community and 1 shall be the member who is the owner of a manufactured housing community. Commission members appointed by the governor pursuant to section 108 of chapter 6 as either owners or residents, and that own or reside in the manufactured housing community that is the subject of the complaint, shall be prohibited from participating in hearings involving that manufactured housing community. When a commission member is so excluded from hearing a complaint, the corresponding alternate member of the commission shall replace the affected member and hear the complaint. The third member who hears the complaint shall not be the member who conducted the mediation of the complaint. Not later than 45 days after the hearing, the commission shall issue a written decision as to whether a violation has occurred and shall order appropriate action, if any, to be taken by the owner, resident, operator or any of the parties.

(e) Costs incurred under this section including, but not limited to, costs to file or defend a complaint or any money that a party is ordered to pay, shall not be passed on, directly or indirectly, through a rent increase or otherwise, to a tenant, resident or occupant of the community.

(f) All manufactured housing commission hearings and judicial review of commission decisions under this section shall be conducted pursuant to chapter 30A.

(g) The attorney general, upon request of the manufactured housing commission or a party to the commission hearing or upon its own initiative, may bring an action in a court of competent jurisdiction to enforce a decision issued by the commission pursuant to subsection (d).

(h) The manufactured housing commission shall issue written rules and procedures to carry out its duties under this section.

(i) Nothing in this section shall supersede, preempt or allow the circumvention of any powers granted to a local rent board established by law to regulate rents, the minimum standards for use or occupancy of manufactured housing communities or mobile home park accommodations and the eviction of tenants from those communities or accommodations.

SECTION 21. Said chapter 140 is hereby further amended by inserting the following new section:-

#### Section 32U. Manufactured Housing Community Municipal Water Rates

Municipalities may establish a separate, uniform billing rate for municipal water service supplied to manufactured housing communities as defined under section 32F; provided, that said billing rate shall only apply to such communities or portions thereof that receive a single invoice for all usage therein based on a master water meter.

SECTION 22 . A member of the manufactured housing commission serving on the effective date of this act shall serve out the remainder of the member's term on the manufactured housing commission. Upon expiration of the term, the member shall be eligible for

reappointment to the manufactured housing commission provided that the member meets the qualifications in section 108 of chapter 6 of the General Laws.

SECTION 23 . (a) 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: (1) the causes of rising premiums for manufactured and mobile homeowners; (2) the current extent of insurer participation in this market segment and the impacts of market concentration on policy pricing and accessibility; (3) the role of state regulations, statutes, and administrative practices in contributing to or alleviating these insurance challenges; (4) the adequacy and limitations of the FAIR Plan and other existing consumer protections for manufactured homeowners; (5) how the Commonwealth compares to other states in terms of regulatory burden, coverage availability, and rate trends for manufactured housing; and (6) 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.

(b) 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 house and senate chairs of the joint committee on housing or designees; 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,

403 appointed by its board of directors; one municipal official from a city or town with a significant  
404 number of manufactured home communities, appointed by the Massachusetts Municipal  
405 Association; and one consumer advocate with experience in elder housing appointed by the  
406 governor.

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