

The Commonwealth of Massachusetts

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

SENATE, January 29, 2026.

The committee on Financial Services to whom was referred the 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, report the accompanying bill (Senate, No. 2919).

For the committee,
Paul R. Feeney

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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:

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

14 SECTION 2. The commission shall consist of the following 15 members: the house and
15 senate chairs of the joint committee on financial services, who shall serve as co-chairs; the
16 commissioner of insurance or a designee; the attorney general or a designee; the secretary of the
17 executive office of housing and livable communities or a designee; 1 member appointed by the
18 speaker of the house of representatives; 1 member appointed by the president of the senate; 1
19 member appointed by the minority leader of the house of representatives; 1 member appointed
20 by the minority leader of the senate; 1 representative of the Massachusetts Property Insurance
21 Underwriting Association; 1 representative from the Massachusetts Manufactured Housing
22 Association, appointed by its board of directors; 1 municipal official from a city or town with a
23 significant number of manufactured home communities, appointed by the Massachusetts
24 Municipal Association; 1 representative from the Manufactured Home Federation of
25 Massachusetts; 1 resident of a manufactured housing community, appointed by the governor; and
26 1 consumer advocate with experience in elder housing appointed by the governor.

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