

**COMMONWEALTH OF MASSACHUSETTS
MANUFACTURED HOMES COMMISSION**

Public Meeting Minutes

October 28, 2025, Meeting

Members Present:

Ethan Mascoop, Chair
Jeffrey W. Hallahan
Sandra L. Overlock
Paula Fay
Oliver L. Stark
Ellen Peterson

Members Absent:

N/A

Others Present:

Gregory Weydt, Director of Consumer Services, Massachusetts Division of Insurance
Camila Giraldo, University of Chicago

Call to Order: The Chair, Commissioner Mascoop, convened the public meeting at Plymouth Town Hall, which included a video conference via Zoom for remote participation. The Commission meeting was convened at 10:42 a.m.

The Chair called the meeting to order, starting with a roll call. A quorum was established.¹

Meeting Minutes: The Commission voted to adopt the minutes of the Commission meeting held on July 15, 2025.²

Commission Vacancy: Commissioner Overlock reported that Kathee Uberti submitted an application with the Governor's Office to fill the vacancy on the Commission. The Chair thanked Ms. Overlock for her application and noted that anyone may apply as the position is open until it is filled.

Public Forum: The Chair introduced Gregory Weydt, a representative for the Division of Insurance (DOI), to take questions and discuss insurance-related issues concerning manufactured housing. Public comments included: increasing costs of insurance; difficulty obtaining and renewing insurance policies; lack of adequate manufactured housing coverage (particularly with low policy limits of \$300,000); and confusion regarding coverage for manufactured housing versus prefabricated housing.

¹ The Chair reported that Commissioner Hallahan joined the meeting by telephone at 11:10 a.m. but was unable to participate due to technical issues.

² Commissioner Fay voted to approve the minutes, noting a correction that the next scheduled meeting was to be held in Plymouth, not Peabody. *See Minutes of July 15, 2025, p. 3, n.1.*

Mr. Weydt discussed DOI's role in regulating the insurance market and noted that it cannot require private insurers to offer specific policies. Mr. Weydt explained that many of the issues raised may require a legislative fix and encouraged manufactured housing residents to contact their elected representatives. Mr. Weydt recommended the public contact DOI if they have questions prior to purchasing a policy and noted that the Massachusetts Property Insurance Underwriting Association (MPIUA) is available for applicants who are unable to obtain insurance through the voluntary market. MPIUA is also known as the Massachusetts FAIR Plan (Fair Access to Insurance Requirements) and can be reached at 617-723-3800 or <https://www.mpiua.com/>.

State Representative Kathy LaNatra discussed Senate Bill No. 3057: An Act Addressing Rising Insurance Costs for Manufactured Home Residents. Representative LaNatra and Mr. Weydt discussed possible legislative solutions, including mandating specific policies, creating a standalone policy available through MPIUA (as opposed to traditional dwelling and property insurance for the content of manufactured homes) and adding replacement cost coverage. Public comments indicated support for the bill but noted that it is to form an investigative committee, which would be a slow process and residents require more immediate action.

The Chair and Mr. Weydt discussed data that DOI could provide that demonstrates the coverage issues discussed. Mr. Weydt indicated he will work to obtain data, where practicable, regarding the number of manufactured housing residents who are not insured/under insurance, or improperly insured (e.g., holding a policy applicable to prefabricated housing rather than manufactured housing). One option discussed was to gather data regarding the number of manufactured housing insurance policies that are not renewed.

After the discussion regarding insurance, Camila Geraldo presented her research regarding manufactured housing communities in eastern Massachusetts. Ms. Geraldo discussed issues regarding maintenance, insurance costs, rent costs, safety and emergency preparedness. The Chair discussed the need for emergency preparedness planning, noting that a community recently flooded in Leominster and manufactured housing communities are not always considered in municipal disaster planning. Ms. Geraldo also reported on the positive comments she received, including sense of community, affordability, and independence, particularly in communities that are owned as resident cooperatives.

AGO Litigation and Updates: Commissioner Peterson reported that the lawsuit against Boa Vida in Taunton is being transferred back to Superior Court. In the Chicopee case regarding the applicability of the Manufactured Housing Community Regulations to rent-controlled communities, the Appeals Court issued a decision and the residents are seeking further appellate review; the AGO is not a party. Crown & Pocasset cases are back up on appeal. More information will be shared at the next meeting.

The Commission discussed which types of data would be helpful to collect regarding complaints the AGO receives. The Chair said it would be helpful to see the involvement and responses of local boards of health as they license and inspect communities, but requirements are not consistent throughout the Commonwealth. There may be an opportunity for training and education. Commissioner Peterson proposed continuing discussion of AGO data at next meeting.

Annual Reports: The Chair reported two of the three draft annual reports are complete, and he anticipates distributing drafts prior to the next meeting. Commissioner Stark offered to assist with drafting and recommended creating a working committee to draft and timely file the Commission's annual reports.

Future Meetings: The Commission agreed to focus its next discussion on the topic of authority and expectations of local boards of health. The Commission noted unequal rents and discontinuance reform as additional topics of discussion.

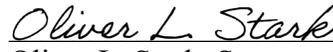
Scheduling: The Chair confirmed the next meeting is scheduled for January 20, 2026, to be held remotely and in person in the City of Taunton.

The Chair adjourned the public meeting at 12:34 p.m.

List of Documents Used by the Commission at the Public Meeting

1. Agenda
2. Draft minutes of the meeting held on July 15, 2025.
3. Working with Manufactured Homes, Presentation by Camila Giraldo.

The above minutes were presented to the Manufactured Homes Commission and adopted by a majority of members present at the Commission's regular meeting on January 20, 2026.



Oliver L. Stark, Secretary
Manufactured Homes Commission