

LEGISLATIVE COMMITTEE MINUTES

SB210

Bill as
Introduced

SB 210 - AS INTRODUCED

2022 SESSION

22-2949
11/04

SENATE BILL **210**

AN ACT relative to the sale of manufactured housing parks.

SPONSORS: Sen. Bradley, Dist 3; Sen. Hennessey, Dist 1; Sen. Birdsell, Dist 19; Sen. Gray, Dist 6; Sen. Gannon, Dist 23; Sen. Avard, Dist 12; Sen. Giuda, Dist 2; Sen. Carson, Dist 14; Sen. Daniels, Dist 11; Sen. Soucy, Dist 18; Rep. Osborne, Rock. 4; Rep. Doucette, Rock. 8; Rep. L. Sanborn, Hills. 41; Rep. Potucek, Rock. 6

COMMITTEE: Commerce

ANALYSIS

This bill clarifies the notification requirements imposed upon manufactured housing park owners prior to selling manufactured housing parks.

Explanation: Matter added to current law appears in *bold italics*.
Matter removed from current law appears [~~in brackets and struckthrough.~~]
Matter which is either (a) all new or (b) repealed and reenacted appears in regular type.

STATE OF NEW HAMPSHIRE

In the Year of Our Lord Two Thousand Twenty Two

AN ACT relative to the sale of manufactured housing parks.

Be it Enacted by the Senate and House of Representatives in General Court convened:

1 1 Manufactured Housing Parks; Tenants' Right to Notification Prior to Sale. Amend RSA 205-
2 A:21 to read as follows:

3 205-A:21 Notice Required Before Sale.

4 I. No manufactured housing park owner shall make a final unconditional acceptance of any
5 offer for the sale or transfer of a manufactured housing park without first giving 60 days' notice:

6 (a) To each tenant:

7 (1) That the owner intends to sell the manufactured housing park; and

8 (2) Of the price, terms and conditions of an acceptable offer the park owner has
9 received to sell the park or the price, terms and conditions for which the park owner intends to sell
10 the park. This notice shall include a copy of the signed written offer which sets forth a description of
11 the property to be purchased and the price, terms and conditions of the acceptable offer.

12 (b) To the New Hampshire housing finance authority *and the New Hampshire*
13 *Manufactured Housing Association* that the owner intends to sell the manufactured housing
14 park.

15 II. During the notice period required under paragraph I, the manufactured housing park
16 owner shall consider any offer received from the tenants [~~or a tenants' association~~], if any, and the
17 owner shall negotiate in good faith with the tenants concerning a potential purchase. ***In order to***
18 ***qualify to make an offer to purchase the manufactured housing park, a simple majority of***
19 ***the tenants, one vote per home, must agree.*** If during the notice period, the tenants decide to
20 make an offer to purchase the manufactured housing park, such offer shall be evidenced by a
21 purchase and sale agreement; however, the tenants shall have a reasonable time beyond the 60-day
22 period, if necessary, to obtain financing for the purchase.

23 III. The notice required by paragraph I shall be served by certified mail, return receipt
24 requested, to each tenant at such tenant's abode and to the New Hampshire housing finance
25 authority at its main office *and the New Hampshire Manufactured Housing Association at its*
26 ***main office.*** A receipt from the United States Postal Service that is signed by any adult member of
27 the household to which it was mailed, or a notation on the letter that the letter was refused by any
28 adult member of the tenant household, or that the addressee no longer resides there, or that the
29 letter was returned to the post office unclaimed, shall constitute a conclusive presumption that
30 service was made in any court action in this state. A receipt from the United States Postal Service
31 that is signed by an employee of the New Hampshire housing finance authority *and an employee of*

SB 210 - AS INTRODUCED

- Page 2 -

1 *the New Hampshire Manufactured Housing Association* shall constitute a conclusive
2 presumption that service was made on the authority in any court action in this state.
3 2 Effective Date. This act shall take effect 60 days after its passage.

SB 210 - AS AMENDED BY THE SENATE

03/17/2022 1016s

2022 SESSION

22-2949
11/04

SENATE BILL **210**

AN ACT relative to the sale of manufactured housing parks.

SPONSORS: Sen. Bradley, Dist 3; Sen. Hennessey, Dist 1; Sen. Birdsell, Dist 19; Sen. Gray, Dist 6; Sen. Gannon, Dist 23; Sen. Avard, Dist 12; Sen. Giuda, Dist 2; Sen. Carson, Dist 14; Sen. Daniels, Dist 11; Sen. Soucy, Dist 18; Rep. Osborne, Rock. 4; Rep. Doucette, Rock. 8; Rep. L. Sanborn, Hills. 41; Rep. Potucek, Rock. 6

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8 (2) Of the price, terms and conditions of an acceptable offer the park owner has
9 received to sell the park or the price, terms and conditions for which the park owner intends to sell
10 the park. This notice shall include a copy of the signed written offer which sets forth a description of
11 the property to be purchased and the price, terms and conditions of the acceptable offer.

12 (b) To the New Hampshire housing finance authority *and the New Hampshire*
13 *Manufactured Housing Association, excluding price terms and conditions of the offer*, that
14 the owner intends to sell the manufactured housing park.

15 II. During the notice period required under paragraph I, the manufactured housing park
16 owner shall consider any offer received from the tenants or a tenants' association, if any, and the
17 owner shall negotiate in good faith with the tenants concerning a potential purchase. If during the
18 notice period, the tenants decide to make an offer to purchase the manufactured housing park, such
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29 this state. A receipt from the United States Postal Service that is signed by an employee of the New
30 Hampshire housing finance authority *or an employee of the New Hampshire Manufactured*

1 *Housing Association* shall constitute a conclusive presumption that service was made on the
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3 *IV. Any organization that assists a tenants' association shall send each tenant or*
4 *home a certified letter or a verified hand-delivered letter detailing the agreed upon terms*
5 *of any final proposal to purchase a manufactured housing park. Terms shall include*
6 *mortgage terms, land rent per homeowner, and other costs or fees. Such letter shall*
7 *include a form to request an absentee vote for or against the purchase of the park. No*
8 *household shall be charged a tenants' association joining fee of more than \$5 to vote either*
9 *by absentee or in person. The absentee form shall be verifiable and secure. Any*
10 *organization assisting a tenants' organization in a purchase shall provide a secure and*
11 *verifiable mechanism to count the vote. A simple majority of members of the association or*
12 *cooperative voting either absentee or in person shall constitute qualification to move*
13 *forward with purchase of the manufactured housing park.*

14 *V. No resident owned manufactured housing park shall charge a non-member more*
15 *than \$25 additional rent over the member lot rent.*

16 2 New Paragraph; Consumers' Cooperative Associations; Incorporation Under General Law.
17 Amend RSA 301-A:2 by inserting after paragraph II the following new paragraph:

18 III. For purposes of a tenants' association voting to purchase a manufactured housing park,
19 no household shall be charged a tenants' association joining fee of more than \$5 to vote either by
20 absentee or in person on the proposed purchase.

21 3 Effective Date. This act shall take effect 60 days after its passage.

CHAPTER 124
SB 210 - FINAL VERSION

03/17/2022 1016s

2022 SESSION

22-2949
11/04

SENATE BILL **210**

AN ACT relative to the sale of manufactured housing parks.

SPONSORS: Sen. Bradley, Dist 3; Sen. Hennessey, Dist 1; Sen. Birdsell, Dist 19; Sen. Gray, Dist 6; Sen. Gannon, Dist 23; Sen. Avard, Dist 12; Sen. Giuda, Dist 2; Sen. Carson, Dist 14; Sen. Daniels, Dist 11; Sen. Soucy, Dist 18; Rep. Osborne, Rock. 4; Rep. Doucette, Rock. 8; Rep. L. Sanborn, Hills. 41; Rep. Potucek, Rock. 6

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CHAPTER 124
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03/17/2022 1016s

22-2949
11/04

STATE OF NEW HAMPSHIRE

In the Year of Our Lord Two Thousand Twenty Two

AN ACT relative to the sale of manufactured housing parks.

Be it Enacted by the Senate and House of Representatives in General Court convened:

1 124:1 Manufactured Housing Parks; Tenants' Right to Notification Prior to Sale. Amend RSA
2 205-A:21 to read as follows:

3 205-A:21 Notice Required Before Sale.

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5 offer for the sale or transfer of a manufactured housing park without first giving 60 days' notice:

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7 (1) That the owner intends to sell the manufactured housing park; and

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19 offer shall be evidenced by a purchase and sale agreement; however, the tenants shall have a
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12 **cooperative voting either absentee or in person shall constitute qualification to move**
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14 **V. No resident owned manufactured housing park shall charge a non-member more**
15 **than \$25 additional rent over the member lot rent.**

16 124:2 New Paragraph; Consumers' Cooperative Associations; Incorporation Under General Law.
17 Amend RSA 301-A:2 by inserting after paragraph II the following new paragraph:

18 **III. For purposes of a tenants' association voting to purchase a manufactured housing park,**
19 **no household shall be charged a tenants' association joining fee of more than \$5 to vote either by**
20 **absentee or in person on the proposed purchase.**

124:3 Effective Date. This act shall take effect 60 days after its passage.

Approved: May 27, 2022
Effective Date: July 26, 2022

Amendments

Sen. Bradley, Dist 3
Sen. Soucy, Dist 18
March 7, 2022
2022-0985s
04/08

Amendment to SB 210

1 Amend the bill by replacing all after the enacting clause with the following:

2

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UNAPPROVED

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Committee Minutes

SENATE CALENDAR NOTICE

Commerce

Sen Harold French, Chair
Sen Bill Gannon, Vice Chair
Sen Jeb Bradley, Member
Sen Donna Soucy, Member
Sen Kevin Cavanaugh, Member

Date: January 20, 2022

HEARINGS

Tuesday		02/08/2022
(Day)		(Date)
Commerce	State House 100	9:00 a.m.
(Name of Committee)	(Place)	(Time)
9:00 a.m.	SB 203	relative to the state minimum hourly rate.
9:15 a.m.	SB 210	relative to the sale of manufactured housing parks.
9:30 a.m.	SB 211	relative to an injured employee's right to reinstatement to a former position for purposes of workers' compensation.
9:45 a.m.	SB 214	relative to conflicts of interest and contract powers of condominium unit owners' associations.

EXECUTIVE SESSION MAY FOLLOW

Sponsors:

SB 203

Sen. Soucy
Sen. Sherman
Sen. D'Allesandro
Rep. Sullivan

Sen. Whitley
Sen. Perkins Kwoka
Sen. Kahn

Sen. Rosenwald
Sen. Cavanaugh
Rep. Schultz

Sen. Watters
Sen. Prentiss
Rep. Soucy

SB 210

Sen. Bradley
Sen. Gannon
Sen. Daniels
Rep. L. Sanborn

Sen. Hennessey
Sen. Avard
Sen. Soucy
Rep. Potucek

Sen. Birdsell
Sen. Giuda
Rep. Osborne

Sen. Gray
Sen. Carson
Rep. Doucette

SB 211

Sen. D'Allesandro

SB 214

Sen. Sherman

Sen. Watters

Sen. Carson

Rep. Vann

Aaron Jones 271-4063

Harold F. French
Chairman

**AMENDED
SENATE CALENDAR NOTICE
Commerce**

Sen Harold French, Chair
Sen Bill Gannon, Vice Chair
Sen Jeb Bradley, Member
Sen Donna Soucy, Member
Sen Kevin Cavanaugh, Member

Date: January 20, 2022

HEARINGS

	Tuesday	02/08/2022
	(Day)	(Date)
Commerce		State House 100
(Name of Committee)		(Place)
		9:00 a.m.
		(Time)
9:00 a.m.	SB 203	relative to the state minimum hourly rate.
9:15 a.m.	SB 210	relative to the sale of manufactured housing parks.
9:30 a.m.	SB 385-FN	relative to financial exploitation of vulnerable adults.
9:45 a.m.	SB 214	relative to conflicts of interest and contract powers of condominium unit owners' associations.

EXECUTIVE SESSION MAY FOLLOW

Sponsors:

SB 203

Sen. Soucy
Sen. Sherman
Sen. D'Allesandro
Rep. Sullivan

Sen. Whitley
Sen. Perkins Kwoka
Sen. Kahn

Sen. Rosenwald
Sen. Cavanaugh
Rep. Schultz

Sen. Watters
Sen. Prentiss
Rep. Soucy

SB 210

Sen. Bradley
Sen. Gannon
Sen. Daniels
Rep. L. Sanborn

Sen. Hennessey
Sen. Avard
Sen. Soucy
Rep. Potucek

Sen. Birdsell
Sen. Giuda
Rep. Osborne

Sen. Gray
Sen. Carson
Rep. Doucette

SB 214

Sen. Sherman

Sen. Watters

Sen. Carson

Rep. Vann

SB 385-FN

Sen. Bradley
Sen. Watters
Sen. Carson
Sen. Prentiss
Rep. Potucek

Sen. Hennessey
Sen. Avard
Sen. Sherman
Sen. Giuda
Rep. Bartlett

Sen. Rosenwald
Sen. Soucy
Sen. Cavanaugh
Rep. Hunt

Sen. Gray
Sen. Birdsell
Sen. Gannon
Rep. Osborne

Aaron Jones 271-4063

Harold F. French
Chairman

Senate Commerce Committee

Aaron Jones 271-4063

SB 210, relative to the sale of manufactured housing parks.

Hearing Date: February 8, 2022

Time Opened: 9:31 a.m.

Time Closed: 11:51 a.m.

Members of the Committee Present: Senators French, Gannon, Bradley, Soucy and Cavanaugh

Members of the Committee Absent : None

Bill Analysis: This bill clarifies the notification requirements imposed upon manufactured housing park owners prior to selling manufactured housing parks.

Sponsors:

Sen. Bradley

Sen. Hennessey

Sen. Birdsell

Sen. Gray

Sen. Gannon

Sen. Avar

Sen. Giuda

Sen. Carson

Sen. Daniels

Sen. Soucy

Rep. Osborne

Rep. Doucette

Rep. L. Sanborn

Rep. Potucek

Who supports the bill: Senator Jeb Bradley, Senator Sharon Carson, Senator Regina Birdsell, Senator Erin Hennessey, Senator James Gray, Senator Bob Giuda, Senator Donna Soucy, Representative John Potucek, Karen Soucy (NH Manufactured Housing Association), John Murphy, Louise Rideout, Sandy Morin, Bonnie Gawrys, Ed Harkins, Lynne Harkins, Jeanine Mercier, Ann Walsh, Marilyn Murphy, Frederick Walker, Gene Gregory, Louise Walker, Susan King, Debra Richardson, Richard Longden, Jr., Crystal Covey, Kenneth Putney, Doris Covey, Scott Covey, Rick Dube, T. Richards, Jean Tardiff, Al Gawrys, Marcel Lavoie, Sandra Tracey, Carlee Nichols

Who opposes the bill: 415 people signed up in opposition of the bill. Full sign in sheets available upon request.

Who is neutral on the bill: No one

Summary of testimony presented in support:

Senator Jeb Bradley

- This bill would not impact existing resident-owned communities (ROCs).
- Currently, an owner of a manufactured housing park must notify NH Housing Finance Authority of their intent to sell. There is a 60-day period where the

- owner does provide tenants or a tenants' association an opportunity to buy the land.
- ROC-NH assists manufactured housing park residents in forming an association to make an offer. If their offer is accepted, NH Community Loan Fund provides funding. After the purchase is completed, an association becomes a ROC. The Community Loan Fund provides technical and managerial expertise to the ROC. However, Senator Bradley said this process does not always work.
 - This bill would make several changes.
 - First, an intent to sell notice would go to the NH Manufactured Housing Association as well to ensure that an owner is in full compliance with the law.
 - Currently, Senator Bradley said the Association is brought in too late to intervene if problems do arise.
 - Second, the phrase "tenants' association" is removed from the statute.
 - These associations charge a membership fee. For example, one park charged their residents \$300 to vote on whether to become a ROC or not, which Senator Bradley said is exclusionary and problematic.
 - Finally, 51% of an association would need to approve becoming a ROC.
 - Presently, only a majority of a quorum is needed. To become a ROC, Senator Bradley said there needed to be broad foundation of support.
 - At Bear View Crossing Cooperative, for example, 22.6% of residents obligated a majority into becoming a ROC.
 - There were 300 homes and only 102 homes were a member of the association at the time of the vote. At the vote, 68 homes voted in favor of becoming a ROC, 32 voted against it, and 2 abstained.
 - Their quorum bylaws would have allowed as few as 14 members to vote on becoming a ROC.
 - In theory, under RSA 301-A:2, only 5 people are needed to form a nonprofit association.
 - Senator Bradley provided the Committee with a closing sheet for Bear View Crossing Cooperative.
 - It cost \$20.7 million to purchase the land.
 - ROC-NH and Community Loan Fund assessed a 1.5% fee for managerial and technical assistance.
 - Finally, three mortgages were issued. The first mortgage was issued by a bank with an interest rate of 4.85% and it was interest only for 10 years. The second and third mortgages were issued by Community Loan Fund and the former had an interest rate of 5.25%.
 - Senator Bradley said a majority of residents should determine their future and they should not have to pay to vote on their financial future. In addition, broad participation leads to greater consensus on whether to become a ROC or not.

- This bill would require ROC-NH and Community Loan Fund to work harder to get a broad coalition; however, Senator Bradley said resources are available to do this. For example, the 1.5% fee could provide for upfront advocacy as well as ongoing technical expertise. In addition, a mortgage from Community Loan Fund for structural repairs is 8.9%.
- Currently, 51% is needed for a mediation petition when an owner of a park would like to raise the land fee by more than \$15.
- In some instances, if an individual does not pay an association membership, then they are obligated to pay an additional \$200 per month land fee.
- Opponents believed this bill would open the door to hedge fund and private equity investors; however, Senator Bradley believed the opposite would be true. Recently, 9 out of 14 associations have rejected becoming a ROC. According to Senator Bradley, this could be attributed to the high cost of ROCs and the fear of processes that are driven by a minority.
- Members of the Legislature have recognized the importance of affordable housing and ROCs, but Senator Bradley said the process to enter the latter is deeply flawed.
- **Senator French** clarified that he was not a cosponsor of the bill. He asked if an association matched a private offer on their park when they entered into an agreement through a vote.
 - **Senator Bradley** said they have a 60-day period to proceed with an offer. An owner would set their price, and there would be a final price after negotiations, which is when the financing package is put together. To move forward, a vote of an association is needed. The problem, however, is a distinct minority of residents can move forward with a purchase.
- **Senator French** asked if negotiations were done between two other parties – a private buyer and a park – and once a price had been reached, then an association had an opportunity within 60 days to meet that price.
 - **Senator Bradley** replied that could be the case, but he thought this would be triggered by an intent to sell.

Louise Rideout & Bonnie Gawrys, Residents, Bear View Crossing Cooperative

- In July 2019, Ms. Rideout said Bear View Crossing Cooperative became a ROC.
 - To vote to purchase the park, a person had to pay at least \$10 of a \$300 membership fee.
- If Community Loan Fund were trying to promote resident ownership, then Ms. Rideout believed there should be a requirement that 51% approve of a purchase.
- If an individual did not join the association after the purchase of the park, then they could not vote on future issues. Additionally, they had to pay an extra \$200 a month in lot rent.

- When they purchased their park, Ms. Rideout felt Community Loan Fund overcharged them and they underperformed on the services they had promised. Currently, their cooperative is \$21 million in debt.
- If an individual does not pay the association fee, then they are paying \$764 a month, which Ms. Gawrys said fell short of affordable housing.
- If she sold her home, Ms. Gawrys felt she should receive her \$300 fee back along with interest.
- Ms. Gawrys believed their default would not have occurred if they received technical support from Community Loan Fund.
- **Senator French** asked how this bill would affect existing associations.
 - **Ms. Rideout** replied it was too late for them in some ways, but it was better late than never. She believed this bill would be how affordable housing is kept and how more people get involved. She felt the Community Loan Fund was only interested in building their portfolio.
- **Senator Soucy** wanted to clarify that if someone did not become a member of an association, yet they lived in the park, then they had to pay an additional \$200.
 - **Ms. Gawrys** responded they would pay an extra \$200 a month on lot rent. Currently, their lot rent is \$564, and for a non-member it would be \$764.
 - **Senator Soucy** replied if they chose not to be a member.
 - **Ms. Gawrys** said correct.
- **Senator Soucy** asked at what vote and at what stage in the process did they had to pay.
 - **Ms. Rideout** replied that membership fees were collected before they became a cooperative.
- **Senator Soucy** asked if technical support were provided in making the sale and what it has been since the sale because their cooperative has defaulted twice.
 - **Ms. Rideout** said Mr. Murphy was very knowledgeable about this topic.

Karen Soucy, Executive Director, NH Manufactured Housing Association

- Ms. Soucy said she has helped those who have not received assistance from the entities who gave them guidance to move forward with the purchase of their communities.
- Ms. Soucy said the actions that have occurred are a black eye to the face of the industry.
- Similar to Community Loan Fund, the Association has been interested in promoting affordable housing.
- This bill would not prevent the conversion of privately owned communities to residentially owned nor prevent the establishment of tenants' associations.
- While the Association is added to the notification process, this change would not alter the process.

- This bill would ensure residents do not have to pay to vote and it would ensure that a simple majority approve of a multi-million dollar mortgage.
- In 2019, the Legislature codified a manufactured housing community protection program. If a rent increase dispute arises and residents feel it is unjust, then they can petition to participate in free mediation. Ms. Soucy said there has never been an instance where residents could not reach the majority threshold.
- Ms. Soucy concluded that requiring residents to pay to vote and be physically present is exclusionary and discriminatory because the poll tax was abolished in January 1964.

John Murphy, Resident, Bear View Crossing Cooperative

- After a previous bankruptcy, Mr. Murphy believed purchasing the park was the best idea.
- Mr. Murphy believed everyone should have been allowed to vote without having to join the cooperative.
- As previously stated, as little as 14 people could have been allowed to make a decision for over 280 families.
- As a result of their managerial default, they are facing a 4% rate increase in their loans.
- **Senator Bradley** asked if he felt the 51% threshold would lead to ROCs not being formed in the future and instead reverting to private equity investors.
 - **Mr. Murphy** thought it would be tough to reach, but it would be doable. In order to vote, their residents had to pay a \$5 cooperative fee on the night of the vote. While 100 people showed it, others were not able to.
- **Senator Bradley** asked if he believed if the community had obtained 51% when they first formed, then they would have had better operation over the park.
 - **Mr. Murphy** believed if more people had gotten involved in the beginning, then they would have stayed involved and a lot could have been avoided.
- **Senator French** asked if he supported the creation of the cooperative when it came up for a vote.
 - **Mr. Murphy** thought it was a good idea to buy the property and for them to govern themselves rather than a company from Canada governing them.
- **Senator Soucy** said there had been a lot of mention of a \$200 surcharge for non-members to participate. She wondered if he had participated in any of those discussions.
 - **Mr. Murphy** replied it was done by the board and it was originally supposed to be \$25 or \$50.
- **Senator Soucy** asked if anyone from ROC-NH had been involved in that discussion.
 - **Mr. Murphy** said he did not know, but they were supposed to train board members; however, their cooperative is in their second default.

Sandy Morin, Resident, Bear View Crossing Cooperative

- Ms. Morin testified on behalf of Colin White who is a member of another cooperative.
 - Over the past 3 years, property taxes have increased from \$44,000 to \$94,000, which caused the lot rent to increase by \$60. According to Mr. White, Newmarket decided this did not warrant an abatement.
 - Mr. White said Community Loan Fund did not support their legal efforts, except for providing a spokesman at the superior court when they appealed the initial decision.
 - Mr. White said ROC-NH representatives only attended 25% of their meetings. In addition, they offered no support when cash flow became an issue after a repair bill was \$45,000 over budget.
- **Senator French** asked if Ms. Morin, Ms. Rideout, and Ms. Gawrys were in the park when it became a cooperative.
 - **Ms. Morin** replied they were.
- **Senator French** asked if they all were in support of it becoming a cooperative.
 - **Ms. Morin** responded no.
 - **Ms. Rideout** said Mr. Murphy supported them becoming a cooperative.

Summary of testimony presented in opposition:

Representative Susan Almy

- About 50 years ago, the Legislature enacted the law that allowed homeowners in a park at least 60 days to put in their own offer. Representative Almy said this has been successful; however, there are always problems that happen along the way, which is why a dispute resolution board is necessary.
- When a park owner does decide to sell, problems do arise because inexperienced people might not understand financing, what problems exist, or what it would cost to fix those problems.
- Community Loan Fund must bring in assistance within 60 days and public meetings must be held.
- Representative Almy was unsure what could reduce issues like those in Bear View Crossing Cooperative; however, she believed 60 days was not enough time for financial work to be done.
- **Senator French** asked if she opposed the bill and she believed fewer people should be making these large decisions.
 - **Representative Almy** replied she was opposed because all of the work that needed to be done in 60 days was not possible. Consequently, people would be thrown out of their homes.

Representative Latha Mangipudi

- Representative Mangipudi shared testimony from her son, Vikas Mangipudi, who is from the Cooperative Fund of New England.
 - The letter said, “Manufactured Home Parks are a critical piece of the housing market here in New Hampshire. With the hard work of community residents and the support of organizations like the New Hampshire Community Loan Fund, New Hampshire has become a success story for converting manufactured home parks into resident owned, resident controlled communities. SB210, as written, threatens to stop future conversions before they have a chance to begin, by requiring the majority of community residents to approve of a purchase before they can make an offer. Many successful resident-owned communities have been started by small, dedicated groups of residents who then grow to include everyone in the community. The proposed change is an unreasonable requirement that only serves to keep residents from making successful bids for their own communities.”
- Representative Mangipudi said this is about cooperative ownership and part of the American Dream, which is owning your own home and the land it sits on.

Tara Reardon, NH Community Loan Fund

- Ms. Reardon said Community Loan Fund is one of the oldest and most successful community development finance institutes in the U.S.
- Over the past 37 years, they have worked with residents to preserve and protect affordable housing. Ms. Reardon said this has been a smart, homegrown, and unsubsidized affordable housing solution.
- When residents get a 60 days’ notice, the first meeting is held within 2 or 3 weeks. There is no cooperative or joining fee at that point, and a simple majority is used on whether to move forward and enter into a purchase and sale.
- This bill would have prevented almost 37 communities in the past 9 years from becoming a ROC.
- Currently, there are 140 ROCs that contain more than 8,500 households.
- Low turnout in meetings can be attributed to its short notice, a lack of transportation, or related to a work or caregiving conflict. Some residents may be afraid to attend because they might be evicted or they may wonder how they could buy a multi-million dollar property.
- Membership is open throughout the process and no one is forced to join. By joining, a person can vote on an annual budget, rules, and rent increases.
- A \$200 rent differential for non-members would be set by an association and their members.
- After financing is completed, Ms. Reardon said that is when people step up.
- In the past 6 months, only 5 out of 14 parks became ROCs because some have infrastructure that is too bad, and others prefer to be owned by an investor.

Patriot Holding, for example, has purchased 3 communities in the past 6 months.

- They hope residents worked out their differences; however, Community Loan Fund does not get a vote in a community, so they are their own messy democracies.
- Ms. Reardon did not understand why the Legislature wanted to intervene in the notice process for a park sale.
- The largest ROC-NH interest she had seen was 8% because it was unsecured and from another bank.
- Community Loan Fund loans money to people who cannot access capital elsewhere. As soon as they can, they are able to refinance their loans.
- They provide 20,000 annual hours of technical assistance to borrowers.
- Ms. Reardon clarified that the third mortgage issued to Bear View Crossing Cooperative has a 0 percent interest.
- **Senator French** asked if an association could vote to sell their cooperative to a private party once it has been formed and purchased.
 - **Ms. Reardon** replied they can. As a cooperative, they cannot profit from the sale, except to pay off their loans. Remaining money would have to go to another charitable purpose that is related to affordable housing.
- **Senator French** asked if they could put it in private hands.
 - **Ms. Reardon** said yes.
- **Senator French** asked what would happen if they defaulted on their loans. He wondered if it would go to the first mortgage holder, then Community Loan Fund would have to pay off the first mortgage holder to secure their second and third mortgage.
 - **Ms. Reardon** replied that it depended on the facts of the situation. First mortgage bankers rely on the Community Loan Fund to help work with borrowers. Over 37 years, all 140 communities have remained successful. Ms. Reardon said low-to-moderate income individuals make their monthly payments because they do not want to lose their housing. Generally, these payments are enough to cover mortgage debt. The first mortgage loan is a commercial loan; therefore, they have to become a cooperative to borrow.
- **Senator French** said he wanted to know if they could get out of this at a later date by voting to sell.
 - **Ms. Reardon** replied absolutely.
- **Senator Gannon** asked how Ms. Reardon felt that residents, who are non-members, do not have the right to vote.
 - **Ms. Reardon** said she would expect a borrower to behave in accordance with NH law. Membership, resolutions, and the recording of votes in secretarial minutes are sent to Community Loan Fund and the first mortgage lender. Community Loan Fund does not have an extra set of rules; instead, it is how commercial loans work.

Allan Reetz, on behalf of the Hanover Coop Food Stores & Auto Centers

- Future tenants' associations, such as cooperatives, would be struck from law.
 - Consequently, if 5 tenants formed a cooperative to make an offer, he believed this bill would prevent them from doing so. However, Mr. Reetz said 5 neighbors down the street could form an LLC and be able to attempt to purchase the same park.
- Similar legislative proposals have not been introduced anywhere else.
- According to Mr. Reetz, this bill would put cooperatives at a competitive disadvantage in the free market. They should retain the freedom to make a cooperative investment and pass the equity on to their families.
- Mr. Reetz said cooperatives are more than just ROCs, and they are a tool that is older than the U.S.

Pam Rothgaber, Vice President of the Board of Directors, Friendship Drive Cooperative

- Ms. Rothgaber said she moved to Friendship Drive Cooperative for more freedom, a yard and a garden, and a safe place for her children.
- Her sons have purchased homes nearby to be closer to family as well as experience the American Dream of owning without "breaking the bank."
- Many residents would be eligible for Section 8 housing if they did not live in the cooperative.
 - A survey found that 83% of members earned low-to-moderate incomes.
 - Regardless of their income level, Ms. Rothgaber said they could own their own home and pay an affordable lot rent.
- There are difficulties conducting regular business because some residents have to work more than one job and some have physical disabilities. Ms. Rothgaber said she could not imagine getting more than 50% of members to attend the first meeting.

Rich Conrad, President, Barrington Mobile Home Estates

- Barrington Mobile Home Estates was formed in 2005. Since then, they have unsuccessfully tried 3 times to purchase their park. In the first two attempts, the owner backed out. In the last attempt, Patriot Holdings purchased them.
- Mr. Conrad said that a 51% majority would be almost impossible.
 - In their park, only 44 residents are members out of 67. Often times, they have difficulty reaching the one-third quorum needed among the 44 members.
 - They have no onsite building; instead, they have to use a meeting room in the school and they are subject to their scheduling. During the pandemic, they had to meet in the open sandpit on their property before sundown.
- Mr. Conrad said the existing 60 days process is not a lot of time.
- Reiterating previous speakers, Mr. Conrad said a \$300 fee for a non-member would be set by a community. In their community, there is a \$25 membership

fee to help pay for mailings. Prior to losing their most recent bid, they decided not to raise rent for non-members.

Elliott Berry, Co-Director of Housing Justice, NH Legal Assistance

- Mr. Berry said it is a group of 5 or 6 motivated people that create change.
- People do not get to vote on whether a particular investor buys their park. If it did happen, then they would not choose to be owned by a Vancouver-based company.
- While cooperatives pay a management fee, private investors can charge a developer fee and unlimited management fees without anyone getting a vote. In addition, they often pass rules that are intrusive.
- Mr. Berry said the upkeep at investor-owned parks can be horrendous. For example, a park in Ossipee had a Department of Environmental Services violation against it for over a decade until Community Loan Fund saved it.
- Not all investors are bad, but Mr. Berry said cooperatives provide a valuable function and they promote the long-term security of everyone.
- Mr. Berry strongly objected to a rent structure for members that was \$200 cheaper than for non-members. He said he would be willing to work with the Committee, the Community Loan Fund, and stakeholders to place a limit on the difference. Some differences are legitimate because cooperative board members are doing a lot of work on behalf of everyone.
- **Senator Bradley** asked Mr. Berry if he believed a quorum, which is a simple majority of one-third of an association, would be an appropriate way to bind everyone.
 - **Attorney Berry** replied he did not. As a member of the Loan Committee at Community Loan Fund, he has always asked a prospective cooperative about their level of participation. If it is too low, Mr. Berry said he does vote against a loan to provide sponsors with enough time to recruit and get more people involved. He said he is not the only member to do so. There is a similar problem with investors because one person could control everything, which is why a cooperative is preferable.

Robert Clegg

- Mr. Clegg said he is a developer and he was previously a minority owner of a park, but he did not like that people lost their housing.
- Currently, a person who wanted to purchase a park could serve a notice of 18 months and they could charge any amount they would like during that time.
- In Litchfield, there has been a park with an open lagoon sewer for over 20 years. When the community could not afford the issue, an investor came in to try to fix it. Despite a \$580 monthly fee, the lagoon remains and sinks continue to back up. Mr. Clegg said they are paying more now than if they had purchased their park.

- Mr. Clegg said he has been approached 3 times about the purchase of his park because it has open land and other types of housing would generate more tax revenue.
- Mr. Clegg urged the Committee to move the bill Inexpedient to Legislate. However, if the Committee did move forward with it, he felt a fine of 10% for every 50 people could be applied to sellers who do not follow the rules.
- This bill played a dangerous game because developers can build condominiums, while a group of people are left with no place to go.

David Kirsch, President, Brookside Cooperative Inc.

- Mr. Kirsch said profits are always placed over people.
- At their first meeting, ROC-NH provided a presentation on the facts as they existed. Only 6 out of 18 homes attended and no membership fees were required.
- Mr. Kirsch said the previous owner did not take care of the property. One resident, for example, had their septic tank freeze. Even though the prior owner cleared it, the septic tank continued to freeze.
- Once they formed their cooperative, each person was charged a \$5 fee, which is fully refundable and held in escrow.
- Mr. Kirsch said it took 45 out of the 60 days to recruit people. Through the technical fee paid to Community Loan Fund, they were guided in the creation of their rules and bylaws. In addition, they have provided grant assistance to help them fix their septic and water systems.
- While he believed requiring 50% to start the process was a good idea, Mr. Kirsch implored the Committee to not represent the investors who would raise rents and demolish properties.

Kim Capen

- Mr. Capen has seen how investors have displaced homeowners to maximize their return on investment.
- After a few years of being a cooperative, Mr. Capen said it would be difficult to return to investor ownership.
- As others indicated, the cost of moving a manufactured home is not affordable.
- Mr. Capen said this bill would benefit predatory and absentee owners. In addition, it would displace homeowners and result in them losing their assets.

Elissa Margolin, Director, Housing Action NH

- The Community Loan Fund is a CDFI, which moves capital and equity for those who cannot access regular financial institutions.
- The organization is a national model, and given the affordable housing crisis, Ms. Margolin said the Committee should consider doing no harm.
- Ms. Margolin urged the Committee to allow agencies, who work to help to sustain affordable solutions, to problem solve this issue.

Will Stewart, Stay Work Play NH

- Housing affordability has been a key priority for Stay Work Play NH. They believed this bill would negatively impact affordable options for all Granite Staters, especially for younger people.

Norman Turcotte

- Fundamentally, it is not a question of who will pay; instead, it is a question of whether residents will own or not.
- Mr. Turcotte was the former CEO of Associated Grocers, which is a cooperative.
 - If statute had required neighborhood grocers to reach the 51% threshold before they formed their cooperative, then Mr. Turcotte said they would have been dead on arrival. While it is democratic, most members do not jump in or get involved.
- At their annual stockholders' meetings, they have struggled to get 20% of their members to attend. Mr. Turcotte said people will attend when they are unhappy.
- Mr. Turcotte urged the Committee to move the bill Inexpedient to Legislate.

Claira Monier

- Ms. Monier previously served as the Director of the NH Housing Finance Authority. She submitted a letter written 16 years ago that asked for a similar bill to be ITL-ed.
- This bill would not solve the problems that Bear View Crossing Cooperative has experienced.
- Ms. Monier implored the Committee not to destroy ROCs since they have been a successful tool for affordable housing.

Neutral Information Presented: None

Speakers

Senate Commerce Committee SIGN-IN SHEET



Date: 02/8/2022

Time: 9:15 a.m.

SB 210 An ACT relative to the sale of manufactured housing parks.

Name/Representing (please print neatly)

Name/Representing	Support	Oppose	Speaking?	Yes	No
✓ Senator Kevin Aard	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Speaking?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
✓ Sen. Jeb Bradley (Prime) SD3	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Speaking?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
✓ Jennifer Hopkins	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Speaking?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
✓ Tara Reardon	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Speaking?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
✓ Steve Saltzman	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Speaking?	<input type="checkbox"/>	<input type="checkbox"/>
✓ Russan Chester	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Speaking?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
✓ Allan Reetz	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Speaking?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
✓ Pam Rothgaber	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Speaking?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
✓ Andy MacDonald	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Speaking?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
✓ Tammy Wells	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Speaking?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
✓ Debra Miller	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Speaking?	<input type="checkbox"/>	<input type="checkbox"/>
✓ Sarah Marchant	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Speaking?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
✓ Rich Cervoni	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Speaking?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
✓ Kimi Dery	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Speaking?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
✓ Ron Thompson	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Speaking?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
✓ Bill Vanzo	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Speaking?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
✓ Elliott Berry	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Speaking?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
✓ Elizabeth McNamee	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Speaking?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
✓ Robert Clegg	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Speaking?	<input checked="" type="checkbox"/>	<input type="checkbox"/>

Senate Commerce Committee SIGN-IN SHEET

2

Date: 02/8/2022

Time: 9:15 a.m.

SB 210 An ACT relative to the sale of manufactured housing parks.

Name/Representing (please print neatly)

	Support	Oppose	Speaking?	Yes	No
✓ Karen Soucy NIMITA	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Speaking?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
✓ Kathy Pasado	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Speaking?	<input type="checkbox"/>	<input type="checkbox"/>
✓ David Kirsch	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Speaking?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
✓ Michele Talwani	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Speaking?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
State Rep ✓ Maria Perez *	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Speaking?	<input type="checkbox"/>	<input type="checkbox"/>
✓ Kim Capen	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Speaking?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
✓ JEFF WHITCOMB	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Speaking?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
✓ ROB DAPICE	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Speaking?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
✓ Elissa Margolin	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Speaking?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
✓ Brandon Lempy	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Speaking?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
✓ Matthew Younce	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Speaking?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Rep ✓ Susan Army Rep *	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Speaking?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Rep ✓ Rep Latha Mangipudi	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Speaking?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
✓ Will Stewart / sty work by ntt	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Speaking?	<input type="checkbox"/>	<input type="checkbox"/>
✓ John Murphy	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Speaking?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
✓ Louise Ridenout	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Speaking?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
✓ Sandy Molin	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Speaking?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
✓ Bonnie Gaurys	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Speaking?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
✓ Park Rodgers (no Affiliation)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Speaking?	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Senate Remote Testify

Commerce Committee Testify List for Bill SB210 on 2022-02-08

Support: 33 Oppose: 393

<u>Name</u>	<u>Title</u>	<u>Representing</u>	<u>Position</u>
Carson, Senator Sharon	An Elected Official	Myself	Support
Potucek, Representative John	An Elected Official	Myself & My Constituents	Support
Dodge, corinne	A Member of the Public	Myself	Oppose
Birdsell, Senator Regina	An Elected Official	Senate District 19	Support
Lightfoot, Jean	A Member of the Public	Myself	Oppose
Rothgaber, Pamela	A Member of the Public	Myself	Oppose
Mirantz, Joan	A Member of the Public	Myself	Oppose
Perrault, Melissa	A Member of the Public	Myself	Oppose
Coon, Kate and Seth	A Member of the Public	Myself	Oppose
Hennessey, Erin	An Elected Official	Myself	Support
DiBacco, Aron	A Member of the Public	Myself	Oppose
Grossi, Anne	A Member of the Public	Myself	Oppose
Varnum, Steve	A Member of the Public	Myself	Oppose
Mischke, Amanda	A Member of the Public	Myself	Oppose
Robinson, Fred	A Member of the Public	Myself	Oppose
Whitten, Joseph	A Member of the Public	Myself	Oppose
Delekta, Simon	A Member of the Public	Myself	Oppose
Brophy, Judy	A Member of the Public	Myself	Oppose
Paradis, Kathleen	A Member of the Public	Myself	Oppose
Egelston, Peter	A Member of the Public	Myself	Oppose
Sliver, Mandy	A Member of the Public	Myself	Oppose
Richard, Judith	A Member of the Public	Myself	Oppose
Orso, Karen	A Member of the Public	Myself	Oppose
Zwirmer, Ruth	A Member of the Public	Myself	Oppose
Hansel, Elizabeth	A Member of the Public	Myself	Oppose
Eades, Rachel	A Member of the Public	Myself	Oppose
DePuy, Charles	A Member of the Public	Myself	Oppose
Talwani, Michele	A Member of the Public	Myself	Oppose
Little, Jerry	A Member of the Public	Myself	Oppose
Lougee, Jeremy	A Member of the Public	Myself	Oppose
McNamara, Betsy	A Member of the Public	Myself	Oppose
Kaplan, Susan	A Member of the Public	Myself	Oppose
Patridge, Merritt	A Member of the Public	Myself	Oppose
Dawson, Steven	A Member of the Public	Myself	Oppose
Niazi, Aseebulla	A Member of the Public	Myself	Oppose
Steward, Sally	A Member of the Public	Myself	Oppose
Palmer, Joyce	A Member of the Public	Myself	Oppose
Glle, Joan	A Member of the Public	Myself	Oppose
Hackmann, Kent	A Member of the Public	Myself	Oppose
Doyle, Gregory	A Member of the Public	Myself	Oppose
Anthony, Judith	A Member of the Public	Myself	Oppose
Zirkle Jr, Robert	A Member of the Public	Myself	Oppose
Gowen, Richard	A Member of the Public	Myself	Oppose
Cusson, Jeanne	A Member of the Public	Myself	Oppose
Zwirner, Rod	A Member of the Public	Myself	Oppose
Kirkpatrick, Karen	A Member of the Public	Myself	Oppose
Dalley, James	A Member of the Public	Myself	Oppose

Harper, Sharon	A Member of the Public	Myself	Oppose
Keating, Robert	A Member of the Public	Myself	Oppose
Rogulev, Yelena	A Member of the Public	Myself	Oppose
Howe, Cynthia	A Member of the Public	Myself	Oppose
Lussier, Sandra	A Member of the Public	Myself	Oppose
Clark, Mary	A Member of the Public	Myself	Oppose
Wells, Tammy	A Member of the Public	Myself	Oppose
cowen, sharon	A Member of the Public	Myself	Oppose
Cole, Liz Ryan	A Member of the Public	Myself	Oppose
Bittinger, William	A Member of the Public	Myself	Oppose
Schwartzman, Anne	A Member of the Public	Myself	Oppose
Webb, David	A Member of the Public	Myself	Oppose
Chamberlain, Karin	A Member of the Public	Myself	Oppose
Legere, Jennifer	A Member of the Public	Myself	Oppose
Kroner, Diana	A Member of the Public	Myself	Oppose
Gayman, Benjamin	A Member of the Public	Myself	Oppose
Burkhardt, Susan	A Member of the Public	Myself	Oppose
Poling, Suelaine	A Member of the Public	Myself	Oppose
Brankman, Peter	A Member of the Public	Myself	Oppose
Heath, Ruth M	A Member of the Public	Myself	Oppose
McKerley, Patricia	A Member of the Public	Myself	Oppose
Hoag, Pete	A Member of the Public	Myself	Oppose
Yost, Mary	A Member of the Public	Myself	Oppose
Quast, Florence	A Member of the Public	Myself	Oppose
Lust, Teresa	A Member of the Public	Myself	Oppose
King, Ed	A Member of the Public	Myself	Oppose
Scadova, Bonnie	A Member of the Public	Myself	Oppose
Perry, William	A Member of the Public	Myself	Oppose
Corey, Peter	A Member of the Public	Myself	Oppose
Nixon, Sherrill	A Member of the Public	Myself	Oppose
Paquin, Juliette	A Member of the Public	Myself	Oppose
Eberth, John	A Member of the Public	Myself	Oppose
Bullard, Michael	A Member of the Public	Myself	Oppose
Cushing, Minnie	A Member of the Public	Myself	Oppose
Snell-Larch, Molly	A Member of the Public	Myself	Oppose
Fagan, Mark	A Member of the Public	Myself	Oppose
Pratt, Joan	A Member of the Public	Myself	Oppose
Chamberlain, Daniel	A Member of the Public	Myself	Oppose
Humm, William	A Member of the Public	Myself	Oppose
Boston, Glenn	A Member of the Public	Myself	Oppose
Glenshaw, Elizabeth	A Member of the Public	Myself	Oppose
Brown, Richard	A Member of the Public	Myself	Oppose
Gallagher, Kait	A Member of the Public	Myself	Oppose
PETROU, JOHN	A Member of the Public	Myself	Oppose
PETROU, Pattie	A Member of the Public	Myself	Oppose
Wyatt, Nancy	A Member of the Public	Myself	Oppose
Mangipudi, Vikas	A Member of the Public	Cooperative Fund of New England	Oppose
Barstad, Wayne	A Member of the Public	Myself	Oppose
Kirsch, David	A Member of the Public	Myself	Oppose
Brant, Sharon	A Member of the Public	Myself	Oppose
Gerde, Jo-Ann	A Member of the Public	Myself	Oppose
Franco, Virginia	A Member of the Public	Myself	Oppose
Ambroggi, Robert	A Member of the Public	Myself	Oppose
Smith, Gail	A Member of the Public	Myself	Oppose
Ellis, David	A Member of the Public	Myself	Oppose
Chickering, Samantha	A Member of the Public	Myself	Oppose

pragoff, cat	A Member of the Public	Myself	Oppose
Stanton, Marcy	A Member of the Public	Myself	Oppose
Hopkins, Jennifer	A Member of the Public	Myself	Oppose
GOULET-WESTON, DENISE	A Member of the Public	Myself	Oppose
TARDIF, Jon	A Member of the Public	Myself	Oppose
Norton, Brenda	A Member of the Public	Myself	Oppose
Chapin, Teresa	A Member of the Public	Myself	Oppose
Huberman, Joel	A Member of the Public	Myself	Oppose
Cawley, David	A Member of the Public	Myself	Oppose
Hill, Janice	A Member of the Public	Myself	Oppose
Marshall, Stephanie	A Member of the Public	Myself	Oppose
Barton, Patricia	A Member of the Public	Myself	Oppose
Bosse, Joyce	A Member of the Public	Myself	Oppose
Holton, Brooke	A Member of the Public	Myself	Oppose
Lewis, Nancy	A Member of the Public	Myself	Oppose
Coggins, Elizabeth	A Member of the Public	Myself	Oppose
Meagher, Peter	A Member of the Public	Myself	Oppose
Perron, Susannah	A Member of the Public	Myself	Oppose
Baxter, Charlene	A Member of the Public	Myself	Oppose
Drouin, Steven	A Member of the Public	Myself	Oppose
BLACK, ELIZABETH	A Member of the Public	Myself	Oppose
Chase, Jennifer	A Member of the Public	Myself and my Mobile Home Community that is a ROC as of 2002	Oppose
Griffin, Jane	A Member of the Public	Myself	Oppose
Melasecca, Sarah	A Member of the Public	Myself	Oppose
O'Brien, Dennis	A Member of the Public	Myself and my Wife we are on Social Security live in a ROC	Oppose
Conway, Mark	A Member of the Public	Myself	Oppose
D'Anjou, Angela	A Member of the Public	Myself	Oppose
Cloutier, John	An Elected Official	Myself	Oppose
D'Anjou, Donald	A Member of the Public	Myself	Oppose
Graham, Glynn	A Member of the Public	Myself	Oppose
Cabot, Colin	A Member of the Public	Myself	Oppose
perencevich, ruth	A Member of the Public	Myself	Oppose
Grantham-Buckley, Elaine	A Member of the Public	Myself	Oppose
Morse, David	A Member of the Public	Myself	Oppose
Huberman, Anne	A Member of the Public	Myself	Oppose
Gordon, Carolyn	A Member of the Public	Myself	Oppose
Vandermark, Peter	A Member of the Public	Myself	Oppose
goodrich, jody	A Member of the Public	Myself	Oppose
O'Brien, Lily	A Member of the Public	Myself	Oppose
Pardoc, Mackenzie	A Member of the Public	Myself	Oppose
Freeman, Ivor	A Member of the Public	Myself	Oppose
Parker, Debra	A Member of the Public	Myself	Oppose
Joslin, Nancy	A Member of the Public	Myself	Oppose
SAWYER, DAVID	A Member of the Public	Myself	Oppose
Salerno, Beth	A Member of the Public	Myself	Oppose
Chizmas, Julie	A Member of the Public	Myself	Oppose
Salo, Maureen	A Member of the Public	Myself	Oppose
Hawkes, Cheryl	A Member of the Public	Myself	Oppose
Root, Diane	A Member of the Public	Myself	Oppose
Hill, Christina	A Member of the Public	Myself	Oppose
Sortwell, Christine	A Member of the Public	Myself	Oppose
Monroe, Chris	A Member of the Public	Myself	Oppose
Cook, Barbara	A Member of the Public	Myself	Oppose
Kent, Sandra	A Member of the Public	Myself	Oppose
Hudson, Cynthia	A Member of the Public	Myself	Oppose
Allopenna, Mical	A Member of the Public	Myself	Oppose

nordgren, elizabeth	A Member of the Public	Myself	Oppose
Nordgren, Eric	A Member of the Public	Myself	Oppose
Tupper, Dolly	A Member of the Public	Myself	Oppose
Rummler, William	A Member of the Public	Myself	Oppose
Rizzo, Julia	A Member of the Public	Myself	Oppose
Pawley, Katherine	A Member of the Public	Myself	Oppose
Bradley, Paul	A Member of the Public	Myself	Oppose
Blake, Alan	A Member of the Public	Myself	Oppose
ROBSHAW, SUSAN	A Member of the Public	Myself	Oppose
Andersen, Charlene	A Member of the Public	Myself	Oppose
Anthony, Bonnie	A Member of the Public	Myself	Oppose
egan, madison	A Member of the Public	Myself	Oppose
Powley, Carol	A Member of the Public	Myself	Oppose
Burnside, Susan	A Member of the Public	Myself	Oppose
Giles, Caroline	A Member of the Public	Myself	Oppose
Wakefield, David	A Member of the Public	Myself	Oppose
brock, marilyn	A Member of the Public	Myself	Oppose
Goodell, Gabriel	A Member of the Public	Myself	Oppose
Spinney, Collin	A Member of the Public	Myself	Oppose
Drinkwater, Harrison	A Member of the Public	Myself	Oppose
Petruzzello, Michael	A Member of the Public	Myself	Oppose
Petruzzello, Rhonda	A Member of the Public	Myself	Oppose
Rummler, Judith	A Member of the Public	Myself	Oppose
Sturman, Jed	A Member of the Public	Myself	Oppose
Reidy, Thomas	A Member of the Public	Myself	Oppose
Kunhardt, Kenneth	A Member of the Public	Myself	Oppose
DiLuzio, Susan	A Member of the Public	Myself	Oppose
Ingraham, William	A Member of the Public	Myself	Oppose
Jones, Kathleen	A Member of the Public	Myself	Oppose
Langlois, Michele	A Member of the Public	Myself	Oppose
Hengen, Elizabeth	A Member of the Public	Myself	Oppose
Morrison, Deanna	A Member of the Public	Myself	Oppose
Staub, Kathy	A Member of the Public	Myself	Oppose
zabohonski, louis	A Member of the Public	Myself	Oppose
Hawkes, Pamela	A Member of the Public	Myself	Oppose
Murphy, Kelly	A Member of the Public	Myself	Oppose
Cannon, Page	A Member of the Public	Myself	Oppose
Schaffer, Janet	A Member of the Public	Myself	Oppose
Meyers, Pat	A Member of the Public	Myself	Oppose
Bailey, Catherine	A Member of the Public	Myself	Oppose
Bradley, Robert	A Member of the Public	Myself	Oppose
Douillette, Linda	A Member of the Public	Myself	Oppose
Aronson, Laura	A Member of the Public	Myself	Oppose
Harkins, Edward	A Member of the Public	Myself	Support
Harkins, Ed	A Member of the Public	Myself	Support
Turcotte, Norman	A Member of the Public	Myself	Oppose
Harkins, Lynne	A Member of the Public	Myself	Support
Lunn Owen, Molly	A Member of the Public	Myself	Oppose
Hills, David	A Member of the Public	Myself	Oppose
Chamberlin, Thomas	A Member of the Public	Myself	Oppose
Davis, Nicole	A Member of the Public	Myself	Oppose
Bamdollar, Karin	A Member of the Public	Myself	Oppose
Feinstein, Heidi	A Member of the Public	Myself	Oppose
Gregg, April	A Member of the Public	Myself	Oppose
Dunn, William	A Member of the Public	Myself	Oppose
Lynch, Greg	A Member of the Public	Myself	Oppose

Wilhelm, Jennifer	A Member of the Public	Myself	Oppose
McLaughlin-Hills, Catherine	A Member of the Public	Myself	Oppose
Clapp, Daniel	A Member of the Public	Myself	Oppose
McConnell, Julie	A Member of the Public	Myself	Oppose
Saltonstall, Sophie	A Member of the Public	Myself	Oppose
Reno, Stephen J Reno	A Member of the Public	Myself	Oppose
Prince, Janet	A Member of the Public	Myself	Oppose
Cicirelli, Kelli	A Member of the Public	Myself	Oppose
Dundorf, Christopher	A Member of the Public	Myself	Oppose
French, Elaine	A Member of the Public	Myself	Oppose
Reed, George	A Member of the Public	Myself	Oppose
Mattern, Grace	A Member of the Public	Myself	Oppose
Wakefield, Susan	A Member of the Public	Myself	Oppose
Kaiser, Ann	A Member of the Public	Myself	Oppose
Monsein, Marilyn	A Member of the Public	Myself	Oppose
Wright, Allegra	A Member of the Public	Myself	Oppose
Gale, Margaret	A Member of the Public	Myself	Oppose
Hollis, Carol	A Member of the Public	Myself	Oppose
Holstein, Barbara	A Member of the Public	Myself	Oppose
Kinsey, Jennifer	A Member of the Public	Myself	Oppose
Phillips, Betsey	A Member of the Public	Myself	Oppose
Forward, Brandy	A Member of the Public	Myself	Oppose
King, Jordan	A Member of the Public	Myself	Oppose
Kessler, Wendy	A Member of the Public	Myself	Oppose
Holt, David	A Member of the Public	Myself	Oppose
Mercier, Dianne	A Member of the Public	Myself	Oppose
wilczynski, patricia	A Member of the Public	Myself	Oppose
Haskins, Linda	A Member of the Public	Myself	Oppose
Poole, Caitlin	A Member of the Public	Myself	Oppose
Downes, Mary	A Member of the Public	Myself	Oppose
Gehring, Ann	A Member of the Public	Myself	Oppose
Schultz, Lisa	A Member of the Public	Myself	Oppose
Burnham, Kraig	A Member of the Public	Myself	Oppose
Cherrington, Brett	A Member of the Public	Myself	Oppose
Berk, Bruce	A Member of the Public	Myself	Oppose
DeGraw, Regina	A Member of the Public	Myself	Oppose
DeGraw, Patrick	A Member of the Public	Myself	Oppose
Lizotte, Dean	A Member of the Public	Myself	Oppose
gawrys, bonita a	A Member of the Public	myself	Support
Murphy, John	A Member of the Public	Myself	Support
mercier, jeannine	A Member of the Public	Myself	Support
walsh, ann	A Lobbyist	Myself	Support
Murphy, Marilyn	A Member of the Public	Myself	Support
Hall, Travis	A Member of the Public	Myself	Oppose
Walker, Frederick	A Member of the Public	Myself	Support
Gregory, Gene	A Member of the Public	Myself	Support
Walker, Louise	A Member of the Public	Myself	Support
King, Susan	A Member of the Public	Myself	Support
Richardson, Debra	A Member of the Public	Myself	Support
Fortin, James	A Member of the Public	Myself	Oppose
Feder, Marsha	A Member of the Public	Myself	Oppose
Janeway, Elizabeth C.	A Member of the Public	Myself	Oppose
LONGDEN JR, RICHARD	A Member of the Public	Myself	Support
COVEY, CRYSTAL	A Member of the Public	Myself	Support
Putney, Kenneth	A Member of the Public	Myself	Support
Baker, Deb	A Member of the Public	Myself	Oppose

Doll, Stacey	A Member of the Public	Myself	Oppose
ingold, kerry	A Member of the Public	Myself	Oppose
Barrett, Anna	A Member of the Public	Myself	Oppose
Ward, Faith	A Member of the Public	Myself	Oppose
Post, Carolyn	A Member of the Public	Myself	Oppose
Boughter, Madeline	A Member of the Public	Myself	Oppose
Smith, Jennifer	A Member of the Public	Myself	Oppose
PARADIS, DAVID	A Member of the Public	Myself	Oppose
Kornhauser, Eve	A Member of the Public	Myself	Oppose
Barndollar, Stephen	A Member of the Public	Myself	Oppose
Ropp, Elizabeth	A Member of the Public	Myself	Oppose
QUISUMBING-KING, Cora	A Member of the Public	Myself	Oppose
Campbell, Karolyn	A Member of the Public	Myself	Oppose
Baldwin, Lee	A Member of the Public	Myself	Oppose
Whitcomb, Jeff	A Member of the Public	Myself	Oppose
Mott-Smith, Wiltrud	A Member of the Public	Myself	Oppose
Douville, Raye Ellen	A Member of the Public	Myself	Oppose
Bohan, Eugene	A Member of the Public	Myself	Oppose
LaCasse, Chloc	A Member of the Public	Myself	Oppose
pugh, barbara	A Member of the Public	Myself	Oppose
Nelson, Jeffrey	A Member of the Public	Myself	Oppose
sauve, michael	A Member of the Public	Myself	Oppose
Anastasia, Patricia F	A Member of the Public	Myself	Oppose
O'Neill, Nan	A Member of the Public	Myself	Oppose
Thomas, William	A Member of the Public	Myself	Oppose
Hatcher, Phil	A Member of the Public	Myself	Oppose
Kelly, Fran	A Member of the Public	Myself	Oppose
Clark, Denise	A Member of the Public	Myself	Oppose
Gadoury, Julianne	A Member of the Public	Myself	Oppose
Lucas, Janet	A Member of the Public	Myself	Oppose
Campbell, Margaret	A Member of the Public	Myself	Oppose
Lewis, Deb	A Member of the Public	Myself	Oppose
Gilbert, John	A Member of the Public	Myself	Oppose
Corell, Elizabeth	A Member of the Public	Myself	Oppose
Kinney, Rev. Dr. Gail	A Member of the Public	Myself	Oppose
Mooney, Bridget	A Member of the Public	Myself	Oppose
DeRosa, Tom	A Lobbyist	New Hampshire Planners Association	Oppose
Evans, Anne	A Member of the Public	Myself	Oppose
Gray, James	An Elected Official	Sen. James Gray SD 6	Support
CHEEVER, MARK	A Member of the Public	Myself	Oppose
Covey, Doris	A Member of the Public	Myself	Support
COVEY, SCOTT	A Member of the Public	Myself	Support
Katusiime, Viola	A Lobbyist	Granite State Organizing Project	Oppose
Chadbourne, Michael	A Member of the Public	Myself	Oppose
Mercier, Jeanine	A Member of the Public	Myself	Support
Dube, Rick	A Member of the Public	Myself	Support
Audet, Michelle	A Member of the Public	Myself	Oppose
Austin, Suzanne	A Member of the Public	Myself	Oppose
Josephson, Helina	A Member of the Public	Myself	Oppose
Persechino, Sara	A Member of the Public	Myself	Oppose
Richards, T	A Member of the Public	Myself	Support
Tardiff, Jean	A Member of the Public	Myself	Support
Gawrys, Al	A Member of the Public	Myself	Support
Yosha, Patricia	A Member of the Public	Myself	Oppose
Laker-Phelps, Gail	A Member of the Public	Myself	Oppose
Phillips, Margery	A Member of the Public	Myself	Oppose

Shamel, Susan	A Member of the Public	Myself	Oppose
Supry, Michelle	A Member of the Public	Myself	Oppose
Shea, Fionn	A Member of the Public	Myself	Oppose
LAVOIE, Marcel	A Member of the Public	Myself	Support
Tracey, Sandra	A Member of the Public	Myself	Support
Clasby, Christopher	A Member of the Public	Myself	Oppose
Bowles, Margaret	A Member of the Public	Myself	Oppose
Mattlage, Linda	A Member of the Public	Myself	Oppose
Giuda, Bob	An Elected Official	Senate District 2	Support
Oden, Lauren	A Member of the Public	Myself	Oppose
Merlone, Lynn	A Member of the Public	Myself	Oppose
Hershey, Jane	A Member of the Public	Myself	Oppose
Martin, Patricia	A Member of the Public	Myself	Oppose
Thomas, Anne	A Member of the Public	Myself	Oppose
Soucy, Donna	An Elected Official	SD 18	Support
Antman, Alyssa	A Member of the Public	Myself	Oppose
Desroches, Shawna	A Member of the Public	Myself	Oppose
Hodges, Elizabeth	A Member of the Public	Myself	Oppose
thompson, julia	A Member of the Public	Myself	Oppose
Hinebauch, Mel	A Member of the Public	Myself	Oppose
Berger, Linda Ruth	A Member of the Public	Myself	Oppose
Sweetland, Dennis	A Member of the Public	Myself	Oppose
Davidson, Geri	A Member of the Public	Myself	Oppose
Palmer, Amity	A Member of the Public	Myself	Oppose
Hatch, Sally	A Member of the Public	Myself	Oppose
Schweizer, Doreen	A Member of the Public	Myself	Oppose
Burr, Emily	A Member of the Public	Myself	Oppose
Jarry, Alexander	A Member of the Public	Myself	Oppose
Lemay, Brandon	A Lobbyist	Rights & Democracy	Oppose
Brown, Morgan	A Member of the Public	Myself	Oppose
Margeson, Jessica	A Member of the Public	Myself	Oppose
Yourtee, Matthew (Matej)	A Member of the Public	Myself	Oppose
Ballew, Thelma	A Member of the Public	Myself	Oppose
Caudill Slosberg, Margaret	A Member of the Public	Myself	Oppose
Millne, Cindy	A Member of the Public	Myself	Oppose
Allen, Kathleen	A Member of the Public	Myself	Oppose
Foley, Mary Ellen	A Member of the Public	Myself	Oppose
Martino, Sonya	A Member of the Public	Myself	Oppose
Stockwell, Heather	A Member of the Public	Myself	Oppose
Nichols, Carlee	A Member of the Public	Myself	Support
Brennan, Nancy	A Member of the Public	Myself	Oppose
,	A Member of the Public	Myself	Oppose
Bourcier, Chris	A Member of the Public	Myself	Oppose
Bourcier, Deborah	A Member of the Public	Myself	Oppose
bory, lee	A Member of the Public	Myself	Oppose
Emberley, Owen	A Member of the Public	Myself	Oppose
Olsen Allen, Tara	A Member of the Public	Myself	Oppose
Greenblatt, Tara	A Member of the Public	Myself	Oppose
Waters, Michael	A Member of the Public	Myself	Oppose
Dewhirst, Susan	A Member of the Public	Myself	Oppose
Spencer, Louise	A Member of the Public	Myself	Oppose
Spencer, Rob	A Member of the Public	Myself	Oppose
George, Tess	A Member of the Public	Myself	Oppose
George, Adrian	A Member of the Public	Myself	Oppose
McGrail, Michael	A Member of the Public	Myself	Oppose
Fowler, Ryan	A Member of the Public	Myself	Oppose

Verschueren, James	A Member of the Public	Myself	Oppose
Brady, Eileen	A Member of the Public	Myself	Oppose
Sprague, Marcia	A Member of the Public	Myself	Oppose
Jones, Gisela	A Member of the Public	Myself	Oppose
Introcaso, Paul	A Member of the Public	Myself	Oppose
Marchant, Ron	A Member of the Public	Myself	Oppose
Tennini, Marcella	A Member of the Public	Myself	Oppose
Bruce, Sanuel	A Member of the Public	Myself	Oppose
Haffner, John	A Member of the Public	Vital Communities	Oppose
Cicirelli, Joseph	A Member of the Public	Myself	Oppose
Bergevin, Leslie	A Member of the Public	Myself	Oppose
Lewis, Elizabeth	A Member of the Public	Myself	Oppose
Zotto, Nicholas	A Member of the Public	Myself	Oppose
Long, Julian	A Member of the Public	Myself	Oppose
Ralphs, Heather	A Member of the Public	Myself	Oppose
Murphy, Alyssa	A Member of the Public	Myself	Oppose
Reardon, Donna	A Member of the Public	Myself	Oppose
Haigh, Jane	A Member of the Public	Myself	Oppose
Corwin, Jeremy	A Member of the Public	Myself	Oppose
Groh, Ellen	A Member of the Public	Myself	Oppose
Campbell, Leonard	A Member of the Public	Myself	Oppose
Lackey, Catherine	A Member of the Public	Myself	Oppose
Dockham, Laurie	A Member of the Public	Myself	Oppose
FRIEDRICH, ED	A Member of the Public	Myself	Oppose
Weber, David	A Member of the Public	Myself	Oppose
Knoy, Sarah	A Lobbyist	Granite State Organizing Project	Oppose
Lavigne, Jeanne	A Member of the Public	Myself	Oppose
Lavigne, Jeff	A Member of the Public	Myself	Oppose
Hoyt, Allen	A Member of the Public	Myself	Oppose
Benedict, Ruth	A Member of the Public	Myself	Oppose
LaFontaine, Millie	A Member of the Public	Myself	Oppose
Tilli-Pauling, Marianne	A Member of the Public	Myself	Oppose
Kane, Deborah	A Member of the Public	Myself	Oppose
Tarbell, Bethany	A Member of the Public	Myself	Oppose
Pinto, Josie	A Member of the Public	Myself	Oppose
Stinson, Benjamin	A Member of the Public	Myself	Oppose
Dcry, Marc	A Member of the Public	Myself	Oppose
Prentiss, Suzanne	An Elected Official	Myself	Oppose
Leavitt, Deborah	A Member of the Public	Myself	Oppose
Rockwell, Sarah	A Member of the Public	Myself	Oppose
Johnson, Karl	A Member of the Public	Myself	Oppose
Peyton, Lizann	A Member of the Public	Myself	Oppose
Sandler, Erin	A Member of the Public	Myself	Oppose

Testimony

TESTIMONY re: SB 210

Chairman French & Members of the Comm., thank you for the opportunity to speak with you this morning. My name is Norm Turcotte. I'm a lifelong resident of NH. And I've spent nearly all of my adult life working for a cooperative which most of you may be a bit familiar with..... if for no other reason than you see large Assoc. Grocers tractor-trailer rigs traveling up & down our highways. Since SB210 relates directly to cooperatives, I'd like to take just a few minutes of your time to discuss cooperatives..... using AG as an example right here in our own backyard.

Prior to WWW II, most folks bought their groceries largely from small neighborhood markets. Every neighborhood and every small town had one. If the store owner was a good business man, he could earn a pretty respectable living.

Then in 1934, First National was founded and they (and A&P) began to expand across the country. They operated stores that were considerably larger than the existing neighborhood markets.... And, perhaps most importantly, they also operated their own distribution centers, so they could buy trailer loads (or rail car loads) of product direct from Kraft & Heinz and General Food & General Mills and Proctor & Gamble, etc. Their cost of goods was way below what independent grocers were paying..... so the hand writing was on the wall. If independents could not find a way to buy their product at better prices, they were doomed.

While all of this was transpiring, small grocers in southern NH (whose numbers were beginning to shrink, I might add!) would meet periodically and exchange 'tips of the trade' so to speak. One of those small retailers would get up 'preach the gospel' to his fellow grocers, and that gospel was, "We have to form a co-op! If we don't find a way to purchase our goods at competitive prices, we're doomed!" But he was asking a lot of his colleagues and there were lots of excuses, "Where are we going to get the money to start a co-op." "We don't know anything about dealing with national food manufacturers." "We don't know anything about trucking." and on and on and on.

Eventually, the grocer who preached the co-op gospel disappeared from the group because his business failed! He landed a job in the Boston area and somewhat reluctantly moved his family there.

He stayed in touch with friends in the Manchester area and learned that the grocers he left behind had indeed finally started a co-op! Exciting news! But things did not go well. It seems there was no real business plan, no management expertise.... and within a year or two, the grocers had lost everything they'd invested! Then his telephone rang. Would he agree to meet with the grocers who had invested in the co-op?

He met with them, thinking they were looking for advice.... but found they wanted to talk him into moving his family back to NH and try to save their co-op! No one in his right mind would do this. No one..... except my father!! He was the neighborhood grocer who had 'preached the co-op gospel' to his fellow retailers. He worked feverishly to save the floundering co-op that we know today as Assoc.

Grocers of New England. It would appear that his assessment was correct. Today, AG owns & operates a 'state of the art' distribution center just a few miles from where we sit. The floor of that distribution center covers more than ten acres! AG pays the Town of Pembroke a million dollars a year in real estate taxes! And the co-op provides good paying jobs to 1,000 employees!

So at this point you're probably thinking, "Mr. Turcotte, that's a heart-warming story. But this Committee has work to do! What the heck does this have to do with SB 210?!"

The connection is that 75 years ago, when the co-op that is today AG was in its infancy, it was hanging by a thread! If someone had said, "Hold on! NH has a statute which requires that before you can proceed, 51% of all neighborhood grocers must vote in favor of forming the co-op!"

Had such a statute existed, AG would have been DOA (Dead on Arrival). The distribution center that's paying The Town of Pembroke a million dollars a year would not exist. The 1,000 jobs would not exist. And all because some well-meaning folks thought it would be "democratic" to require a vote of everyone.

Perhaps co-ops are a bit like one of these 6'6" 300 NFL players who'll compete in the Super Bowl Sunday. Once they grow and fully mature, they become strong. But when they are infants, their lives can very easily be snuffed out.

I am here to urge that you not place any obstacles in the path of these Resident Owned co-ops. (ESPECIALLY obstacles which will NOT apply to folks like Wall Street

Venture Capital groups or other corporate raiders whose sole motive is to extract as much money as possible from NH residents!! I see no provision in SB 210 which would permit park residents to vote on a sale to those prospective buyers. And of course, there cannot be such a provision.)

Our existing legislation is working splendidly.... probably far better than anyone could have imagined. I urge that we not create obstacles that will almost surely deprive NH residents of the opportunity to replicate the wonderful success we have witnessed over the last 30 years.

Thank you for your attention..... and especially for your patience.

SB 210, relative to the sale of manufactured housing parks.

LOUISE RIDEOUT

- My name is Louise Rideout and I reside in Bear View Crossing Cooperative in Allenstown and I support Senate Bill 210.
- I am here on behalf of many residents who are too afraid to appear here today. They are already facing retaliation from our neighbors and they are fearful that there will be more to come because of our efforts today.
- Our park has 300 units and we became a resident owned community in July 2019. Most of the people in our park are low-income and on fixed incomes.
- We had to pay at least \$10 of the required \$300 membership fee in order to vote to purchase of the park. I continue to pay off the \$300 membership fee. Only 22% of the paid membership (not the entire park) was enough to allow the purchase to go forward.
- No one should have to pay to vote and more residents should be involved in the purchase process.
- If the NH Community Loan Fund is really trying to promote resident ownership, there should be a requirement that 51% of the residents approve the purchase.
- After the park was purchased, if you haven't joined the association, you cannot vote on future issues and you have to pay an additional \$200/month in lot rent!
- We are paying a predatory interest rate on our multi-million-dollar mortgage.
- The NH Community Loan Fund got a \$270,000 kickback when we purchased our park.
- Please examine their true intentions!. We were over charged by the NHCLF and they are underperforming in the services that they promised to us.
- Why is the lender fighting this bill???? Follow the money!
- If the NHCLF spent as much time building a strong majority coalition of residents to purchase the park as they are spending to lobby against this bill, they would have no problem building a strong majority to purchase parks.

our bylaws, those same board members went around and told them that the board could sue them if they signed. Where was CHLF then?

The other reason is the NH Community Loan Fund did not give the coops notice about this bill. I would have thought that if the NH Community Loan Fund was looking out for the best interest of the residents, it would have told us about this bill.

Thank you for your consideration and please support the bill.

Respectfully,

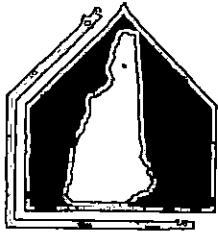
Bonnie Gawrys

6 EmileDrive

Allenstown, NH 03275

6035082497

sweetoldfarmgirl@yahoo.com



New Hampshire Housing Bringing You Home

January 24, 2006

The Honorable Sheila T. Francoeur, Chair
Commerce Committee
Room 302, Legislative Office Building
Concord, NH 03301

Dear Representative Francoeur,

Today the Commerce Committee is hearing testimony on HB 1327 requiring a vote by the tenants who are owners of manufactured housing park units prior to purchase of the park by the tenant association. New Hampshire Housing Finance Authority urges the Committee to vote this bill as Inexpedient to Legislate.

New Hampshire Housing has a long history of interaction with a number of cooperatively owned manufactured housing parks throughout the state. In fact, the Authority provided financing for some of the state's first tenant cooperatives to purchase their parks from investor owners back in the 1980's. The Authority maintains the largest portfolio of manufactured housing park loans of any state HFA in the country. We have also provided technical assistance loans to tenant groups to aid them in their quest to purchase their park from their owners. Over the last 20 years or so we have watched these cooperative owners mature in their operation of their parks, and we have witnessed how successful this type of ownership can be.

Much of the success of the cooperative ownership movement can be attributed to the work that this Legislature has accomplished over the years in creating the strong statutory foundation under which these tenant-owned parks exist. Current law provides important protections for the tenants of investor-owned manufactured housing parks when their owners decide to sell. From the provisions for notice to the tenants regarding the owner's intent to sell, to the democratic voting process under which interested tenants agree to attempt to purchase the park, the structure currently in place – and created by this Legislature – actually works, and works well.

That is why New Hampshire Housing Finance Authority is concerned about HB 1327. The provisions in this bill would disrupt a proven structure and process and might interfere with the proven process established under existing law. As it currently stands, owners of manufactured housing units decide whether or not they want to form and join a cooperative and, if they join, they get a vote. Under HB 1327, those unit owners who choose not to join the cooperative would, in a sense, be given the right to veto decisions made by the cooperative itself, thus undermining an existing, successful, democratic process.

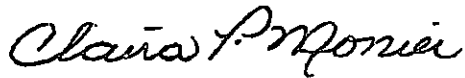
New Hampshire Housing Finance Authority

32 Constitution Drive Bedford, NH 03110 Mailing Address: P.O. Box 5087 Manchester, NH 03108 (603) 472-8623 TDD: (603) 472-2089
Littleton Office: 41 Cottage Street Littleton, NH 03561

www.nhhfa.org

More than 60 tenant-owned manufactured housing parks exist in New Hampshire. The thousands of tenants who achieved this ownership status did so very successfully utilizing the structure that the Legislature put in place, and this body should be proud of that success. HB 1327 could confuse and detract from the current process and, therefore, we respectfully urge the Committee to defeat this bill.

Sincerely,

A handwritten signature in cursive script that reads "Clairia P. Monier".

Clairia P. Monier
Executive Director



NEW HAMPSHIRE
HOUSING

Rob Dapice
Executive Director/CEO
rdapice@nhhfa.org

February 8, 2022

The Honorable Harold French, Chairman
Senate Commerce Committee
State House, Room 100
Concord, NH 03301

Subject: SB 210, relative to the sale of manufactured housing parks

Dear Chairman French:

I am writing to express New Hampshire Housing's opposition to SB 210 and to respectfully urge your committee to find it inexpedient to legislate.

Over the past thirty-five years, New Hampshire has become the national leader in the establishment of resident-owned manufactured housing parks (ROCs). Ownership of these parks by their residents allows for a significant degree of independence and it helps to protect the affordability of their homes. In short, it allows the park residents to control their own destiny.

The fact that New Hampshire is the leader in this innovative ownership form is not a coincidence. Rather, it is the reflection of a thoughtful statute (RSA 205-A:21 et seq.) that carefully balances the interests of park residents with those of park owners and investors. When the owner of a manufactured housing park wants to sell it, they are obliged to give the park residents notice; in turn the residents have a limited-time option to match a proposed sale price.

SB 210 would upset that balance by eliminating the role of resident cooperatives in this statute. Fifteen years ago, similar legislation was introduced. Expressing our concern then, we said "The provisions of this bill would disrupt a proven structure and process..." The same is true of SB 210.

Additionally, RSA 205-A:21 requires notice of the proposed sale of a park to be given to park residents and to New Hampshire Housing. SB 210 proposes to require notice of a potential sale also to be given to the New Hampshire Manufactured Housing Association. While we do not object to this, we note that New Hampshire Housing is appropriately qualified to receive these notices as a public entity. Since the establishment of this statute, New Hampshire Housing has played an important role in helping to finance the purchase of many manufactured housing parks by tenant associations.

For these reasons, we respectfully encourage your committee to find SB 210 inexpedient to legislate.

Sincerely,

DocuSigned by:

Rob Dapice

063E62B70C38437...

Robert B. Dapice
Executive Director/CEO

cc: Committee members



Hanover Coop_SB210_Opposed.

Mr. Chair and members of the committee,

Thank you for considering my testimony.

I am Allan Reetz. I own residential property in Plainfield, and appear before you on behalf of the Hanover Co-op Food Stores and Auto Service Centers in the Upper Valley.

The Hanover Co-op became a registered New Hampshire cooperative *corporation* in 1936. We have had "Inc." at the end of our business name ever since. And, we pay the business profit tax. I mention that because sometimes the structure and history of co-ops is misunderstood.

As a cooperative, it is our view that Senate Bill 210 is not suitable. Please consider the following questions as you finalize your conclusions:

What is SB 210 designed to fix or encourage in the marketplace? I do see on line 16 that it "shall" prevent a "tenants' association" — such as a cooperative — from trying to purchase its park.

To me, that means, five neighbors who do not live in the park could form a Limited Liability Corporation — an LLC -- and make an unrestricted attempt to purchase that nearby park. Yet, if five tenants of the park form a co-op to make an offer, does this bill strike their rights to do so because they live there?

If true, why is the cooperative/tenants association obstructed, but not the LLC?

I have been wondering what law SB210 might mimic. So, I posed that question to the Kate LaTour who is Director of Government Relations at the National Cooperative Business Association. Ms. LaTour knew of no other legislative proposals in the United States that would put cooperatives at a competitive disadvantage in a free market.

When opportunity knocks, let us maintain the freedom residents now have to make a cooperative investment in their future, and have the chance to pass equity on to their family.

When I look at the long list of New Hampshire's resident-owned communities, I see more than a list of ROC's. I see Granite Staters using a cooperative tool that is older than the United States.

To paraphrase Benjamin Franklin, who founded a mutual insurance cooperative in 1752, *The Constitution only gives people the right to pursue happiness. They have to catch it for themselves.* Please, do not put SB210 in the path of people pursuing property ownership.

It is worth adding that Ben Franklin's cooperative insured Carpenters Hall — a building and land cooperatively owned by independent guilds of tradespeople — and in that co-op building the First Continental Congress met in 1774.

History demonstrates that a cooperative is a *democratic* business model that works. SB 210 would not fit in 1774. Nor does it fit today.

For the record, Ben Franklin's insurance cooperative is still in business. And Carpenters Hall...is still cooperatively owned.

Let's allow Resident Owned Community *cooperatives* to continue to work for New Hampshire.

Thank you for considering my comments. I will do my best to answer any questions you have.

Allan Reetz
603-643-2667, ext. 2871

New Hampshire people. Cooperative solutions.



Resident Owned Community Cooperatives Work for New Hampshire

Bear View Crossing Cooperative, Inc. - Allentown, NH	Acquisition Finance	5-Apr-19
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Acquisition Budget:

Purchase Price Total / Per Site	\$ 18,000,000
Transfer Tax (\$7.50/\$1,000)	135,000
Defeasance Yield Maint. Premium	997,409
Defeasance Fees	61,000
Due Diligence Compensation to Seller	25,000
New / Used Inventory Homes purchased from Seller (P&S 28.B)	-
Vacant Lot Setup Costs to Seller (P&S 9.M)	-
Occupied Lot Setup Costs to Seller (P&S 9.N)	525,000
Bank Fee - Origination	30,200
Bank Fee - Appraisal Review	350
Bank Fee - Tax Monitoring	250
Bank Legal Fees	10,000
Community Loan Fund - Legal Fees	3,000
Community Loan Fund - Technical Assistance Fee (1.5%)	270,000
Cooperative - Legal Fees	7,000
Title Insurance	52,125
Recording & Misc. Fees	550
Appraisal	4,500
ESA #1	5,000
Property Conditions Assessment	15,000
Accrued Interest on Deposit Loan	8,500
Accrued Interest on Predevelopment Loan	1,250
Accrued Interest on Acquisition Loan (Closing date to due date of the 15th)	11,316
Rents Pro-rated	-
Water / Sewer Proration	-
Property Tax Proration (3 mo to Seller-close Jun 30 2019)	77,463
Insurance Premium - First Year	12,275
Working Capital	169,411
Property Tax Escrow (4 months)	103,283
Priority Repairs	75,000
Capital Improvement Reserve	150,000
Total Financing Needed:	\$ 20,749,882

Financing Package:

		Per Month
Bank - 1st mortgage (4.85% - 10/30) 80% LTV	\$ 12,080,000	\$ 64,239
Community Loan Fund - 2nd mortgage (5.25% - interest only 10 yrs)	5,244,882	22,946
Community Loan Fund - 3rd mortgage (6.00% - 10/40)	2,950,000	6,146
CDBG net of Admin Fee	475,000	-
Cooperative Equity	-	-
Total:	\$ 20,749,882	\$ 93,332

Annual Debt Service:

\$ 1,119,978

Annual Operating Expenses:

RE Taxes (2018 plus 4%)	\$ 309,850
Electricity	48,858
Financial Statement / Tax Prep.	7,000
Insurance (CGL / Bond / D&O / Property)	12,275
Legal	5,500
Maintenance Supplies & Expenses	127,075
Office Supplies & Postage	2,550
Telephone & Internet	7,200
Snow Removal	23,950
Trash Collection	67,000
Water & Wastewater (municipal - submetered)	185,000
Heating Fuel	4,250
Management	130,123
Salary & Benefits - Office	26,910
Community Loan Fund - Services Contract Fee	7,176
Federal & State Taxes	8,100
Capital Improvement Reserve	25,000
Total Annual Operating Expenses:	\$ 997,817

Revenue:

Lot Rent / Rent Increase	\$ 588	\$ 29
Number Of Lots	242	
Gross Monthly Income	\$ 175,812	
Less: Vacancy	3% (5,880)	10 units
Less: Rent Loss	3% (5,098)	
Water & Wastewater Billing	10,500	
Duplex Rent	1,725	
Less: Vacancy / Rent Loss	10% (173)	
Subscription Agreements	2,890	
Late Fees	950	
Gross Effective Monthly Income:	\$ 180,727	

Gross Effective Annual Income:

\$ 2,168,718

Annual Cash Flow Analysis:

Gross Effective Annual Income	\$ 2,168,718
Less: Operating Expenses	997,817
Equals: Net Operating Income (NOI)	\$ 1,170,902
Less: Debt Service	1,119,978
Surplus & Debt Service Coverage Ratio:	\$ 50,924 1.05x

Bear View Crossing Cooperative, Inc.

Membership Meeting Minutes

March 6, 2019 – United Methodist Church Pembroke

Board Members:

President: Russ Raymond

Vice President: Rick Dube

Treasurer: Carl Caporale

Secretary: Ruth Kirkhuff

Operations: Gene Gregory – absent

63 people in attendance

41-member households represented – quorum met

Michelle Supry and Chris Bourcier from ROC-NH/The Community Loan Fund attended

Meeting called to order at 6:45pm

Secretary Report: *Reviewed Minutes from the Dec. 10, 2018 Membership Meeting held at Pembroke Academy. Minutes accepted – unanimous

Treasurer Report: Balance of checking - \$480 – additional money collected when more people joined was not included in the balance – Carl will deposit.

As of 7:05pm the cooperative had a total of 80 members households

Update on purchase process from ROC-NH:

Michelle Supry from ROC-NH gave update: Hynes Group finally signed the Purchase and Sales Agreement. Effective date of the signed contract is Feb 24, 2019. The Co-op's attorney, Bob Shepard of Smith-Weiss Shepard PC, submitted the contract January 15th to stay within the initial 60 Day timeline after the Notice was delivered to residents. Contract has gone back and forth with the attorneys since it was submitted. We're now in the 1st 60-day period **after** the contract was signed for the due diligence which covers the engineering inspections. Holden Engineering is doing the property condition report – our first due diligence period expires April 25th. The financing due diligence period does not expire until June 23rd. President Russ Raymond attended the CDBG hearing in Epsom for the grant. News will not be available about whether we get the \$500,000 grant money until late March, early April. Michelle said they may be around again to try to get more income surveys done. ROC-NH/The Community Loan Fund does not know yet what the final loans will look like – The Community Loan Fund is working very hard to find the best financing options that will keep our lot rent affordable.

Vote to increase the forgivable predevelopment loan amount for \$25,000 to \$60,000.

Motion was made to increase the forgivable predevelopment loan to cover additional expenses for legal work and engineering.

Motion passes: 29 yes / 12 no.

*Confusion with the voting – had to do vote twice. Too many cards out for the number of member households in attendance. Only one vote per household. Some people had gone up to the table to get a card while Carl and Ruth were still trying to get people registered.

Open Forum:

How many votes at the meeting? 41. 41-member households/one vote per household.

Can anyone post notices for the community? Yes, but only the Board can post for Membership issues. People should attend Board meetings. Ruth is building an email list to send minutes to anyone who would like them .

Can we get receipts for our joining fees? Yes – Ruth will fill out receipts for everyone who joined this evening.

Can we have the phone numbers for the Board members? ROC-NH pointed out that the Board would have to decide how to handle contact info – they are volunteers – email might be the better solution, but the Board can decide how to handle it. A lot of people live in the park – the volunteer board of directors have jobs and might not be able to handle a huge volume of calls – members and residents should attend the Board meetings or ask for Minutes of the meetings. There is a FB page that residents can ask to join to get info as well.

How many people do you need to buy the park? According to the Pre-Acquisition Bylaws, the quorum needed is one third of the total membership. With a membership of 80, that means to meet quorum we need 27-member households in attendance for the meeting. If only 27 members show up the majority to vote yes would be 14 - *This led to lots of comments about what's fair and what's not. *Meetings are posted – get involved, talk to your neighbors, attend meetings! More members mean more people voting!!! Membership needs to increase – 80 is still a low number given the number of homes in the park.

Thank you to the Board for donating your time and meeting every week since early December!

Comments about the pros and cons of buying the park

One resident has lived here since the late 70's – she thinks they should buy it to control the land. She had to walk away from her home when Hannaford bought the land her home was on.

Some don't think it makes sense because it's too much money and will make their rent too high and what if they have to do a big project to replace sewer or water – what then?

Some think they can't afford NOT to buy it. Price keeps going up every time the park changes hands. Other people think what will it cost next time? \$40 million? If not now, when?

ROC-NH reminded everyone that we are still in the fact-finding stage. When we have more information, we'll have another Membership Meeting. Next piece is CDBG \$500,000 grant.

Meeting Adjourned at 8:05pm

SENATE COMMERCE COMMITTEE PUBLIC HEARING

Tuesday, February 8, 2022

SB 210, relative to the sale of manufactured housing parks.

TESTIMONY OF KAREN SOUCY

My name is Karen Soucy and I am the Executive Director of the NH Manufactured Housing Association (NHMHA). I am testifying in support of SB 210.

The NHMHA is comprised of manufacturers, manufactured housing retailers, manufactured housing community owners/operators, licensed manufactured housing installers, insurers, and financiers.

Why am I testifying in support of this bill? The NH Manufactured Housing Association is the face of manufactured housing in NH and the actions that we have heard of have left a black eye on the face of the industry. The mission of the NH Manufactured Housing Association is to promote manufactured housing as an affordable housing option. We want to see affordable manufactured homes wherever traditional stick-built homes are allowed.

What does this bill not do? This bill does not prevent the conversion of privately-owned parks to resident owned parks. The bill does not prevent the establishment of tenant associations.

What does this bill do? Includes the NHMHA in the notification process of the sale of a manufactured housing park; ensures that residents don't have to pay to vote; and ensures that a simple majority (51%) of residents approve the purchase of a multi-million-dollar mortgage.

I keep hearing that the 51% threshold is unattainable. The ability to reach a simple majority is attainable. In 2019, the legislature codified the Manufactured Housing Community Action Program in RSA 205-A:6. Under this law, if manufactured housing park residents want to dispute a rent increase, they must obtain 51% of residents to qualify for mediation. There has not been one instance in which residents have not been able to obtain the 51%. Given the fact that these purchases range in the multi-millions of dollars, this threshold should be easily attainable.

The current practice with its payment requirement and requirement to be physically present to vote is nothing short of exclusionary.

Does the NHCLF understand that by opposing this bill, they are in fact supporting a discriminatory practice? This discriminatory policy was erased by our society in January 23, 1964, when it abolished the poll tax.

I respectfully request that the committee vote to pass SB 210.



January 19, 2022

The Honorable Harold French
Chairman – Senate Commerce Committee
State House, Room 107
107 North Main Street
Concord, NH 03301

Subject: SB 210, relative to the sale of manufactured housing parks

Dear Senator French:

The New Hampshire Planners Association represents close to 200 land use planning professionals in our state, working at all levels of government and in the private sector. We would like to take this opportunity to express opposition to SB 210, a bill that, if enacted, would destroy New Hampshire's most-successful and prolonged affordable-housing effort, one that has preserved nearly 8,500 homes over 39 years and that has inspired a successful national housing movement.

The nonprofit CDFI New Hampshire Community Loan Fund has helped 140 groups of manufactured-home park residents purchase their communities and manage them as cooperatives, or ROCs (resident-owned communities). The Community Loan Fund, often in partnership with local banks, finances these purchases at rates the park's homeowners can afford, and its ROC-NH program supplies training and technical assistance to the resident-owners. Not one of these cooperatives has ever failed or reverted to private ownership.

Senate Bill 210 threatens this form of affordable housing preservation by requiring more than half of the households in a community to vote in favor of an offer to purchase. This is an unreasonable threshold, and one meant to destroy this self-help option for residents.

NH law allows the creation of a cooperative corporation by as few as five individuals, and each ROC operates as a mini-democracy. A simple majority of co-op members may elect to buy their park. Members elect boards of directors to oversee the community, and vote on rules and budgets and the rent they pay to the cooperative. Residents are not required to join the cooperative, nor to participate in its business.

Although NH's current ROCs have nearly 100% co-op membership, that is never the case at the stage SB 210 addresses--when residents are debating whether to buy their park. Residents decline to participate for a variety of very valid reasons, including fear of retaliation by the current or future park

owners, lack of transportation to meetings (few parks have meeting spaces large enough to accommodate a majority of homeowners there), the need to work or care for children or family members with disabilities, or skepticism that buying their park is a possibility.

Resident-ownership keeps homes affordable by eliminating the profit motive and putting budget decisions directly in homeowners' hands. They are not-for-profits and increase their lot rents only when necessary to meet cost increases in services. It also ensures that residents won't be evicted because a park owner wants to develop the land.

A municipal equivalent to SB 210 would be requiring approval of 51% of *all potential voters—not just those who choose to vote*—to win an election. It's an extremely rare town or city election that turns out 50% of its *possible* voters, much less gets a majority of them to vote on the same side.

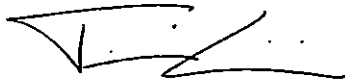
The only effect of SB 210 will be to eliminate the option of resident-ownership of the parks they live in. Park owners have nothing to gain by passage of this bill. The cooperative matches the price of a Purchase and Sale agreement the owner has previously received. The owner gets the exact same amount of money/profit at closing whether the buyer is an investor owner or the residents.

The passage of SB 210 would lead to less housing security and fewer affordable housing opportunities for NH's working families and seniors.

For these reasons, the New Hampshire Planners Association urges you to recommend that SB 210 be found "inexpedient to legislate".

Thank you for this opportunity to provide comment.

Sincerely,



Tim Corwin, Legislative Liaison
NH Planners Association

Aaron Jones

From: Gerri King <gerri@gerricking.com>
Sent: Friday, January 7, 2022 12:08 PM
To: Harold French; William Gannon; Jeb Bradley; Donna Soucy; Kevin Cavanaugh
Cc: Becky Whitley
Subject: SB 210

Dear Senate Commerce Committee Members and my Senator Becky Whitley,

I, like so many of your constituents, are hoping that you will do the right thing and oppose SB 210.

Surely you care about the residents of manufactured-home parks - whom all of you represent and have vowed to support. You are responsible for helping them preserve their affordable homes and the communities in which they live.

I'm assuming that you have studied the Bill and realize that manufactured-home park owners have nothing to gain by its passage.

Please do the right thing. Oppose SB 210.

Gerri King
Concord

As I look at the list of communities you represent, I am struck by how many of your constituents, whom I know, will agree with this plea.

Aaron Jones

From: Sonja Caldwell
Sent: Tuesday, January 18, 2022 11:31 AM
To: Alex Mason
Cc: Aaron Jones
Subject: RE: SB 210- Please Vote NO

I think this bill was sent to the Capital Budget committee by mistake. I'm copying the aide to the Commerce committee, which is where this bill was referred.

From: Alex Mason <amason@communityloanfund.org>
Sent: Tuesday, January 18, 2022 10:29 AM
To: John Reagan <john.reagan111@gmail.com>; Jeb Bradley <Jeb.Bradley@leg.state.nh.us>; David Watters <David.Watters@leg.state.nh.us>; Lou D'Allesandro <dalas@leg.state.nh.us>; Gary Daniels <Gary.Daniels@leg.state.nh.us>; Sonja Caldwell <Sonja.Caldwell@leg.state.nh.us>
Subject: SB 210- Please Vote NO

Good morning,

My name's Alex Mason, I'm an employee of and advocate for the NH Community Loan Fund. I'm writing to you this morning to ask that you please vote **NO** on SB 210. The Bill as written would prevent residence of manufactured housing communities from being able to take the first steps towards owning their own communities by requiring 51% of all residence to be present at the initial fact finding meeting. This is an impossible hurdle because people have lives, children, jobs, etc. Not everyone has the ability to make it to these meetings and to require that arbitrary threshold would put an end to resident owned communities before the residence even have the opportunity to look into their options.

A similar concept would be to require 51% of all of your constituents to be present in person at your local town hall to vote to give you the authority to even look into running for state senate. I think you would agree, that wouldn't on paper prevent you from becoming a state senator but in reality, it would become almost impossible.

Thank you for your time.

-Alex Mason

Help your neighbors who are working to help themselves. Donate today.



Alex Mason, Commercial Loan Administrator
New Hampshire Community Loan Fund
Business Finance
7 Wall Street, Concord, NH 03301
Cell: (603) 219-7426
Office: (603) 856-0707

<http://www.communityloanfund.org/businessfinance>

Follow us online at:

Or visit: [ROC-NH](#) | [Vested for Growth](#)

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Aaron Jones

From: Amanda M <amandamischke@gmail.com>
Sent: Sunday, January 30, 2022 11:17 AM
To: Harold French; William Gannon; Kevin Cavanaugh; Jeb Bradley; Donna Soucy; Aaron Jones; Becky Whitley
Subject: Please Oppose SB 210 on Feb. 8th!

Dear Senators,

Thank you for taking the time to read my message. I'd like to note that at age 34, this is the very first time I've been moved to reach out to elected officials about proposed legislation. That's how important opposition to Senate Bill 210 is to me and to the future of affordable housing in the state of NH.

Resident ownership of manufactured-home communities (ROCs) is New Hampshire's most successful and prolonged affordable-housing effort. It has preserved nearly 8,500 homes in 140 ROCs over the last 36 years. Passage of SB 210 would mean the end of this hugely important initiative.

Manufactured home community resident ownership preserves an important source of affordable housing by eliminating the profit motive and putting budget decisions directly in homeowners' hands. ROCs are not-for-profits and increase lot rents only when necessary to meet cost increases in services.

The power is in your hands to keep the ROC movement moving forward. Please vote NO on SB 210 and say YES to supporting affordable housing in NH.

Thank you,
Amanda Mischke
19 Bluffs Dr, Concord, NH 03303
603-731-7571

Aaron Jones

From: Arnie Alpert <aalpertnh@gmail.com>
Sent: Monday, January 31, 2022 11:19 AM
To: Harold French; %20aaron.jones@leg.state.nh.us; William Gannon; Kevin Cavanaugh; Jeb Bradley; Donna Soucy
Cc: Aaron Jones
Subject: Statement in opposition to SB 210

Arnie Alpert

One Mudgett Hill Road, Canterbury NH 03224
aalpertnh@gmail.com

January 31, 2022

To Senator Harold French, Chairman, and members of the Senate Commerce Committee,

At a time when the state's lack of affordable housing has become apparent to just about everyone, the Senate is considering a bill that would cripple one of the state's most successful models for preserving housing affordable to low- and moderate-income families.

The bill is SB 210; I hope you will reject it.

For about 4 decades, New Hampshire has been the pioneer and national leader in the development of resident-owned manufactured housing parks. By purchasing the parks in which their homes are located, 140 cooperatives of manufactured housing residents have been able to preserve more than 8000 units of housing. From its start as an experiment backed by a newly formed nonprofit, the NH Community Loan Fund, with backing from a group of nuns, the model of resident-owned cooperatives has won support from foundation and socially conscious lenders. Mainstream financial institutions, which were initially hesitant to invest in manufactured housing, were gradually won over by the success of the co-ops.

The successful model was facilitated by creative legislation, which enabled manufactured housing residents to bid on their parks, with a right of first refusal, when they were put up for sale. Now the successful model is at risk due to SB 210.

By creating a higher threshold for co-ops to purchase their parks, SB 210 will make it difficult to impossible for new co-ops to successfully bid on their parks when they are put up for sale. Now seen as profit centers by national and international investors, New Hampshire's manufactured housing parks would become commodities in a global real estate market, thus putting a significant form of affordable housing at risk.

Don't let this happen. Please vote SB 210 inexpedient to legislate.

Sincerely,

Arnie Alpert

Aaron Jones

From: Ruth Heath <ruthmheath@comcast.net>
Sent: Monday, January 31, 2022 11:49 AM
To: Harold French; William Gannon; Kevin Cavanaugh; Jeb Bradley; Donna Soucy; Aaron Jones
Subject: SB210 Please oppose

Dear Senator French and other Commerce Committee members,

I live in Senator French's district (Canterbury) and I am very concerned about SB210. I'm not sure what problem this bill may be trying to solve, but it certainly WILL hurt those who live in manufactured home parks who would like to have more stability in their rental situation by converting their manufactured home park (on rented space) into a resident owned park. It seems to me that part of the American dream is to own your own home and not be at the whim of an owner who may sell it from under you or raising rents for the owner's advantage and economic increase. Resident owned parks put those decisions onto the residents, with no one else getting a profit from their rent.

This bill does not hurt the owner's ability to get their asking price, merely makes it more possible for the residents to become owners. My son lived in a condo for his first home and was involved in the board; it was hard to get enough people to meetings, with their varied work schedules and childcare problems. The problem in getting a majority of those in rental parks to attend and vote for a proposed change would be likely even MORE difficult, not through lack of interest but lack of time.

Passing this bill will severely halt the conversion of these parks to resident owned parks. Please consider the welfare of the people in these parks and vote against this bill.

Ruth Heath
Canterbury NH

Aaron Jones

From: Vikas Mangipudi <vikas@cooperatiefund.org>
Sent: Tuesday, February 1, 2022 10:00 AM
To: Harold French; William Gannon; Kevin Cavanaugh; Jeb Bradley; Donna Soucy; Aaron Jones
Subject: Please Oppose SB210 on February 8

Manufactured Home Parks are a critical piece of the housing market here in New Hampshire. With the hard work of community residents and the support of organizations like the New Hampshire Community Loan Fund, New Hampshire has become a success story for converting manufactured home parks into resident owned, resident controlled communities.

SB210, as written, threatens to stop future conversions before they have a chance to begin, by requiring the majority of community residents to approve of a purchase **before** they can make an offer. Many successful resident owned communities have been started by small, dedicated groups of residents who then grow to include everyone in the community. The proposed change is an unreasonable requirement that only serves to keep residents from making successful bids for their own communities.

Please encourage local ownership of housing by opposing SB210.

Vikas Mangipudi
NH / VT Loan & Outreach Officer
Cooperative Fund of New England
vikas@cooperatiefund.org



Aaron Jones

From: William Ingraham <ingraham2500@icloud.com>
Sent: Wednesday, February 2, 2022 9:28 AM
To: Harold French; William Gannon; Kevin Cavanaugh; Jeb Bradley; Donna Soucy; Aaron Jones
Subject: SB 210

Dear Senators,

New Hampshire needs affordable housing options for working people and seniors among others. I think the New Hampshire Community Loan Fund makes an important point. If you pass this bill, you will destroy New Hampshire's most successful affordable housing option. Why would you want to do that?

William Ingraham
Durham

Aaron Jones

From: Ed Harkins <edhark50@aol.com>
Sent: Wednesday, February 2, 2022 10:06 PM
To: Harold French; William Gannon; Kevin Cavanaugh; Jeb Bradley; Donna Soucy; Aaron Jones
Cc: edhark50@aol.com
Subject: Support of SB210

As a former member of Windy Hill Housing Coop, I fully support this bill. I have recently moved out of the Coop after residing there for a mere three years. The drama was too much too much to over come. The board of directors is comprised of the same members constantly and they are tyrants, bending rules, making different regulations to fit their narrative, different rules and regulations for each member. The members voted a board person off the bod and now she runs the park making up rules as she goes along. Also if you told her she was incorrect, she would retaliate against you by send out a threatening letter from the management company (Hodges).

Not my kind of peaceful living so I bought a home on a private lot and sold my brand new home at Windy Hills Coop.

I have read other Coops having the same problem with dictatorship.

I feel that if every member owns the park, then no one owns the park.

One does not govern by hitting people over the head, that's abuse, (President Eisenhower)

This legislation is exactly the cure for a misconception that members should all own something together.

Aaron Jones

From: Ed Harkins <edhark50@aol.com>
Sent: Wednesday, February 2, 2022 10:26 PM
To: Harold French; William Gannon; Kevin Cavanaugh; Jeb Bradley; Donna Soucy; Aaron Jones
Cc: edhark50@aol.com
Subject: additional info

I am a former Board of Director (Operations)
I would not send a violation to any member. (sooo hurtful and negative)
I sent reminder letters to my co-owners to request they repair any concern that was required to bring their lot up to regulations. Every time I sent out these reminders, the concern was addressed and remedied immediately.
When the new board took over in August, the offensive behavior commenced shortly thereafter.
Good luck, hope the new regulation passes so others will not have to endure the abusive behavior from power hungry tyrants.
Thank you, Ed Harkins
(Former Operations Director at Windy Hill Housing Coop)

Aaron Jones

From: Linda Haskins <lindajhaskins@gmail.com>
Sent: Thursday, February 3, 2022 5:19 PM
To: Harold French; William Gannon; Kevin Cavanaugh; Jeb Bradley; Donna Soucy; Aaron Jones
Subject: SB210

Dear Committee Members,

I'm not sure what the impetus for this bill is, but I do know that many folks I know are against it. I have been active in the town of Exeter over many years. In my local church I have come to know a number of folks out at the Exeter Co-op on Linden St. They are dead set against private ownership and tell terrible stories of what it was like for them before they belonged to the Co-op. The manufactured homes in this town are the only option for affordable home ownership here. Private ownership with absentee owners and frequent rent raises makes it out of reach for many.
Please vote against this bill!

Sincerely,
Linda
Exeter

Aaron Jones

From: Caitlin Poole <caitlin.f.poole@gmail.com>
Sent: Thursday, February 3, 2022 5:19 PM
To: Harold French; William Gannon; Kevin Cavanaugh; Jeb Bradley; Donna Soucy; Aaron Jones
Subject: Oppose SB 210

To the Commerce Committee:

Why would we destroy a home-grown NH self-help option, one that has spread across the US, to send our dollars elsewhere?

Please vote in opposition to SB 210.

- Resident ownership of manufactured-home communities (ROCs) is **New Hampshire's most successful and prolonged affordable-housing effort**. It has preserved nearly 8,500 homes in 140 ROCs over the last 36 years. Passage of this bill would mean the end of this initiative.
- **The current system works well.**
 - Under current law, 140 groups of manufactured-home-park residents have purchased their communities and run them as cooperatives, or ROCs (resident-owned communities). The New Hampshire Community Loan Fund, often in partnership with local banks, finances these purchases, and its ROC-NH program supplies training and technical assistance to the resident-owners.
 - Not one resident-owned community in 36 years has reverted to private ownership.
 - Even without the proposed 51% voting requirement, **the current system is fair to residents who oppose buying their parks**. Of the 14 resident groups the Community Loan Fund has worked with in the past six months, only five have voted to become ROCs.
- Resident ownership preserves an important source of affordable housing by **eliminating the profit motive and putting budget decisions directly in homeowners' hands**. ROCs are not-for-profits and increase lot rents only when necessary to meet cost increases in services.
- **Resident ownership helps the people who most need it.**
 - Three-quarters of the homeowners in NH's ROCs qualify as low or moderate income. Because they cooperatively control the land under their homes, their homes are secure and permanently affordable.
 - **ROCs are populated by NH's workforce**: essential workers including teachers, firefighters, service workers, truck drivers, and restaurant and retail staff.
 - Because manufactured homes are one-story and compact, they're also ideal for seniors and people with disabilities.
- Resident-owned communities are a **self-help solution to the lack of affordable housing**. Each operates as a mini-democracy; members elect boards of directors to oversee the community, and vote on rules and budgets and the rent they pay to the cooperative.
- Pre-sale ROC residents' meetings rarely reach the 51% threshold of total homeowners, but post-purchase, all 140 of the current ROCs have nearly 100% membership. Co-op membership isn't a requirement in resident-owned communities.
- There are a variety of **reasons larger numbers of residents don't immediately join their co-ops**

- Residents fear retaliation if the cooperative's purchase doesn't succeed.
- People with limited incomes often work 2nd and 3rd shifts, or on weekends.
- Most parks don't have meeting spaces, so the meetings are held off-site. Homeowners may lack transportation or the ability to drive at night.
- Many homeowners need to care for their children and/or grandchildren.
- Initially, at least, homeowners are often skeptical that buying their multi-million park is a possibility.
- **The winners in the passage of SB 210 are wealthy out-of-state hedge funds.** This makes it quicker and easier for them to acquire communities and suck money out of NH's economy.
- **Manufactured-home park owners have nothing to gain** by the passage of this bill. The cooperative meets the price of a Purchase and Sale agreement the owner has previously received. The owner gets the exact same amount of money/profit at closing whether the buyer is an investor owner or the residents.

Aaron Jones

From: David Cawley <dcawley7@gmail.com>
Sent: Saturday, February 5, 2022 12:04 PM
To: Harold French; William Gannon; Kevin Cavanaugh; Jeb Bradley; Donna Soucy; Aaron Jones
Subject: SB210

Dear Senators:

I write to ask you to not support SB 210.

Manufactured home cooperatives are a proven way to allow people with fixed or low incomes to own their own home. In the simplest of terms, Coops make it possible for people with fixed and/or lower incomes to build equity and live in a home they control.

SB 210 is either a "solution" looking for a problem or a gift to investors.

Please vote against the bill

Thanks you

David Cawley
Concord, NH

February 7, 2022

Re: Opposition to SB 210, relative to the sale of manufactured housing parks

Dear Chair French and members of the Senate Commerce Committee,

I am writing to express our opposition to SB 210.

At Dartmouth-Hitchcock and Dartmouth-Hitchcock Health (“D-HH”), we are well aware of the lack of affordable housing options in New Hampshire – and the corresponding implications for health. A stable home environment is often a key determinant of a person’s health and the NH Community Loan Fund helps provide that to thousands of New Hampshire’s residents, many of whom are likely already or may someday be D-HH patients.

Not only does secure housing directly impact our patients’ health, but affordable housing supports the workforce dedicated to healing the sick. We feel that there is clear alignment with the goals of the Community Loan Fund and D-HH’s mission to “advance health through research, education, clinical practice and community partnerships, providing each person the best care, in the right place, at the right time, every time.”

We believe in this alignment so much that D-HH itself has invested in the Community Loan Fund. We are not alone in our belief in the work of the Community Loan Fund – it has local and national investors of considerable note including the Soros Economic Development Fund, Santander Bank, the Bank of New Hampshire, Bank of America, the UNH Foundation, and the NH Charitable Foundation.

SB 210 threatens this form of affordable housing by requiring more than half of the households in a community to vote in favor of an offer to purchase. This is simply an unattainable threshold for all of the reasons you have heard and will – whether by design or unintended consequence – eliminate this option for residents. As a result, the passage of SB 210 would lead to less housing security for the residents and fewer affordable housing opportunities for NH’s working families – many of whom are the health care workers who work tirelessly to care for patients in our hospital.

As such, we ask that you find SB 210 “inexpedient to legislate”. Thank you for your consideration.

/s/ Michael Waters
Treasurer

Aaron Jones

From: Elizabeth Corell <elizabeth.j.corell@gmail.com>
Sent: Monday, February 7, 2022 10:22 AM
To: Harold French; William Gannon; Kevin Cavanaugh; Jeb Bradley; Donna Soucy; Aaron Jones
Cc: 'Steve Saltzman, NH Community Loan Fund'
Subject: SB 210

Members of the Commerce Committee,

I've recently learned about SB 210, a bill having to do with manufactured housing parks. I'm very concerned about the negative impact this bill could have on NH's potential to address housing needs of low and moderate-income residents. I'm a big supporter of the NH Community Loan Fund with my investment dollars because they have created and grown a nationally recognized housing program (ROC) that serves the working class population through empowerment. Why, *why* would state leaders want to create roadblocks to this type of effective program. I realize some of you are sponsors and may be addressing a concern of a constituent. Please take a closer look at the negative impact this legislation would have on New Hampshire's ability to address the dire shortage of affordable housing.

Please oppose this legislation as it is currently presented.

Elizabeth Corell, Concord



**NEW HAMPSHIRE
CHARITABLE FOUNDATION**

February 7, 2022

Harold French, Chair
Senate Commerce Committee

Sent via email to the Committee

RE: Opposition to SB 210

Dear Chair French,

The New Hampshire Charitable Foundation is a long-time supporter of resident-owned communities as a key strategy for preserving and expanding affordable housing in New Hampshire. We oppose SB210 because we believe this bill, intentionally or not, will severely undermine a critical, innovative, and market-driven avenue to advance housing affordability.

Since 1984, the Charitable Foundation has invested in the New Hampshire Community Loan Fund to help residents of manufactured home parks organize, buy, and manage their communities as cooperatives. When these homeowners own the land and run their communities cooperatively, benefits include security of tenure, long-term affordability, stable costs, leadership engagement, improving conditions, and access to fixed-rate mortgages for home financing. Many of these benefits are simply not possible when outside investors own a park and rent the land to homeowners.

To date, not one of these 140 resident-owned communities has failed and the program has been recognized for excellence by the Opportunity Finance Network, Fannie Mae Foundation, U.S. Dept. of Agriculture, National Environmental Education & Training Foundation, and Citizens Bank. We are proud that the success of this New Hampshire model spurred replication across the country.

The existing law works to protect park tenants - while also protecting the interests of park owners in obtaining a fair price when they seek to sell. It allows homeowners to stay on their property even if they do not want to join or participate in the ownership cooperative. SB210 changes the law by placing an unreasonable and undemocratic burden on cooperative formation and make it very difficult for owners of manufactured homes to come together and purchase the land their homes sit on when it is for sale. These homeowners would not be able to protect themselves from eviction if the landowner chose to develop the land for another purpose. It would diminish housing security and reduce affordable housing available to New Hampshire residents at a time when housing shortages are creating acute hardship all across our state.

Affordable housing is critical for the wellbeing of New Hampshire households in every community. It ensures that families can live and work in New Hampshire. At a time of critical

workforce shortages, a rental vacancy rate of less than one percent and a very limited number of homes for sale, the last thing New Hampshire should do is to take a step backward and make it difficult or impossible to maintain the affordability of these homes.

We urge the committee to vote SB210 inexpedient to legislate.

Respectfully,

A handwritten signature in black ink, appearing to read "Richard Ober", written in a cursive style.

Richard Ober
President & CEO

Aaron Jones

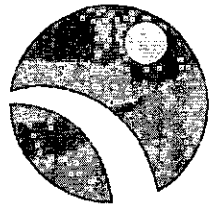
From: Matei Yourtee <myourtee@gmail.com>
Sent: Monday, February 7, 2022 7:59 PM
To: Harold French; William Gannon; Kevin Cavanaugh; Jeb Bradley; Donna Soucy; Aaron Jones
Subject: Opposition to SB210

Senators,

My name is Matei Alexandru Yourtee. I am a resident of Manchester, NH. I want to express my opposition to this bill. It represents a set of obstacles to working people in their efforts to gain ownership and control over their housing situations that are entirely unreasonable. To expect 50% turnout to meetings which only initiate the process of becoming a Resident Owned Community when most elections for public offices rarely even meet such a voter-turnout standard is both disingenuous and tantamount to taking the right of tenants to pursue ownership of their homes away.

Resident Owned Communities are a meaningful way for tenants to act against housing costs that have risen exorbitantly, rapidly outpacing the earning capacity of most people. In this country, we have the right to life. If that is more than bluster, then people should also have the right to the things necessary to sustain life. Housing is one of the most crucial aspects of that.

Respectfully,
Matei Alexandru Yourtee



vital COMMUNITIES

802-291-9100 • info@vitalcommunities.org • vitalcommunities.org
195 North Main Street • White River Junction, VT 05001

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February 7, 2022

The Honorable Harold French
Chairman – Senate Commerce Committee
State House, Room 107
107 North Main Street
Concord, NH 03301

Subject: Opposition to SB 210, relative to the sale of manufactured housing parks

Dear Senator French:

Vital Communities is a non-profit that cultivates the civic, economic, and environmental vitality of the Upper Valley, a region composed of 69 towns spanning the Connecticut River, 34 of which are located in New Hampshire. Since 2018, in coordination with the Vital Communities Corporate Council (comprised of the region's largest employers, including Dartmouth-Hitchcock and Dartmouth College), we have worked to tackle the region's housing crisis so that our region can thrive.

Manufactured homes are a critically important option for New Hampshire's workforce, including essential workers such as our teachers, firefighters, service workers, truck drivers, and restaurant and retail staff. SB 210 would dramatically impact the affordability of manufactured housing parks for these very employees who our businesses are struggling to retain and recruit.

Vital Communities therefore opposes SB 210 and urges you and your colleagues to do the same. At this critical moment of housing shortage and affordability, we cannot afford to hamper one of the most effective tools for maintaining housing affordability that has preserved over 8,500 homes in New Hampshire for almost four decades.

In 2021 the median sales price of a home hit a record high in New Hampshire, climbing to over \$390,000 – a price tag that is out of reach for low- and moderate-income earners. Moreover, the inventory of houses listed for sale in the state is at the lowest it has ever been. Manufactured homes (also called mobile homes) are a great option for low- and middle-income individuals and families that are seeking housing; and Resident-Owned Communities (ROCs) have been crucial in keeping this type of housing affordable. Indeed, 75% of the 8,500 households in New Hampshire's ROCs qualify as low or moderate income.

The past few decades have seen a transition of family-owned "mom and pop" manufactured home parks to parks owned by large multi-state (and sometimes multi-national) private-equity firms. Competition to own these parks has been aggressive as ownership is extremely lucrative. Firms have sometimes doubled the



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annual increase in lot rents while tacking on administrative fees in order to achieve exorbitant profits for shareholders – all at the cost to homeowners.

Keeping lot rents down is critical to maintaining value for homeowners. Realtors estimate that manufactured homeowners lose \$10,000 from the value of their home for every \$100 increase in lot rents. Cooperative ownership became an effective tool for residents to keep their rents affordable and to build true equity as the owners of both their home and the land it sits on. ROCs protect residents from predatory practices of outside investment firms. ROCs have no incentive to raise rents simply for profit – only to pay for services that go directly back to residents. This model has been so effective at keeping manufactured homes affordable in New Hampshire that in 36 years not a single ROC has decided to revert back to private ownership.

Given that ROCs have been so successful in providing affordable housing to essential workers for decades it is important that legislators consider the threats SB 210 poses to both the residents of manufactured home parks and the broader housing community. First, it is clear that the residents of ROCs have been happy with the model as it has been working – they maintain lower rents than privately-owned parks, and they are given the possibility to join in cooperative ownership of the land their homes sit on. If a resident does not want to join the ownership collective, they do not have to do so. Second, if ROCs are no longer an available tool to counter the trends of private equity investment in manufactured home parks, then a proven affordable housing solution will be taken away at a time when affordable housing is in such an acute crisis.

SB210 is trying to solve a problem that does not exist while simultaneously limiting our ability to address an acute shortage of affordable housing.

For these reasons, Vital Communities urges you to oppose SB 210.

Thank you for your time and the opportunity to comment.

Sincerely,

Sarah Jackson
Executive Director

Ellen Hender
Housing and Transportation
Program Manager

John Haffner
Housing and Transportation
Program Manager

Aaron Jones

From: Owen Emberley <oemberley@gmail.com>
Sent: Monday, February 7, 2022 9:43 PM
To: Aaron Jones
Subject: Re: SB 210 Testimony

If not clear from the testimony, I oppose this bill.

Owen Emberley

On Mon, Feb 7, 2022 at 9:41 PM Owen Emberley <oemberley@gmail.com> wrote:
Hello, my name is Owen Emberley. I live in Concord, NH. I am representing myself.

The following talking points are adapted from the Community Loan Fund. Simply stated SB 210 will make it harder for park residents to have control over their own housing and will make it easier for wealthy investors to purchase housing communities. This bill hurts working class people and reduces access to affordable housing and self-determination.

SB 210 would set an unreachable standard for the number of park residents needed to vote to purchase their communities. Currently, the vote to purchase is held at a meeting of the park's resident-cooperative. A simple majority (one vote per household) of co-op members present at the meeting decides whether to proceed with the purchase. SB 210 would require more than half of the households in a community to vote in favor of an offer to purchase.

Resident ownership of manufactured-home communities (ROCs) is New Hampshire's most successful and prolonged affordable-housing effort. It has preserved nearly 8,500 homes in 140 ROCs over the last 36 years. Passage of this bill would mean the end of this initiative. The current system works well. Under current law, 140 groups of manufactured-home-park residents have purchased their communities and run them as cooperatives, or ROCs (resident-owned communities).

Even without the proposed 51% voting requirement, the current system is fair to residents who oppose buying their parks. Of the 14 resident groups the Community Loan Fund has worked with in the past six months, only five have voted to become ROCs. Resident ownership preserves an important source of affordable housing by eliminating the profit motive and putting budget decisions directly in homeowners' hands. ROCs are not-for-profits and increase lot rents only when necessary to meet cost increases in services.

Resident ownership helps the people who most need it. Three-quarters of the homeowners in NH's ROCs qualify as low or moderate income. Because they cooperatively control the land under their homes, their homes are secure and permanently affordable. Resident-owned communities are a self-help solution to the lack of affordable housing. Each operates as a mini-democracy; members elect boards of directors to oversee the community, and vote on rules and budgets and the rent they pay to the cooperative.

Pre-sale ROC residents' meetings rarely reach the 51% threshold of total homeowners, but post-purchase, all 140 of the current ROCs have nearly 100% membership. Co-op membership isn't a requirement in resident-owned communities. There are a variety of reasons larger numbers of residents don't immediately join their co-ops. Residents fear retaliation if the cooperative's purchase doesn't succeed. People with limited incomes often work 2nd and 3rd shifts, or on weekends. Most parks don't have meeting spaces, so the meetings are held off-site. Homeowners may lack transportation or the ability to drive at night. Many homeowners need to care for their children and/or grandchildren. Initially, at least, homeowners are often skeptical that buying their multi-million park is a possibility.

The winners in the passage of SB 210 are wealthy out-of-state hedge funds. This makes it quicker and easier for them to acquire communities and suck money out of NH's economy. Manufactured-home park owners have nothing to gain by the passage of this bill. The cooperative meets the price of a Purchase and Sale agreement the owner has previously received. The owner gets the exact same amount of money/profit at closing whether the buyer is an investor owner or the residents. Why would we destroy a home-grown NH self-help option, one that has spread across the US, to send our dollars elsewhere?

Aaron Jones

From: Jane Haigh <jhaighak@gmail.com>
Sent: Tuesday, February 8, 2022 8:47 AM
To: William Gannon; Kevin Cavanaugh; Jeb Bradley; Donna Soucy; Aaron Jones
Subject: SB 210

Dear Commerce Committee Members

I am appalled to hear that you are even considering SB210 which will eviscerate a successful program which has enabled thousands of New Hampshire working people to cooperatively own their manufactured home communities.

- Resident owned communities are an important source of affordable housing. We need fewer barriers to affordable housing, not more
- SB210 puts unreasonable requirements like getting 50% of all park residents to vote in favor of CONSIDERING moving forward with the purchase. Many municipal elections don't have turnout that high.
- This bill is not good for residents. It benefits for-profit investors who want to purchase the community
- The ROC process has been successful here for decades and is a model for ROC communities around the country. It is not broken, and doesn't need fixing.

I urge you to vote this bill inexpedient to legislate
Thank you

*Jane Haigh Phd
Author Historian Futurist*



February 8, 2022

RE: SB 210, Relative to the sale of manufactured housing parks

To the Honored Members of the Senate Commerce Committee:

I submit this testimony in **opposition to SB 210** on behalf of the Concord Coalition to End Homelessness.

Background: Concord Coalition to End Homelessness (CCEH) is non-profit organization that provides many crisis response services to people struggling with homelessness, including:

- A year-round, daytime Resource Center where people struggling with homelessness can get a shower, do laundry, get their mail, and work with a case manager to help them access other resources such as mainstream benefits, medical and mental health care, housing and jobs. We serve anywhere from 30-60 people each day, and about 600 unique individuals over the course of the year.
- An Emergency Winter Shelter where some of the most vulnerable individuals who are homeless, those living in the woods around Concord or in their cars, can have a warm, safe place to sleep each night. Our Winter Shelter has been averaging about 30 people per night this winter, and typically serves 140-190 unique individuals over the course of a winter season.
- A new Outreach program that goes out to encampments to connect directly with anyone who, for whatever reason, does not come in to our Resource Center or Winter Shelter, and which helps to coordinate the outreach efforts of other local agencies.

While these crisis services are critical, they do not actually end homelessness. Permanent housing is what ends someone's homelessness. We can currently serve 22 people in our different permanent supportive housing programs. But the extremely low vacancy rate in New Hampshire, and the rising rental rates, have had a devastating impact on our ability to move people from homelessness into permanent, stable housing.

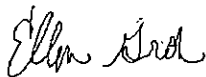
SB 210: Resident Owned Communities are a vital, affordable housing option to many of New Hampshire's low and moderate income residents. If a manufactured home park is sold to a private investor, and the lot rents are raised significantly, this can push a family that was living on the edge financially into major housing instability and homelessness. Providing an opportunity for the residents to organize themselves and purchase the property as a cooperative creates an asset for the residents and moves them from potentially homeless to homeowners with a stake in their own community.

February 8, 2022

SB 210 places an unreasonable burden on the residents at manufactured home parks who wish to form a cooperative to purchase their park. There would be significant, unrealistic and unnecessary challenges to getting 51% of all residents to vote to purchase the property. (Often residents work multiple jobs or have child care issues; meetings often have to take place off-site, and the time frame to act is short.) If SB 210 is passed, it will likely result in increased sales of manufactured home parks to private investors, and residents being forced out of their homes by rising lot costs, which will only exacerbate New Hampshire's current affordable housing and homelessness crisis.

New Hampshire needs to use every tool that is available to address our affordable housing crisis, and Resident Owned Communities are one of our important tools. There is no reason to make it more difficult for residents to organize to own their own manufactured home park.

Respectfully submitted by,

A handwritten signature in cursive script that reads "Ellen Groh".

Ellen Groh
Executive Director

Aaron Jones

From: Leonard Campbell <lsoup03@gmail.com>
Sent: Tuesday, February 8, 2022 8:54 AM
To: Harold French; William Gannon; Kevin Cavanaugh; Jeb Bradley; Donna Soucy; Aaron Jones
Subject: I Oppose SB210

Hon. Senators,

I Oppose SB210.

NH has a long and vested history of finding ways to empower its citizens.

Housing is one of the most important ways citizens can become self-sufficient. Cooperative manufactured communities have been one vehicle towards that end.

Removing tenants' associations is restricting the ability of a group of tenants to purchase homes they have been living in. Considering only individual offers is a sure way of defeating the purpose of cooperative manufactured communities.

Please return SB210 as inexpedient to legislate so that "all government of right originates from the people, is founded in consent, and instituted for the general good."

Respectfully,

Len

Leonard Campbell

Meredith, NH

603-455-1105

Aaron Jones

From: john murphy <sagomon@comcast.net>
Sent: Tuesday, February 8, 2022 2:08 PM
To: Harold French; William Gannon; Kevin Cavanaugh; Jeb Bradley; Donna Soucy; Aaron Jones
Subject: Follow up to sb210 testimony

Senator Bradley,

At today's hearing you asked me if I thought 51% was an obtainable number. I replied something like it may be tough but do able.

On my way home I thought back to when I was a Senior Assistant Manager at the Burger King in Londonderry. This was in 1993 and I was just promoted to the store manager in Greenfield Ma.

One of the employees, a junior in high school at the time and an employee since she was 16 gave me a letter on my last day. I was shocked to read a thank you note for enforcing the standards of the brand and making her rise to that level. I was glad to have had that impact on someone back then.

You see I had the bar set at a high level and people tried their best to reach that. And once there they maintain that level of performance.

I feel that your bill does the same as in the above scenario. John Murphy 29 Cheryl
Dr.Allenstown,NH.03275

sagomon@comcast.net

Aaron Jones

From: Lizann Peyton <lizann.peyton@gmail.com>
Sent: Tuesday, February 8, 2022 5:08 PM
To: Harold French; William Gannon; Kevin Cavanaugh; Jeb Bradley; Donna Soucy; Aaron Jones
Subject: Please oppose SB 210

Dear members of the Senate Commerce Committee:

First, thank you for your service to all of us who live in New Hampshire, and to your constituencies.

It's hard to imagine how much time you really put in, the driving involved, the complexity of issues to be resolved, and bumps in the road that come up at various stages of the process. My first job was in the U.S. Senate and I know how much a passion and commitment to governance is involved.

Please oppose SB 210 for the unnecessary constraints it puts on people in low- and moderate-income mobile home communities to make their own decisions - constraints that would be appalling in other settings.

It's like saying that if not all state legislators are present, nothing could be approved if it didn't add up to 51% of all legislators. Or that no one could be elected president if they didn't win 51% of all eligible voters in the country. Same thing in New Hampshire's revered town meetings. So why would we apply it to mobile home communities?

People have the right to choose not to vote, and those who do vote have the right to decide the outcome.

Coop membership and home ownership does lots to offer a sense of pride and dignity, a strong desire to take care of their home, a feeling of achievement, and the ability to be free of the high-profit motives of landowners who can easily out-price housing for those who have the fewest options.

There's no reason to approve SB 210 - please vote it down and protect those who need our help!
Lizann Peyton

Aaron Jones

From: Mary Till <mlt145@comcast.net>
Sent: Monday, February 14, 2022 11:16 AM
To: Harold French; William Gannon; Kevin Cavanaugh; Jeb Bradley; Donna Soucy; Aaron Jones
Subject: SB 210

I oppose SB 210 because it will make more difficult for manufactured home owners to own the land on which their home is situated. I have taken pride over the last 20 years to be a supporter of the Community Loan Fund which has made it possible for nearly 8000 manufactured home owners to form a cooperative and purchase the land on which their home is sited. Please recommend SB 210 as Inexpedient to Legislate.

Mary Till
70 Old Chester Road
Derry, NH 03038

Aaron Jones

From: Cora Quisumbing-King <coraq@comcast.net>
Sent: Monday, February 14, 2022 11:48 AM
To: Harold French; William Gannon; Kevin Cavanaugh; Jeb Bradley; Donna Soucy; Aaron Jones
Subject: PLEASE PROTECT AFFORDABLE HOUSING

Honorable Members of the Senate Commerce Committee:

Please oppose SB 210. Affordable housing is a basic necessity which needs to be supported.

As you know, New Hampshire Community Loan Fund has helped 140 groups of manufactured-home park residents purchase their parks and manage them as cooperatives, or ROCs (resident-owned communities). ROCs are populated by New Hampshire's workforce: essential workers including teachers, firefighters, service workers, truck drivers, and restaurant and retail staff. Because manufactured homes are one-story and compact, they're also ideal for seniors and people with disabilities. Resident-ownership of parks keeps homes affordable by eliminating the profit motive and putting budget decisions directly in homeowners' hands. Resident-ownership also means families won't be evicted because a park owner wants to use the land for some other purpose.

The Community Loan Fund, often in partnership with local banks, finances these purchases at rates the park's homeowners can afford. Its ROC-NH program supplies training and technical assistance that help the residents, few of whom have ever sat on the board of a multi-million-dollar business, manage their communities as volunteers. The success of the affordable-housing movement has preserved nearly 8,500 New Hampshire homes over 39 years have been preserved and dollars circulate in local communities and inspired a successful national housing movement.

Thank you,
Cora Quisumbing-King
40 Sandpiper Drive
Dover, NH 03920

Aaron Jones

From: BETH NELSON <bethdavid@comcast.net>
Sent: Monday, February 14, 2022 2:18 PM.
To: Harold French; William Gannon; Kevin Cavanaugh; Jeb Bradley; Donna Soucy; Aaron Jones
Subject: Oppose SB 210 - Relative to the sale of manufactured housing parks.

NH Liberty Alliance makes this bill sound simple and helpful, but it is not. We already have enough problems with homeless in NH and this bill will hurt some of the most vulnerable in our community. The real estate investors are not the ones that need your help. Please oppose SB 210.

Elizabeth Nelson
16 Dubeau Drive
Derry, NH

Aaron Jones

From: CHARLES ZOELLER <caz3328@comcast.net>
Sent: Monday, February 14, 2022 2:44 PM
To: Harold French; William Gannon; Kevin Cavanaugh; Jeb Bradley; Donna Soucy; Aaron Jones
Subject: SB210

Dear Senators,

I oppose SB 210 because it will increase the homeless problem in NH and make it harder for members of manufactured housing parks to purchase the park when the park owner decides to sell.

I understand that since the law was passed - allowing residents of a manufactured home park the first opportunity to form a cooperative and meet the owner's selling price before the park can be sold - that 140 manufactured housing cooperatives have been established in NH. Together, they contain close to 8,500 homes on cooperatively owned land. At least one of those was established here in Derry.

With housing and rental prices soaring, this is an especially bad time - is there ever a good one - to put people at risk of losing their affordable housing?

Thank you for opposing SB210 - or at least revising it to address some of the tenant issues raised in the NHBR article (2/8/22) - a potential land grab bill that risks adding to our homeless problem here in NH.

Charles Zoeller
33 Windham Road
Derry

Aaron Jones

From: handy_aunt_jo@yahoo.com
Sent: Tuesday, February 22, 2022 11:46 PM
To: David Watters; Harold French; William Gannon; Kevin Cavanaugh; Jeb Bradley; Donna Soucy; Aaron Jones
Subject: SB210 Title: relative to the sale of manufactured housing parks.

Senators,

SB210 is currently in the Commerce Committee (according to the online public legislative calendar, which only lists the 'next' hearing as of three weeks ago).

This bill is extremely troubling and I ask that you vote it Inexpedient to Legislate.

The Community Loan Fund program allows residents the option to purchase (as a group) their mobile home park when it goes up for sale. Education sessions are held, assistance in obtaining a mortgage for the entire park is available. This extraordinarily successful program helps to keep people in the homes that they own and increase pride of ownership. Housing stability in this market is critical!

Additional points on why I DO NOT SUPPORT this legislation:

- SB 210 would set an **unreachable standard** for the number of park residents needed to vote to purchase their communities.
- Currently, the vote to purchase is held at a meeting of the park's resident-cooperative. A **simple majority (one vote per household) of co-op members present at the meeting** decides whether to proceed with the purchase.
- SB 210 would require **more than half of the households in a community** to vote in favor of an offer to purchase. It's the same as requiring approval of 51% of ***all potential voters—not just those who show up to vote*** to win a town or city election. If that was the law, no one would ever get elected. Municipal elections rarely turn out 50% of registered voters, and never 50% of potential voters.
- **Passage of SB 210 will destroy this self-help option** for residents of manufactured-home parks.

- Resident ownership of manufactured-home communities (ROCs) is **New Hampshire's most successful and prolonged affordable-housing effort**. It has preserved nearly 8,500 homes in 140 ROCs over the last 36 years. Passage of this bill would mean the end of this initiative.
- **The current system works well.**
 - Under current law, 140 groups of manufactured-home-park residents have purchased their communities and run them as cooperatives, or ROCs (resident-owned communities). The New Hampshire Community Loan Fund, often in partnership with local banks, finances these purchases, and its ROC-NH program supplies training and technical assistance to the resident-owners.
 - Not one resident-owned community in 36 years has reverted to private ownership.
 - Even without the proposed 51% voting requirement, **the current system is fair to residents who oppose buying their parks**. Of the 14 resident groups the Community

Loan Fund has worked with in the past six months, only five have voted to become ROCs.

- Resident ownership preserves an important source of affordable housing by **eliminating the profit motive and putting budget decisions directly in homeowners' hands**. ROCs are not-for-profits and increase lot rents only when necessary to meet cost increases in services.
- **Resident ownership helps the people who most need it**
 - Three-quarters of the homeowners in NH's ROCs qualify as low or moderate income. Because they cooperatively control the land under their homes, their homes are secure and permanently affordable.
 - **ROCs are populated by NH's workforce**: essential workers including teachers, firefighters, service workers, truck drivers, and restaurant and retail staff.
 - Because manufactured homes are one-story and compact, they're also ideal for seniors and people with disabilities.
- Resident-owned communities are a **self-help solution to the lack of affordable housing**. Each operates as a mini-democracy; members elect boards of directors to oversee the community, and vote on rules and budgets and the rent they pay to the cooperative.
- Pre-sale ROC residents' meetings rarely reach the 51% threshold of total homeowners, but post-purchase, all 140 of the current ROCs have nearly 100% membership. Co-op membership isn't a requirement in resident-owned communities.
- There are a variety of **reasons larger numbers of residents don't immediately join their co-ops**
 - Residents fear retaliation if the cooperative's purchase doesn't succeed.
 - People with limited incomes often work 2nd and 3rd shifts, or on weekends.
 - Most parks don't have meeting spaces, so the meetings are held off-site. Homeowners may lack transportation or the ability to drive at night.
 - Many homeowners need to care for their children and/or grandchildren.
 - Initially, at least, homeowners are often skeptical that buying their multi-million park is a possibility.
- **The winners in the passage of SB 210 are wealthy out-of-state hedge funds**. This makes it quicker and easier for them to acquire communities and suck money out of NH's economy.
- **Manufactured-home park owners have nothing to gain** by the passage of this bill. The cooperative meets the price of a Purchase and Sale agreement the owner has previously received. The owner gets the exact same amount of money/profit at closing whether the buyer is an investor owner or the residents.
- **Why would we destroy a home-grown NH self-help option, one that has spread across the US, to send our dollars elsewhere?**

Thank you for your time and attention. Please vote AGAINST SB210.

Sincerely,
Jo Jordon
Dover, NH

Voting Sheets

Senate Commerce Committee
EXECUTIVE SESSION RECORD
2021-2022 Session

Bill # SB 210

Hearing date: 2/8/22

Executive Session date: 3/8/22

Motion of: OTP-A Vote: 5-0

Committee Member	Made by	Second	Yes	No
Sen. French, Chair	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Sen. Gannon, V-Chair	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Sen. Bradley	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Sen. Cavanaugh	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Sen. Soucy	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

Motion of: Amendment (0985s) Vote: 5-0

Committee Member	Made by	Second	Yes	No
Sen. French, Chair	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Sen. Gannon, V-Chair	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Sen. Bradley	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Sen. Cavanaugh	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Sen. Soucy	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

Motion of: _____ Vote: _____

Committee Member	Made by	Second	Yes	No
Sen. French, Chair	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sen. Gannon, V-Chair	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sen. Bradley	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sen. Cavanaugh	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sen. Soucy	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Reported out by: Sen. Soucy

Notes: _____

Committee Report

STATE OF NEW HAMPSHIRE
SENATE
REPORT OF THE COMMITTEE

Tuesday, March 8, 2022

THE COMMITTEE ON Commerce

to which was referred **SB 210**

AN ACT relative to the sale of manufactured housing parks.

Having considered the same, the committee recommends that the Bill

OUGHT TO PASS WITH AMENDMENT

BY A VOTE OF: 5-0

AMENDMENT # 1016s

Senator Donna Soucy
For the Committee

Aaron Jones 271-4063

COMMERCE

SB 210, relative to the sale of manufactured housing parks.

Ought to Pass with Amendment, Vote 5-0.

Senator Donna Soucy for the committee.

Docket of SB210

Docket Abbreviations

Bill Title: relative to the sale of manufactured housing parks.*Official Docket of SB210.:*

Date	Body	Description
12/14/2021	S	To Be Introduced 01/05/2022 and Referred to Commerce; SJ 1
1/20/2022	S	Hearing: 02/08/2022, Room 100, SH, 09:15 am; SC 4
3/8/2022	S	Committee Report: Ought to Pass with Amendment #2022-1016s , 03/17/2022; SC 11
3/17/2022	S	Committee Amendment #2022-1016s , AA, VV; 03/17/2022; SJ 5
3/17/2022	S	Ought to Pass with Amendment 2022-1016s, MA, VV; OT3rdg; 03/17/2022; SJ 5
3/23/2022	H	Introduced 03/17/2022 and referred to Commerce and Consumer Affairs
3/30/2022	H	Public Hearing: 04/07/2022 02:00 pm LOB 302-304
4/5/2022	H	Subcommittee Work Session: 04/14/2022 10:00 am LOB 302-304
4/13/2022	H	Executive Session: 04/20/2022 01:00 pm LOB 302-304
4/22/2022	H	Majority Committee Report: Ought to Pass (Vote 16-2; RC)
4/22/2022	H	Minority Committee Report: Inexpedient to Legislate
5/4/2022	H	Ought to Pass: MA VV 05/04/2022 HJ 11
5/24/2022	S	Enrolled Adopted, VV, (In recess 05/12/2022); SJ 13
5/24/2022	H	Enrolled (in recess of) 05/12/2022 HJ 13
6/1/2022	S	Signed by the Governor on 05/27/2022; Chapter 0124; Effective 07/26/2022

NH House

NH Senate

Other Referrals

Senate Inventory Checklist for Archives

Bill Number: SB 710

Senate Committee: Commerce

Please include all documents in the order listed below and indicate the documents which have been included with an "X" beside

Final docket found on Bill Status

Bill Hearing Documents: {Legislative Aides}

Bill version as it came to the committee

All Calendar Notices

Hearing Sign-up sheet(s)

Prepared testimony, presentations, & other submissions handed in at the public hearing

Hearing Report

N/A Revised/Amended Fiscal Notes provided by the Senate Clerk's Office

Committee Action Documents: {Legislative Aides}

All amendments considered in committee (including those not adopted):

- amendment # 0785s ___ - amendment # _____

- amendment # 1016s ___ - amendment # _____

Executive Session Sheet

Committee Report

Floor Action Documents: {Clerk's Office}

All floor amendments considered by the body during session (only if they are offered to the senate):

___ - amendment # _____ ___ - amendment # _____

___ - amendment # _____ ___ - amendment # _____

Post Floor Action: (if applicable) {Clerk's Office}

___ Committee of Conference Report (if signed off by all members. Include any new language proposed by the committee of conference):

___ Enrolled Bill Amendment(s)

___ Governor's Veto Message

All available versions of the bill: {Clerk's Office}

as amended by the senate ___ as amended by the house

final version

Completed Committee Report File Delivered to the Senate Clerk's Office By:

Aaron Jones
Committee Aide

7/8/22
Date

Senate Clerk's Office AK