

Senate Commerce Committee

Aaron Jones 271-2609

HB 1285, establishing a commission to study if New Hampshire may implement an R-PACER program.

Hearing Date: April 14, 2026

Time Opened: 9:40 a.m.

Time Closed: 9:45 a.m.

Members of the Committee Present: Senators Birdsell, Murphy, Fenton and Reardon

Members of the Committee Absent : Senators Innis and Ricciardi

Bill Analysis: This bill establishes a commission to study if New Hampshire may implement an R-PACER program.

Sponsors:

Rep. Muns

Rep. Balboni

Rep. Bridle

Rep. Darby

Rep. de Vries

Rep. Edgar

Rep. Knab

Rep. Maggiore

Rep. Sabourin dit

Choiniere

Who supports the bill: Representative Chris Muns, Cory Stone, Nate Brown

Who opposes the bill: Julie Smith, Brad Louth, Daniel Richardson

Who is neutral on the bill: No one

Summary of testimony presented in support:

Representative Chris Muns

- This bill would establish a commission to study if New Hampshire should implement a Residential Property Assessed Clean Energy or Resiliency (R-PACER) program.
- R-PACER is a financing mechanism that would enable homeowners to secure low-cost, long-term financing for energy efficiency, renewable energy, and resiliency upgrades. The program would enable 100 percent financing for up to 30 years, often with no money down. It would be repaid through a voluntary special assessment on their property tax bill.
- This bill would be equivalent to C-PACER, which was signed into law in 2025.

- Representative Muns said the frequency of significant weather events has increased flooding and other damage to private property throughout the state. He said the cost to address these challenges and increase resiliency was enormous, and it would take a public-private partnership to provide the necessary funding.
- C-PACER has been passed in 40 states, including D.C., and it is currently active in 32 states, including D.C. In contrast, R-PACER is only available in California, Florida and Missouri.
- In areas where R-PACER has been implemented, Representative Muns said there has been robust consumer protections, including verifying a homeowner's ability to pay, implementing disclosure requirements, and providing a mechanism for addressing poor contractor performance.
- Since the Business Finance Authority does not interact with homeowners directly, Representative Muns said it was unclear if they would be the appropriate agency to administer R-PACER.
- The commission would be tasked with studying the costs and benefits of implementing an R-PACER program, making a recommendation whether it should be implemented, and identifying the state agency that would administer it.
- Representative Muns said he would not object to the Committee returning the bill to its original structure and timeline. Originally, an interagency taskforce would have conducted the study. Members would have included the Housing Finance Authority, the Department of Business and Economic Affairs, and the Community Development Finance Authority. Their deadline to submit findings would have been June 30, 2027.

Summary of testimony presented in opposition: None

Neutral Information Presented: None