

HB 1285 - AS INTRODUCED

2026 SESSION

26-2867

08/06

HOUSE BILL **1285**

AN ACT establishing an interagency task force to determine if New Hampshire may implement an R-PACER program.

SPONSORS: Rep. Muns, Rock. 29; Rep. Balboni, Rock. 38; Rep. Bridle, Rock. 29; Rep. Darby, Hills. 11; Rep. de Vries, Rock. 29; Rep. Edgar, Rock. 29; Rep. Knab, Rock. 12; Rep. Maggiore, Rock. 23; Rep. Sabourin dit Choiniere, Rock. 30

COMMITTEE: Commerce and Consumer Affairs

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ANALYSIS

This bill establishes an interagency task force to determine if New Hampshire may implement an R-PACER program.

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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Matter which is either (a) all new or (b) repealed and reenacted appears in regular type.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-Six*

AN ACT                    establishing an interagency task force to determine if New Hampshire may implement an R-PACER program.

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

1            1 Purpose.

2            I. The frequency of significant weather events that result in flooding and other damage  
3 across our state has increased and will continue to do so. Changes in our climate and weather  
4 patterns are supercharging the water cycle, leading to heavier rainfall extremes across the country,  
5 including in New Hampshire. A recent study from Dartmouth College found that events that will  
6 bring 1.5 inches or more of heavy rainfall or melted snowfall in one day are anticipated to increase  
7 52 percent by the end of the century. A report prepared by the National Oceanic and Atmospheric  
8 Administration (NOAA) Office for Coastal Management for the Seabrook-Hamptons Estuary  
9 Alliance (SHEA) in May 2024 concluded that there is 67 percent probability that sea levels will rise  
10 between 0.3 and 0.7 feet by 2030 and 0.5 and 1.3 feet by 2050.

11            II. The cost to address this challenge and make ourselves more resilient is enormous and  
12 governments cannot be expected to provide all the necessary funding; it will take a public/private  
13 partnership and some creative thinking.

14            III. Much of the work that is taking place in our cities and towns to address this real risk is  
15 focused on improving the resilience of our public infrastructure. That work needs to continue but we  
16 also need to provide our cities and towns with some additional tools in their toolbox to help  
17 individual homeowners who are interested and willing to invest in making their properties more  
18 resilient to flooding.

19            2 New Section; R-PACER; Multi-Agency Task Force. Amend RSA 162-A by inserting after  
20 section 31 the following new section:

21            162-A:32 Multi-Agency Task Force Established.

22            I. There is hereby established a multi-agency task force to study the costs and benefits to the  
23 citizens of New Hampshire of implementing a Residential Property Assessed Clean Energy or  
24 Resiliency (“R-PACER”) program. Such a program is similar to the Commercial Property Assessed  
25 Clean Energy or Resiliency (“C-PACER”) program established in RSA 53-F:1 and administered by  
26 the business finance authority.

27            II. The task force shall:

28            (a) Review and assess “lessons learned” to date from the C-PACER program established  
29 under RSA 53-F:1 and recommend any changes to how that program is administered.

1 (b) Review the experience of other states that have already implemented R-PACER  
2 programs or have passed legislation to do so in the near future, specifically with respect to the  
3 following:

4 (1) The definition of eligible "qualifying improvements."

5 (2) Recommended disclosures to and protections for consumers including but not  
6 limited to Know-Before-You-Owe disclosures, live confirmation of terms, enhanced senior care, right  
7 of cancellation, and other protocols.

8 (3) Review and assessment of R-PACER lenders.

9 (4) Underwriting criteria.

10 (5) Contractor oversight.

11 (6) Financial disclosures from consumers, contractors, and lenders.

12 (7) Regulatory structure.

13 (c) Recommend whether an R-PACER program should be implemented in New  
14 Hampshire.

15 (d) Identify which state agency should be the administrator of such a program in New  
16 Hampshire; recognizing that the challenges of interfacing with residential property owners may be  
17 different that interfacing with commercial property owners.

18 (e) Identify what statutory authority the recommended administrator of the R-PACER  
19 program will need to effectively administer the program with the goal of introducing such legislation  
20 no later than the fall of 2027.

21 (f) Identify what additional resources the recommended administrator of the R-PACER  
22 program will need to effectively administer the program.

23 (g) Propose a recommended implementation timeline.

24 (h) Consult with other stakeholders it deems necessary or appropriate to do so; such as  
25 the New Hampshire Municipal Association, the New Hampshire Banking Association, other New  
26 Hampshire state agencies as needed, and members of the governing house and senate standing  
27 committees.

28 II. Notwithstanding RSA 14:49, the task force shall consist of the following members:

29 (a) The executive director of the New Hampshire business finance authority or designee.

30 (b) The executive director/CEO of the New Hampshire housing finance authority or  
31 designee.

32 (c) The commissioner of the department of business and economic affairs, or designee.

33 (d) The executive director of the New Hampshire community development finance  
34 authority, or designee.

35 IV. The task force shall be chaired by the executive director of the New Hampshire business  
36 finance authority or designee. The first meeting of the task force shall be held within 45 days of the  
37 effective date of this section.

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1           V. Notwithstanding RSA 14:49, the task force shall report its findings and any  
2 recommendations for proposed legislation to the speaker of the house of representatives, the  
3 president of the senate, the house clerk, the senate clerk, the governor, and the state library on or  
4 before June 30, 2027.

5           3 Repeal. RSA 162-A:32, relative to the interagency task force to study the creation of an R-  
6 PACER program, is repealed.

7           4 Effective Date.

8           I. Section 3 of this act shall take effect on June 30, 2027.

9           II. The remainder of this act shall take effect upon its passage.