MINUTES OF THE MEETING
OF THE
ASSEMBLY COMMITTEE ON COMMERCE AND LABOR

Eightieth Session
May 1, 2019

The Committee on Commerce and Labor was called to order by Chair Ellen B. Spiegel at 1:33 p.m. on Wednesday, May 1, 2019, in Room 3143 of the Legislative Building, 401 South Carson Street, Carson City, Nevada. The meeting was videoconferenced to Room 4406 of the Grant Sawyer State Office Building, 555 East Washington Avenue, Las Vegas, Nevada. Copies of the minutes, including the Agenda (Exhibit A), the Attendance Roster (Exhibit B), and other substantive exhibits, are available and on file in the Research Library of the Legislative Counsel Bureau and on the Nevada Legislature's website at www.leg.state.nv.us/App/NELIS/REL/80th2019.

COMMITTEE MEMBERS PRESENT:

Assemblywoman Ellen B. Spiegel, Chair
Assemblyman Jason Frierson, Vice Chair
Assemblywoman Maggie Carlton
Assemblyman Skip Daly
Assemblyman Chris Edwards
Assemblywoman Sandra Jauregui
Assemblyman Al Kramer
Assemblywoman Susie Martinez
Assemblyman William McCurdy II
Assemblywoman Dina Neal
Assemblywoman Jill Tolles
Assemblyman Steve Yeager

COMMITTEE MEMBERS ABSENT:

Assemblywoman Melissa Hardy (excused)

GUEST LEGISLATORS PRESENT:

Senator Heidi Seevers Gansert, Senate District No. 15
Senator David R. Parks, Senate District No. 7
Senator Dallas Harris, Senate District No. 11

STAFF MEMBERS PRESENT:

Kelly Richard, Committee Policy Analyst
Wil Keane, Committee Counsel
Earlene Miller, Committee Secretary
Olivia Lloyd, Committee Assistant

OTHERS PRESENT:

Alisa D. Nave-Worth, representing Manufactured Home Community Owners Association
Jeanne Parrett, Property Manager, El Dorado Estates, Las Vegas, Nevada
James "Rick" La May, Board Member, Manufactured Home Community Owners Association
Marolyn C. Mann, Executive Director, Manufactured Home Community Owners Association
Jennifer Jeans, representing Legal Aid Center of Southern Nevada; Washoe Legal Services; and Southern Nevada Senior Law Program
Sherise R. Smith, Chair, Nevada Physical Therapy Board
K. Neena Laxalt, representing Nevada Physical Therapy Board
Susan Priestman, Vice President, Nevada Physical Therapy Association
Nicole Lang, Regional Director of Operations, Reliant Rehabilitation, Plano, Texas
Kelli May Douglas, Southwest Regional Liaison, Defense-State Liaison Office, Office of the Assistant Secretary of Defense, Department of Defense
Briana Escamilla, Nevada State Director, Human Rights Campaign
Brooke Maylath, President and Advocate, Transgender Allies Group, Reno, Nevada

Chair Spiegel:
[Roll was taken. Committee rules and protocols were explained.] I will open the hearing on Senate Bill 148 (1st Reprint).

Senate Bill 148 (1st Reprint): Revises provisions governing manufactured home parks. (BDR 10-503)

Alisa D. Nave-Worth, representing Manufactured Home Community Owners Association:
I am here to present Senate Bill 148 (1st Reprint), a bill that seeks to create a category for a specific type of change in the age restrictions of senior manufactured home communities and to provide protections that are commensurate with the dynamics of this change. Manufactured homes are a critical source of housing for a growing population of Nevadans and offer the least expensive option for home ownership for many families. The Manufactured Home Community Owners Association (MHCOA) represents many multi-generational family-owned parks across Nevada and is proud to be part of this important conversation.

This legislation is meant to remedy an unintended consequence of legislation that was made law a decade ago and, we believe, will expand the options for additional affordable housing for many Nevadans. Nevada law currently allows manufactured home parks to convert from a family park to an age-restricted park, which is 55 years of age and over. Under current law, manufactured home park owners who seek to convert a community to or from age-restricted parks must give tenants notice of the conversion, provide them with the information about transporting their manufactured home, provide a list of parks with vacancies within 150 miles, and pay for the move of their manufactured home. If the owner of the manufactured home chooses to move farther than 150 miles, the manufactured home park owner must reimburse the homeowner for moving costs associated with the first 150 miles of the move. Current law does not distinguish between a landlord's financial obligations to a tenant when converting to an age-restricted park or to a non-age-restricted park despite the fact that only the conversion to an age-restricted park would trigger an involuntary move by the tenant.

Senate Bill 148 (1st Reprint) only focuses on the conversion of a manufactured home park from an age-restricted park to an all-inclusive park. The bill in no way affects a conversion in which a tenant is forced to involuntarily move their home to a new park. *Nevada Revised Statutes* (NRS) Chapter 118B governs mobile homes and mobile home communities. It is a statute that, as originally conceived, was meant to mirror NRS Chapter 118 but also take into special consideration the unique nature of the manufactured home lot rental environment. The state first regulated manufactured home communities in 1975 to provide basic tenant protections. At that time, many parks were transitioning to 40 years of age or older or adult-only parks.

Since 1975, NRS 118B.130 has undergone significant changes and ten subsequent legislative sessions to address tactics employed by some park owners that led to eviction with little or no notice—a policy which we clearly do not support. We provided a timeline in the legislation that is available in the Nevada Electronic Legislative Information System (Exhibit C). A key provision of the chapter since 1981 has been the notice and assistance for homeowners when they are functionally evicted as the result of the closure of a park, conversion to "for sale" lots, or a change in the rules that no longer allows the owner to occupy the lot.

I will highlight one bill that created the section most germane to today's conversation, Assembly Bill 451 of the 66th Session. In 1988, Congress passed a significant update to the Fair Housing Amendments Act. One of the key components of the measure was to prevent discrimination in housing based on characteristics of the tenant or owner, such as having children. Federal law then prohibited the practice of age restrictions unless the community was reserved for, and actually occupied by, residents 55 years of age or older or 62 years or older. Parks that were 18 to 40 years of age or older, referred to in statute as adult parks, were no longer in compliance. Assembly Bill 451 of the 66th Session sought to provide the same protections for those evicted by a closure to those who would now be evicted by a change in age restriction. With parks that converted from 18-plus or 40-plus to 55 years or older, that would functionally evict a 36-year-old tenant, the Legislature adopted the policy that those owners should have the same protections as an owner evicted by a park closure.

That is a policy with which we still agree. If someone is functionally evicted from their home, they should be fully remunerated for the cost of the home, because that is no longer their choice. At that time, there was a very low vacancy rate and a high rate of conversion to senior parks making relocation difficult. Changing parks from family to adult made it more difficult for families to find spaces.

In reviewing the history of the evolution of this statute, we do not believe that the restrictions placed in statute were intended to cover the unique conversion from senior to family parks. If they were, the Legislature did not anticipate the unique hardships that this law has placed not only on park owners, but also owners of homes in the parks. Today, mobile home communities offer affordable housing that working families and retirees can own. However, the new generation of seniors is seeking this type of affordable housing at a lower rate than seniors in the 1980s and 1990s. High vacancy rates threaten the quality of life for these residents and threaten the value of the investment in their home due to the lack of demand.

Over the past 20 years, the population of residents and homeowners in manufactured home parks has significantly changed. Currently, 88 parks exist in Nevada that are age-restricted senior communities. Four parks are restricted to ages 62 years and over, and 84 parks are restricted to ages 55 years and over. Some communities have up to 40 percent vacancy rates because demand for age-restricted manufactured home communities has declined. Meanwhile, the demand for family communities has increased rapidly as overall housing inventories decline and housing prices rise.

A direct impediment to the ability for manufactured home communities to provide adequate access to affordable family housing is tied to the financially restrictive conditions established by Nevada law. Contrary to the intent of NRS Chapter 118B protection, the trend of senior mobile home communities with untenable vacancy rates, paired with the state's cost-prohibitive conversion statute, threatens to cause closures of parks that provide stable, affordable options for many Nevadans. The undefined cost of conversion has made conversion to all-inclusive communities functionally unavailable. Specifically, the unpredictability of the penalties makes closure the only economically viable form of conversion for many park owners. Moreover, the economic restrictions inherent in statute place a hardship on homeowners as they restrict the market to which they may sell their home and, therefore, artificially deflate the prices of the homes within the senior parks.

This bill seeks to lay out a process for conversion from a senior park to a family park. This type of conversion is different because it is meant to protect the viability of the community and no one is functionally evicted—everyone who lives in the community may remain. As the owners of the parks, we are aware of the needs of our tenants and want to support a viable environment in which they can continue to live. Senate Bill 148 (1st Reprint) proposes that a significant notice period be given to residents when such a conversion is planned, and that the park owner assist with moving expenses for anyone who elects to move, capped at $5,000 for a single-wide and $10,000 for a multi-section home.

In other states that have similar laws, those prices are commensurate with the actual costs of moving a single section and double section as estimated. For Arizona, there is a requirement of a reimbursement of up to $5,000 for a single section and $10,000 for a multi-section as S.B. 148 (R1) would provide. Oregon provides $5,000 for a single-wide, $7,000 for a double-wide, and $9,000 for a triple-wide. In Florida, because of the large population, they have created a public/private partnership with the state where they bring moving companies in and they estimate they can move a single for $2,750 and a double for $3,750, but that is deflated due to the unique partnership. For other states, this is commensurate with the actual moving costs. We worked in good faith with those who were concerned about this bill to raise the amounts to $5,000 and $10,000.

Jeanne Parrett, Property Manager, El Dorado Estates, Las Vegas, Nevada:
I am the manager of El Dorado Estates, an age-restricted manufactured home community in Las Vegas. I have lived in the community for 30 years and have managed it since 1996. A PowerPoint presentation that was prepared in March has been submitted (Exhibit D).

I will update our statistics as of today. As of now, our company owns 75 homes, which is 25 percent of our spaces. In April, two renters moved out and one home was turned over to the community by the owner who could no longer maintain the property himself. Since my testimony in the Senate, another resident has been moved to California by her family, and her home was put on the market. A home of another resident is being removed from the property by a younger buyer. Since last Wednesday, two homeowners have died and their families will sell their homes. One other homeowner is in the hospital and not expected to live, which would be a potential third home for sale.

Senate Bill 148 (1st Reprint) provides the opportunity for the community owner to open the market for buyers of all ages. Changing the rules and regulations and the business plan of the community does not force a senior resident to move themselves or their home. It simply gives them an opportunity to have a much larger market for selling their home if they choose to relocate, thus creating a win-win situation. Last month, out of 64 leads, calls, walk-ins, and Internet inquiries, 28 were not age-qualified. In the past three days, we have turned away five potential buyers who did not meet our age requirements.

The current economics and market make it difficult to maintain occupancy levels that allow us to provide the same benefits and amenities that we have provided over the years. Opening up to all ages increases the values of existing homes and provides more options for affordable housing. We strongly support and urge the passage of S.B. 148 (R1).

James "Rick" La May, Board Member, Manufactured Home Community Owners Association:
I have been involved with the mobile home park industry for 35 years. I owned and operated four mobile home parks in northern Nevada. I am a commercial real estate broker and specialize in the sale of mobile home parks. I probably know most of the mobile home park owners in northern Nevada, so I have a pretty good idea of the industry. Over the past 30 to 40 years, demographics have changed, including the demand for senior housing. As the

parks age, the cost of maintaining the properties increases—aging infrastructure, roads, landscaping, amenities, and mobile homes. If a particular senior mobile home park is experiencing high vacancy rates, it affects the entire property including the value of each mobile home in the park. If there are fewer buyers, what is a particular mobile home worth? A mobile home park with a 30 to 40 percent vacancy rate is failing. In addition to the higher operation expenses, throw in a loan payment and there is not much room left over for any type of capital improvement required to maintain the operation or appearance of the property.

There is usually a high demand for affordable housing and mobile home parks are the best source of affordable housing. I feel the conversion of a senior park to a family park creates an opportunity and a market. With that market comes a higher occupancy level and opportunity for mobile home park owners to do their job and do some remodeling along with additional capital improvements. If this conversion bill is passed, no one will have to move; most of the residents will not. Owners of senior parks do not have to convert to family parks and most will not. Many new tenants will be young to middle-aged couples without children. It will likely take years before the arrival of families will have any meaningful effect on a particular mobile home park, but the benefits will be immediate. Please consider giving mobile home park owners the opportunity to change with the times and do what is best for the parks and their residents.

Marolyn C. Mann, Executive Director, Manufactured Home Community Owners Association:
I believe if and when a park should decide to convert, it is not going to happen overnight. It would be a very slow progression. Most importantly, selling their homes in place to a much larger market of under 55-year-old buyers will generate a higher sales price and avoid the disruption of moving their home. Rarely will any senior choose to endure relocation when they can just sell it in place and buy an existing home in a different community. Not all 55-years-and-older parks will even want to convert—in fact most will not. For those who need this to survive, it is essential and protects the viability of the community while increasing home values. It is a win-win. All of our neighboring states have no laws mandating payment when there is a change in age restriction. Arizona has a system for paying moving costs for those functionally evicted, but it is administered by the state and it is funded entirely by community owners and the mobile home owners. This bill, if passed, would present unique protections for homeowners that are not found anywhere else in the nation. We urge your support of S.B. 148 (R1).

Chair Spiegel:
Are there any questions from the Committee?

Assemblywoman Carlton:
Currently under state law, an age-restricted park cannot convert to a park with no age restrictions. Would this bill let you do that?

Alisa Nave-Worth:
The term "conversion" applies to anytime you change the composition of a park. Existing law allows for conversion, but it seems to imply that you have to meet the same threshold of remuneration as when you close a park or when you evict someone from a park by going from an all-inclusive to a senior park. It is ambiguous, and we think that the legislative history leaves it open so you could allow conversion under the federal Housing and Urban Development (HUD) law without defined remuneration for the tenants. What this mechanism does is, it says for both the owners and the tenants, if we want to open the doors to allow more families into the parks and you decide that is not an environment you want to be in, we will move you.

Assemblywoman Carlton:
Currently, if it is an age-restricted park, it seems there is a difference of opinion whether they can convert or not.

Alisa Nave-Worth:
The conversion is allowed, but the economic threshold that is required under the conversion statute renders it functionally unavailable because the exposure is so high economically.

Assemblywoman Carlton:
Does this allow people to convert without having to pay the remuneration?

Alisa Nave-Worth:
It is the opposite. It creates a cap. Instead of saying, You have to pay all moving costs undefined, it says, We are going to define the moving costs so it creates certainty for the mobile home park owner. If they feel that in order to keep the park viable they need to do this form of conversion, there is an economic cap because of the number of spaces. They know their full exposure; whereas, the exposure is undefined under current statute.

Assemblywoman Carlton:
This actually lowers the amount that the homeowner would get. Because it is undefined now and can go all the way up, and because this is placing a cap, it would not lower the amount that the homeowner would get if he or she decided to move.

Alisa Nave-Worth:
In some situations, that is correct. If the cost of the move exceeds $10,000 dollars for a double, they would cap it at $10,000 or $5,000 for a single. We placed the number which is borne entirely by the park owners in statute, which would be unique in the nation, to accommodate what we believe are the actual moving costs.

Assemblywoman Carlton:
Because there was no cap, it was expensive for park owners to convert from age-restricted to family, so fewer parks converted because of the ultimate cost they would have to bear when the residents might want to move. This would basically limit their exposure.

Alisa Nave-Worth:
No parks have been converted as the result of the undefined economic cost, and this would limit their exposure, which we think would create a market in which parks that need to convert, can convert.

Assemblywoman Carlton:
The philosophy of, I bought into this park because it was an age-restricted park and that is where I wanted to live, would be gone. With this bill, it would make it easier to convert. If the individual did not want to live with families, they would be put in the position of having to leave.

Alisa Nave-Worth:
If a homeowner were to make a decision to say that this is not the environment in which he or she wanted to live, they would have the option of moving and would be fully compensated by the park owner for the move. If the homeowner felt he or she could not move their house, they would get the fair market value. This is not a conversation that anyone wants to have, but the functional reality is that, for many of these parks, closure is a better alternative to expansion of access because you can build in the costs of moving all of the owners. That is why closure under the current statute is a better alternative to expansion of access. We are trying to create a mechanism where expansion of access is. We understand that some homeowners say this is not the environment in which they want to live, but we also want to make sure that the option of remaining there remains viable. We also believe there is a benefit.

One of the major challenges we have seen in El Dorado Estates is, if someone passes away or needs to move into a greater assisted living situation, they give their home to their children who do not meet the age restrictions. They will often abandon the home because they cannot sell it. The costs of the homes are artificially decreased because there is so much less demand for senior parks. When you open up the doors and expand the market for those homes, that senior, should they choose to sell that home for fair market value, will make more money and be able to buy a home in a senior park for less. It is the nature of the restriction of access.

Assemblywoman Carlton:
I have concerns that by putting in the cap it would mean that, if they decided to move that home, they would only be reimbursed up to a certain amount no matter the cost. Through no fault of their own, they are moving their home because a decision was made after they lived there for years, and they would not be getting fully reimbursed.

Assemblyman Edwards:
My Assembly district probably has the largest park in the Las Vegas Valley and a couple of others that are senior parks. I am concerned that the seniors who take great care of their home could be forced out by putting more people in their parks. To be blunt, they do not want to have a bunch of kids hanging around because they are past that. To have younger families move in, it disrupts everything in their lives that they thought they had figured out

by moving into the 55-and-older parks. I am sensitive to the fact that I do not want them to be forced out by a conversion, at least not a conversion that is going to put them into a situation they do not want to live in or having to move somewhere they haven't been for the last 30 years. It is a balancing act, because to keep the parks open, something has to be done. Have they thought about dividing the parks into areas for different age groups?

Alisa Nave-Worth:
That is not allowed under federal law. You cannot bisect a park under HUD rules, so that option is not available.

Assemblyman Edwards:
If this were to pass, I would want to make sure that it is not just a matter of the cost of moving the home, but there are going to be packing expenses, the expenses of waiting to get into the new home, and all the inconveniences of moving. I do not think $10,000 dollars covers all of that.

Alisa Nave-Worth:
The current Nevada statute covers the cost of moving associated with moving the home. It does not extend beyond to personal moving expenses. No other state in the nation has that. In every other state, the move is subsidized by the owners themselves. The numbers that were negotiated in the Senate, we are trying to true up to the best possible estimate of moving costs associated with these two homes. That is what we believe is a genuine moving cost. I do not know if that includes moving personal items or other ancillary moving issues that anyone that was moving from an apartment or a stick-built home or a manufactured home would also have to pay.

Assemblyman Edwards:
In regard to the 90-day notice, I have no idea how easy or difficult it is to find another park to move to. I do not know if that is enough time. Is there any reason it is 90 days?

Alisa Nave-Worth:
The 90 days is the 90-day notice before the decision to convert a park. We are very protective of our residents. The owners are partners with their residents in many ways. When we drafted S.B. 148 (R1), we extended the current notice of a conversion of a park from 75 to 90 days specific to this conversion. If you were to say, I am going to close a park, we would be open to a more expanded notice requirement of 120 days to allow people to start working through what they think the process is, if they choose to put their home on the market.

While Mr. La May has not converted a mobile home park, another member of the MHCOA board has parks in Arizona where the statute exists, and he has converted two parks in Nevada over the past decade. Those parks take long-term conversion times. There are many other manufactured home parks in Arizona that have chosen not to convert at this time. The parks in northern Nevada are not faced with the same challenges that the parks located in southern Nevada are. The parks in northern Nevada are robust, filled, and there is

reinvestment into the parks because the vacancy rates are so low. It is a healthy, thriving environment. In southern Nevada, there are houses that have been functionally abandoned by families and/or seniors that look nice on the outside, but the interiors are not habitable. They do that so it does not look like a broken neighborhood. They also do that to prevent crime, so it does not look like there is only 40 percent occupancy. We are sensitive to people being evicted, but it is a long transition time in any situation where they have had to convert.

Assemblywoman Neal:
Can you give examples of how you determined the cost of reimbursement for moving a manufactured home?

Alisa Nave-Worth:
We can give you cost estimates from multiple movers. We can also provide the Committee with the statutes from Oregon, Arizona, and Florida from which the numbers are derived. It was a different conversation in the Senate because it was a lower amount at that time. We renegotiated this amount to bring it more in line with neighboring states.

Chair Spiegel:
Are there any additional questions from the Committee? Seeing none, is there any testimony in support of S.B. 148 (R1)? Seeing none, do we have anybody who wishes to testify in opposition? [There was no one.] Is there anyone who wishes to testify in the neutral position?

Jennifer Jeans, representing Legal Aid Center of Southern Nevada; Washoe Legal Services; and Southern Nevada Senior Law Program:
We appreciate how far this bill has come from when it was first proposed in the Senate. It is still a departure from existing protection laws that have been in place for 40 years for seniors who sought to invest in a senior mobile home. In the research we did, as far as the actual cost to relocate these homes, the numbers we found were significantly higher. I urge the Committee to evaluate that.

Chair Spiegel:
Could you please give us some examples?

Jennifer Jeans:
Generally we saw $10,000 for a single-wide plus connections.

Chair Spiegel:
If you could send us follow-up information, that would be appreciated. Is there anyone else to testify? Seeing no one, I will close the hearing on S.B. 148 (R1) and open the hearing on Senate Bill 186 (1st Reprint).

Senate Bill 186 (1st Reprint): Enacts provisions governing the interstate practice of physical therapy. (BDR 54-514)

Senator Heidi Seevers Gansert, Senate District No. 15:
Senate Bill 186 (1st Reprint) contemplates adding Nevada to the interstate Physical Therapy Licensure Compact. We all know that Nevada has issues with access to health care across the board. Joining a compact like this would enable folks who are licensed in member states to work in our state and vice versa. It would also substantially help families of active military members who relocate often. If a spouse is licensed in a member state, they could come here and start working right away. I think this bill will help provide greater access to care and especially help our active military members and their families.

Sherise R. Smith, Chair, Nevada Physical Therapy Board:
[Read from prepared testimony (Exhibit E).] The Physical Therapy Licensure Compact is an agreement between member states to improve access to physical therapy services for the public by increasing the mobility of eligible physical therapy providers to work in multiple states. As of today, there are 24 states currently participating in the Compact with several other states that are going through the legislative process during this session.

In the current health care environment, portability of licensed individuals has been identified by many as a critical issue. With the changing health care system, the ability of a clinician to practice across jurisdictional boundaries with minimal barriers is an issue coming to the forefront. State boundaries and differences in licensure and practice requirements have been identified as barriers to accessing health care. The potential positive impacts on public protection with increasing licensure portability include:

- Increased patient access to qualified providers, particularly in the rural areas of our state.
- Continuity of care for patients as they relocate or vacation.
- Enhanced disciplinary data and improved notification of disciplinary actions between jurisdictions.
- Improved information sharing between jurisdictions.

The Physical Therapy Licensure Compact came into being in April 2017, when the tenth state, Washington, enacted legislation to join the Compact. This number has increased to 24 states currently. We have provided each of you with a packet which includes a map of the participating states as well as answers to some of the frequently asked questions (Exhibit F).

As most of you are aware, in order to join a compact, the compact language must stay as is. The amendment to our bill, Amendment 86, includes the changes that were needed to be made by the Legislative Counsel Bureau (LCB) to fit the Compact into language that is compatible with Nevada statutes. All parties were involved with this amendment and are in agreement with the amendment as presented. This included LCB and its attorney, the Compact Commission and its attorney, as well as the Nevada Physical Therapy Board deputy attorney general.

Becoming part of the Compact will increase accessibility to quality physical therapy care in Nevada, particularly in the rural areas of our state, and decrease barriers to licensure between jurisdictions while maintaining the high standards that Nevada currently holds for the licensing of physical therapists and physical therapist assistants in our state. It will also relieve a burden for physical therapists who are military spouses in becoming licensed when they move from one state to another, which can be as often as every three years. This compact makes a special provision for military spouses and active military.

K. Neena Laxalt, representing Nevada Physical Therapy Board:
Section 2 is the actual compact itself. Within that section, there are 12 articles. Article I is the purpose, which is to increase public access, enhance the states' ability to protect public health, encourage cooperation of member states in regulating multistate physical therapy practice, support spouses of relocating military members, and enhance the exchange of licensure, investigative, and disciplinary information between member states. It allows a remote state to hold a provider of services with a compact privilege in that state accountable to that state's practice standard.

Article II of the Compact lays out the definitions. Article III is about what the states are required to do as Compact participants. Article IV is the requirements of the licensees under the Compact. Article V concerns active duty military personnel and the home state options they have been given to provide one of three options in order to travel. Article VI covers adverse actions if a licensee is investigated and it is found to be that there have been adverse actions and what the home state could do under those circumstances. Article VII is the establishment of the Physical Therapy Compact Commission. Article VIII is about the Compact's data system. Article IX is about rulemaking by the Compact. Article X is about oversight, dispute resolution, and enforcement. Article XI is the date of implementation of the Commission and associated rules, withdrawal, and amendment. Article XII is construction and severability.

Sections 6 through 29 and 31 through 38 are conforming changes. The Nevada Physical Therapy Board is in charge of carrying out compliance for the Compact. Section 4 of the bill says the Board is also responsible for promulgating rules and regulations to enforce the provisions of the compact itself.

Chair Spiegel:
Are there any questions from the Committee?

Assemblywoman Tolles:
I serve on the Occupational Licensing Consortium with 11 other states. This is a high priority. It is highly beneficial for workforce, health care, and other reasons. My only question is, Will there be reporting involved with this Compact so in a future legislative session we will be able to track how well this program has worked? I hope we will be able to enter into more interstate compacts with other licensing boards.

Sherise Smith:
We plan on keeping close records not only for our jurisdiction, but also for how it is progressing throughout the country.

Chair Spiegel:
Is there a reporting requirement in the bill?

Sherise Smith:
That is not a requirement in the bill.

Assemblywoman Tolles:
Would that be something the Legislative Commission's Sunset Committee would look at in the interim?

Sherise Smith:
The Sunset Committee requires quarterly reporting and we could add that to what we are providing to them on a quarterly basis.

Assemblywoman Tolles:
I think it would be beneficial to see how many licensees are taking advantage of this. If we can show its success, perhaps we can expand it to other boards.

Assemblywoman Neal:
I have a question on Article VII about the immunity from suit [section 7], "either personally or in their official capacity, for any claim for damage to or loss of property or personal injury." Because it was "of any actual or alleged act, error, or omission," and because it is a compact, the language is similar, so I read other state's compacts. In the compact with Kentucky, I did not see this language, nor in the language in Louisiana. Help me understand this provision. It is qualified immunity, but it seems stronger than that when you say, Even in your official capacity, if you take an investigative process and move on someone and it is an alleged act, you are not liable even though you are in error and you could have ruined somebody's reputation.

Sherise Smith:
It was part of the compact language.

Assemblywoman Neal:
Where it says the Commission may levy or collect assessments from each member state, or impose fees on other parties [section 6(c)], who are the other parties that you may impose fees on in order to run the business of the Commission?

Sherise Smith:
I know they may levy fees on the boards. Their intent is for that not to happen and, if it does, for the fees to be very minimal. I am not clear about them imposing fees on other parties. I can find out and provide you with that information.

Assemblywoman Carlton:
We have done a number of compact bills. The first one was the nursing compact and it probably took them three or four sessions to get it through. This does not read like the other compact bills on which I have worked. I do not see any substantially equivalent language that licensees in other states that join the Compact would have the same level of education that we require of our physical therapists. That came up while we were doing the nursing compact because they were allowing states to come in that had much lower levels of education. By allowing that professional to automatically compact into our state, we had no authority to say, Wait a minute, you do not have substantially equivalent education. Is that component in this bill?

Sherise Smith:
With the physical therapy profession, it is a little different than nursing in that, in order to sit for the national physical therapy exam, you have to have met the threshold of education required. That has changed over the years from a master's degree to a doctorate, but the person would have had to meet that requirement to sit for the examination and would have had to successfully pass the exam to be licensed in their home state.

Assemblywoman Carlton:
In essence, they all have to meet the same level now, so you do not need substantially equivalent language because they already are on the same level. If a change were made at the compact level to accept another level of education, there would be nothing that Nevada could do once we joined the Compact to say we do not think a candidate is qualified.

Senator Seevers Gansert:
In Article III it talks about a state joining the Compact and it discusses background checks and that they must comply with the rules of the Commission. It also says "utilize a recognized national examination as a requirement for licensure" [Article 3, section 1, subsection (f)]. Then it talks about continuing competence requirements. There are national standards and I would imagine we meet those standards and this bill requires the national licensure.

Assemblywoman Carlton:
With the background standards we typically put in some boilerplate credentialing language to try to address medical malpractice. As far as the background goes, can Nevada run its own background check on this person? If the physical therapist has been approved in another state, do we have to take their background check?

Sherise Smith:
It is a requirement that a fingerprint background check be done on any individual that enters into the Compact. In Article III, section 1, subsection (d), it says the state must comply with a background check. Whether or not we are able to then run them again, I am not certain.

Assemblywoman Carlton:
My confusion is when it says state; does it mean the home state? So this would be the original licensure. If a person had been licensed for ten years and a background check had not been done—people who are in trouble in their home states will run to a state that will not look at their background. I want to make sure that if they are in a Compact state, that your Board has the opportunity to make sure there has not been something happening in the last ten years. As I read this, I am not sure you would have the authority to run another background check.

Sherise Smith:
A big sticking point—when this Compact came into existence, it was mandating that any state that becomes involved is able to do that. Our deputy attorney general would definitely know that answer and I would be happy to clarify that we are able to do that. I know the language seems a little vague, but my understanding is that we are able to.

Assemblywoman Carlton:
No one should be allowed to practice in this state if we cannot verify their criminal history, because they will go to a state where they can hide. I think in 2015 there was a bill to allow veterans to be able to come in and practice in the state. How does this work with that? Will we end up with two different schemes for veterans now? Will there be a problem or disconnect between the two?

Sherise Smith:
The active military or active military spouse, when coming in using the Compact, is able to get licensing within a few minutes versus a couple of weeks. Our Board is efficient with getting licensure and we do expedite it with military. The cost will be less. The privilege to practice when coming into our state is less expensive than getting fully licensed. They are able to utilize one of three different options as their home state, which gives them a little more portability than currently. It can be their permanent home residence, their permanent change station, or where they are currently stationed. It is a different avenue, but maybe a little simpler than the current process.

Assemblywoman Carlton:
If there is a problem with this person, who gets to pull his or her license? Do we have full authority, or do we have to work with the home state?

Sherise Smith:
If someone is in our state on a privilege to practice and has any kind of disciplinary action in our state or any other state in which they are practicing, they automatically lose their Compact privilege for two years. If the problem happened in our state, we have full authority to discipline them as if they were our own licensee. Their home state may also discipline them because that is where they are truly licensed.

Assemblywoman Carlton:
If the offense happens in another Compact state, they can lose their license for two years, but they could come back into the Compact. Would we automatically have to take them back?

Sherise Smith:
No, they would have to reapply for the Compact and meet all of the provisions.

Assemblywoman Carlton:
So if they got back into the Compact, would we have to accept them?

Sherise Smith:
I am not sure of that answer.

Assemblywoman Carlton:
In other compacts, I believe we have authority over our own licensees. They give the individual states the authority. I always have concerns when we are abdicating our legislative authority to a compact because we do not get the oversight of the licensees who are treating our constituents. I am always leery about letting someone else decide what is good for Nevada, rather than us making that decision.

Senator Seevers Gansert:
As I read through Article VI, it talks about the home state and that the home state may take adverse actions; then it goes on to talk about a remote state. A remote state can take adverse actions and investigate. There is also space for joint investigations which is under Article VI, section 6. We could have the deputy attorney general for the Board look at that to be sure they still have the authority to preclude or prohibit practice if there has been adverse action. It really allows the home state as well as a remote state to take action.

Assemblywoman Carlton:
The hole I am seeing in this, or I am not seeing the explicit language for, is if once the two years is over and the Compact decides to let them back in, we may have decided that the issue in another state—especially if it was taking advantage of a senior, domestic violence, or something like that—even if they got back into the Compact, would we be required to let that person practice in our state? I need an answer because I do not want us to have to take someone and not be able to say, No, you do not fit in Nevada.

Sherise Smith:
That is why our Board sat back and watched how this whole process has been going. I will get the answer from our deputy attorney general. I think we are able to do that.

Chair Spiegel:
Are there any other questions from the Committee?

Assemblyman Daly:
In Article VII, section 3, subsection (e), it says the Commission can "promulgate uniform rules to facilitate and coordinate implementation and administration of this Compact with such rules having the force and effect of law and being binding in all member states." What rules can they make and what are we abdicating if it has the rule of the law? There is clarifying language in subsection (r) where it says they can "perform such other functions as may be necessary or appropriate to achieve the purposes of this Compact consistent with state regulations of physical therapy licensure." So they do recognize that there are other states and there are rules we have, and they cannot make rules that violate.

In Article X, section 1, subsection (a), it says, "The provisions of this Compact and the rules promulgated under this Compact have standing as statutory law." Where does it have statutory effect? Is it trying to say it has the effect of state law and you can enforce your rule as if it were a statute in the state? There is a theme here if you go back to Article IX, section 2, where it says, "If a majority of the legislatures of the member states rejects a rule by enactment of a statute or resolution in the same manner used to adopt the Compact within four years of the date of adoption of the rule, then such rule shall have no further force and effect in any member state." So they could make a rule, and if people do not like it, we have four years to object to it. Does each state have to do it or just the majority of the states? We could be overruled—I know we get a member on this Commission, but there are 20 or more other states.

I believe in Article XI, section 2, it says that if we join this Compact, we are accepting all of the rules that have already been adopted. What are those rules? Are they all in the bill? Do any of them conflict with our statutes? It seems to me that we are giving up a certain amount of authority, and we are abdicating to this Commission's rules and process and accepting rules that we do not know what they are.

Sherise Smith:
The Compact rules have to be in line with Nevada law. There is more room for adjustment in the rulemaking process than there is in the statute. I spoke with the executive director of the Compact Commission this morning regarding something similar to that and he said there is going to be the general framework which they have not provided to us. We have not gotten that far in this process, but they are able to provide the model rules. Our Board has not started adopting rules yet because of the way the process goes. This comes first. We have looked at them and there is our ability to interpret them and add things to them that make us in alignment with Nevada rulemaking.

Senator Seevers Gansert:
If you look at Article IV, section 4 says a remote state can specify a period of time, which can be anytime, when a person cannot hold a license. I think a member state can actually have their own rules regarding how long a license is suspended. If it is under two years, it would fall within the two-year clause they have for the Compact. If it is over two years,

the over-two-years period would be held according to what this states in the Compact. Home states do have the ability to keep someone from participating in the Compact based on the way this is written. The Board still has quite a bit of authority.

Sherise Smith:
I know the model rules are something you would like to see, so I will be happy to provide them knowing they will be altered for our purposes and our state.

Assemblyman Daly:
Article XI, section 2 says, "Any state that joins the Compact subsequent to the Commission's initial adoption of the rules shall be subject to the rules as they exist on the date on which the Compact becomes law in that state. Any rule that has been previously adopted by the Commission shall have the full force and effect of law on the day the Compact becomes law in that state." The Commission is all of the states, and since it has already been in place, I am assuming they have already adopted rules and they have been in existence and have these standards in place. I think we need to see what the rules are because we are agreeing to adopt them and abide by them as if they were law. If we pass this bill, they would become law if we agree to that language. I know there is language in here where we can withdraw. I know there is language that says the Compact cannot be amended unless it is approved by the state. When rules come into effect, they have to be adopted by other states. When do they come into effect? It seems like a difficult process.

In section 8 of the bill, it says of the Nevada Physical Therapy Board, three members who are licensed as such in accordance with the provisions of this chapter. Could we have an out-of-state person on the Board?

Sherise Smith:
Our Board did not want someone who was here on a privilege to practice to be able to sit on our Board because their home state is in a different state. That is why we added that language.

Assemblywoman Carlton:
What are the requirements to call a state your home state?

Sherise Smith:
Your home state has to be your place of permanent and primary residence. They have to provide their driver's license and any other residence information required by the Commission. It is not as if it is easy to switch your home state. The home state is where you are permanently located. The privilege to practice is in the member state where the person is temporarily going to work.

Assemblywoman Carlton:
There is a difference in the cost to be licensed in different states. In Utah it costs $70. What would stop a Nevada physical therapist getting an address and getting set up in Utah and driving across the border to practice? I want to understand the requirements of home states

so we do not lose licensees to another state. In a compact, it is a two-way road. People come in and people go out. People living in Nevada have a Nevada driver's license and they would still have to pay their Nevada fees. Would they have to pay the fee in Utah also to be licensed?

Sherise Smith:
They can only have a primary license in one state. Actually they can be licensed in both states if they want to pay the full licensing fees. They would be primarily licensed in Nevada and go to Utah on the privilege to practice. They could only hold a home residence in one state. There are some safeguards in place to prevent that from being an easy thing to do.

Assemblywoman Neal:
I know we want to be a part of the Compact and there is reason to be. There is language that basically allows the Commission to bring a state into federal court for failure to follow the Compact or get into a default position if they default on enforcement. I never considered that this may be an overreaching of power because the Commission is in a place where they can come and sue our state. It is hard to sue a state as an individual, but the Commission itself is saying for failure, they can come in and get injunctive relief, damages, or judicial enforcement. Why does this not impact like the Eleventh Amendment and sovereign immunity and why are these compacts set up this way where it takes away our authority? To a degree, we are abdicating our authority to the Commission. They are tying our legislative hands by this Compact—telling us what to do, and then telling us how they are going to sue us if we fail to do it. I do not think this is one of the things that rises to the level that we should be abdicating our legislative authority to a commission.

Sherise Smith:
I do not know the answer to that but I can try to find it. The idea behind it is for states that are blatantly not disciplining as they should.

Senator Seevers Gansert:
When I am looking at this, it says a compact is between different states. If you have a dispute between the Compact and a state, it probably has to go to federal court because you are crossing state lines with this agreement.

Wil Keane, Committee Counsel:
If the Legislature were to enact this bill, this would be a statute like any other and in it the state would be agreeing to certain things. It would be as binding and powerful as any other statute or not as powerful as any other statute. In this, the state would be agreeing to go to court in accordance with these rules. I would liken it to the state not having to answer to its citizens in court, but we have allowed our citizens to sue the state up to a certain amount of money. In the same way, the state would allow the Commission to sue the state in accordance with this agreement. It is a statute, but it is also an agreement between our state and the other Compact states in the Commission.

Assemblywoman Carlton:
When you say "state," do you mean the Board or the state? The difference of opinion would be between the compact and the regulatory board.

Wil Keane:
I would have to look at the particular language. I am not sure, but my understanding would be that this is both the statute and an agreement. To the extent that the state is agreeing to allow our Physical Therapy Board to act in a certain way with regard to the Commission, then that is the agreement our state is entering into. It is as forceful as any other statute.

Assemblywoman Carlton:
I would be apprehensive about the Board being sued because that cost would be deferred to every licensee in the state. We would be penalizing licensees that were not in Compact status that had come through under another licensing scheme and would end up having to pick up the cost of all those legal fees. Boards have to be self-sufficient and pay their own legal fees. I would want to make sure we have it clear when we use the word "state" who is actually impacted. It could be the State General Fund, the Tort Claims Fund if they were suing the state employees who are Board employees, and it could end up in the Board's legal fees. I want to understand what the financial responsibility would be if something like this would arise. We have to be aware of who is going to pay the bill and I hope it is not the State General Fund.

Wil Keane:
I will look into that to make sure I get the correct answer and I will provide that to the Committee.

Chair Spiegel:
Is this scope of practice the same for practitioners in all states? What happens if the scope of practice is different in different states?

Sherise Smith:
When the therapist goes on a privilege to practice in another state, it is their responsibility to know what the scope of practice is in that state and to abide by the scope of practice in which they are practicing. States can mandate the person coming into the state to take their jurisprudence exam for that state. Some states do and some do not. Our Board will be mandating they do that prior to getting their privilege to practice.

Neena Laxalt:
I want to answer a question from Assemblywoman Carlton about background checks. In Article III, State Participation in the Compact, it says in order for a state to participate in the Compact, it must "Fully implement a criminal background check requirement, within a time frame established by rule." I think we are mandated to do background checks.

Chair Spiegel:
I will open for testimony in support.

Susan Priestman, Vice President, Nevada Physical Therapy Association:
I am a doctorate-level trained physical therapist who has been practicing for 34 years and in Nevada for 25 years. In Nevada, according to the Bureau of Labor Statistics, Nevada has 1.26 physical therapists per 1,000 Nevada residents. This is below the national average and extremely low, particularly in the rural and underserved areas.

Physical therapy services are a vital component in the fight against opioid addiction. We provide a nonpharmacological alternative in pain management, and this bill, if enacted into law, would reduce the administrative burden in order to recruit physical therapists and regulate them according to the Nevada statutes and rules. I support the passage of S.B. 186 (R1) out of Committee because it is good for the citizens of Nevada.

Nicole Lang, Regional Director of Operations, Reliant Rehabilitation, Plano, Texas:
I have been a licensed physical therapist in Nevada for four years. My company employs therapists in rehabilitation settings across 40 states. I personally oversee four skilled nursing facilities and four hospitals in the Las Vegas Valley. We also have four skilled nursing facilities in Reno. In my 8 facilities, we have had 16 full-time positions open for therapists for several months. Bringing in highly qualified physical therapists to Nevada is a need. I think the standards are there to bring in those people.

Kelli May Douglas, Southwest Regional Liaison, Defense-State Liaison Office, Office of the Assistant Secretary of Defense, Department of Defense:
I have provided written testimony (Exhibit G). I want to highlight some additional points. The Department of Defense finds that spouse employment is one of the most crucial aspects of family readiness for service members. We have about 10,000 active duty service members in Nevada with over 5,000 spouses. Of those spouses, 14 percent of them move across state lines annually as opposed to 1 percent of the general population. As Senator Seevers Gansert mentioned, military families move every three to four years. Thirty-four percent of the working spouses require a license and when surveyed, 19 percent of military spouses have expressed that they have experienced challenges in obtaining new licenses in new states. In addition to permanent change of station moves that are required by military orders, compacts help military spouses who are living in neighboring states. Arizona, Utah, and Oregon are all members of the Physical Therapy Licensure Compact, so family members who live in those states could come across state lines and practice here or vice versa.

Chair Spiegel:
Are there any questions from the Committee? [There were none.] Is there anyone else to testify in support? Seeing none, is there anyone wishing to testify in opposition? [There was no one.] Is there anyone to testify in the neutral position? Seeing no one, Senator Seevers Gansert will you please close?

Senator Seevers Gansert:
I will provide you information about background checks and Article X regarding suits at a national level.

Chair Spiegel:
We also have questions which legal counsel will answer. I will close the hearing on S.B. 186 (R1). We will open the hearing on Senate Bill 311.

Senate Bill 311: Prohibits certain discriminatory practices against a person seeking credit. (BDR 52-1048)

Senator David R. Parks, Senate District No. 7:
Senate Bill 311 relates to credit regulations prohibiting discrimination against persons seeking credit.

Senator Dallas Harris, Senate District No. 11:
If you look on the second page of the bill, you will see a lot of added language which includes the words, "race, color, creed, religion, disability, national origin or ancestry, sexual orientation, gender identity or expression, or marital status." We are adding those terms in several places where they should have already been. This bill should have been updated with other sections of the statutes which have already been changed. It ensures that there is not discrimination based on this list.

Chair Spiegel:
Are there any questions from the Committee?

Assemblywoman Neal:
The words "credit practices" and "credit transaction" are used within the bill. Credit practice is in section 2. Credit transaction is in section 3. What is the distinction between the two and what is being included? Although insurance companies are not supposed to pull your credit, they could.

Senator Harris:
I am not familiar with the differences between credit practices and credit transactions. The statute was set up separately long ago and the goal of this bill is to make sure these protections are everywhere where discrimination might occur.

Wil Keane, Committee Counsel:
Nevada Revised Statutes (NRS) Chapter 598B was enacted in 1975 and a few portions of it were amended, but not in any significant way. Essentially, these provisions and the two credit transactions and credit procedures that were mentioned date back to 1975. This was enacted shortly after the federal Equal Credit Opportunity Act, which was enacted in 1974. Those terms are not defined. They are probably used in just the commonsense dictionary manner.

Assemblywoman Neal:
What is the intent of what you want to capture in terms of discrimination around credit practices? A practice is that you may do this activity. In insurance, we use to look at credit to determine whether or not you were eligible for insurance. A credit transaction could include applying for a credit card. Where do you see the issues or problems?

Senator Parks:
I read it to mean a credit transaction is a single incident, whereas credit practices deal with the broader scope of extending credit to individuals. As far as the wording we are trying to include, it deals with the fact that sex and marital status are the only two protected groups that are currently covered by either a credit practice or a credit transaction. As a point of clarification, the Legislature unanimously passed Senate Bill 188 of the 79th Session. In that bill we had some 35 different locations in the NRS that we sought to make corrections to include the broad issues dealing with the protected groups. Today we are going one step further in what was transacted two years ago in that bill.

Chair Spiegel:
While our committee counsel is looking into the definitions, my understanding is that credit practices are related to the granting of credit and credit transactions are related to the use of credit. Years ago there were institutions that would not grant credit to a woman unless her husband gave his permission. There have been other instances where a woman may have had credit but was unable to use it under certain circumstances without the permission of a spouse or parent, even if they were over the age of majority.

Assemblyman Yeager:
This is the original version of the bill. Under the fiscal note section at the top of the bill it says, "Effect on Local Government: Increases or Newly Provides for Term of Imprisonment in County or City Jail Detention Facility." I looked at the fiscal notes online and did not see anything from the Department of Corrections. I assume that is probably an error. The bill does not create any new crimes or provide for criminal penalties.

Senator Parks:
I believe the fiscal note and the effect is a pretty standard boilerplate language that is added to most bills. I am unaware of any fiscal note that would affect this as far as local government.

Assemblyman Daly:
I am glad we are catching this oversight from last session.

Assemblywoman Tolles:
I am wondering if there is a way to expand how we can address an issue that we have come across. My mother-in-law was married to the same man for 53 years during a time when she never established credit on her own. As soon as he died, their credit cards were closed. She now can only get the same limit as her 17-year-old granddaughter. I wonder if there are

times when it is appropriate to take into account those kinds of things when determining credit worthiness, and how do we address that situation? We are addressing generational gaps and we are impacting people in 2019.

Senator Parks:
I had not thought of that, but I can share the concerns I had when my father died and my mother was left without any credit cards. Trying to get her a credit card in the same bank proved to be a challenge. I understand the concern you have. We could look at it, but I do not know if it is germane to this bill.

Chair Spiegel:
Is there anyone to testify in support of S.B. 311?

Briana Escamilla, Nevada State Director, Human Rights Campaign:
We support this bill. Human Rights Campaign releases a state equality index every year that ranks states based on their LGBTQ [lesbian, gay, bisexual, transgender, and queer] inclusiveness and equality. Nevada consistently ranks in the highest ranking group. This was an area where there was room for improvement. Adding in sexual orientation and gender identity to credit nondiscrimination closes a loophole.

Brooke Maylath, President and Advocate, Transgender Allies Group, Reno, Nevada:
The transgender community often sees similar issues. When you change your name from a male name to a female name or vice versa, quite often they stop tracking the credit data under the original name and you can lose all of the credit subsequent to the transition and the name change. That is one of the types of pitfalls that we face within the LGBT [lesbian, gay, bisexual, transgender] community. There was a recent study that said same-sex borrowers are more likely to be denied mortgage loans, and those who do get approved pay higher interest rates and fees based on the study done by Iowa State University. Even despite being found less risky overall, same-sex borrowers are 73 percent more likely to be denied when applying for a mortgage loan. When they were approved, they found that the mortgage rates were anywhere from 0.02 to 0.2 percent higher than the average. A 0.2 percent difference is a lot. This bill is designed to provide those protections because we need them. I urge you to support this bill.

Chair Spiegel:
Is there anyone else to testify in support of S.B. 311? [There was no one.] Is there anyone who wishes to testify in opposition to S.B. 311? [There was no one.] Do we have anyone to testify in a neutral position? Seeing no one, are there any closing statements from the presenters.

Senator Harris:
Thank you for hearing the bill. I would be happy to work with Assemblywoman Tolles to talk about how we could work on some of those transitional issues. I imagine credit may not be the only area where there are difficulties after a spouse dies. I am sure it is a situation for many people.

Senator Parks:
We are often finding other provisions within statute that need to be addressed. I was surprised when I was informed that our credit statute protections strictly amounted to that of sex and marital status.

Chair Spiegel:
I will close the hearing on S.B. 311 and open for public comment. [There was none.] The meeting is adjourned [at 3:24 p.m.].

RESPECTFULLY SUBMITTED:

Earlene Miller
Committee Secretary

APPROVED BY:

Assemblywoman Ellen B. Spiegel, Chair

DATE:

EXHIBITS

Exhibit A is the Agenda.

Exhibit B is the Attendance Roster.

Exhibit C is a document titled "Timeline of NRS 118B.130-Statute-S.B. 148 Hearing," submitted by Brownstein Hyatt Farber Shreck, and presented by Alisa D. Nave-Worth, representing Manufactured Home Community Owners Association, regarding Senate Bill 148 (1st Reprint).

Exhibit D is a copy of a PowerPoint presentation titled "A History of Vacancies at El Dorado Estates-An Age Restricted Community," presented by Jeanne Parrett, Property Manager, El Dorado Estates, Las Vegas, Nevada, regarding Senate Bill 148 (1st Reprint).

Exhibit E is written testimony presented by Sherise R. Smith, Chair, Nevada Physical Therapy Board, regarding Senate Bill 186 (1st Reprint).

Exhibit F is an informational packet titled "PT Compact Informational Packet SB186," presented by Sherise R. Smith, Chair, Nevada Physical Therapy Board, regarding Senate Bill 186 (1st Reprint).

Exhibit G is a letter dated April 29, 2019, to Chair Spiegel and Members of the Assembly Committee on Commerce and Labor from Kelli May Douglas, Southwest Regional Liaison, Defense-State Liaison Office, Office of the Assistant Secretary of Defense, Department of Defense, in support of Senate Bill 186 (1st Reprint).