



Massachusetts
Homeowners United



THE OWNER'S MANUAL · THE MONTHLY PUBLICATION OF MASSACHUSETTS HOMEOWNERS
UNITED

What it **really** costs.

EDITION NO. 1 OCTOBER 2026 FREE · ALWAYS

THE HONEST NUMBER

What a Massachusetts
home costs in a year

GUIDE

How to file for a property
tax abatement

GUIDE

What a Prop 2½ override
actually does

Welcome to The Owner's Manual.

Nobody handed you a manual at the closing. You got the keys, a folder of documents, and the first of a lifetime of bills: the property tax, the electric bill, the insurance renewal, the roof nobody budgeted for.

This is the publication we wished had existed. Every month, The Owner's Manual takes one cost of owning a home in Massachusetts and tells you what to actually do about it, with the form, the deadline, the office or the phone number attached, and the public source behind every figure.

This inaugural edition starts where every homeowner starts: with the bill. We lay out what a Massachusetts home costs in a year before a single mortgage payment, then show you the two property-tax tools every homeowner should understand, the abatement and the Proposition 2½ override.

It is free, it will always be free, and it is written by people who own houses in this state. Welcome.

The editors, Massachusetts Homeowners United

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One topic each.

Taxes, energy, insurance, or upkeep.

Always sourced.

Every figure comes with its public source.

Action. Not alarm.

News from Beacon Hill to Main Street.

Never paywalled.

Everyone reads the same thing, free.



A single-family home in Massachusetts carries roughly \$14,800 a year in costs before the mortgage.

THE HONEST NUMBER

What a home costs in a year.

Not the mortgage. The rest of it. Statewide averages for a single-family home, so you can see which line is doing the damage, and which lines you can actually move.

FEATURE 6 MIN READ SOURCES: MASS. DOR, EIA, DIVISION OF INSURANCE

The mortgage calculator told you one number. Then the first year arrived with four others, and none of them were in the brochure. Property tax, electricity, heating, insurance, water and sewer: for a typical single-family home in Massachusetts, those add up to roughly \$14,800 a year before a dollar of principal or interest. That figure is the starting point for everything this publication does, because it is the part of homeownership that policy, rate cases and renewal notices quietly change every year.

Property tax is the largest line and the one with the most rules attached. The average single-family tax bill in Massachusetts now runs around \$7,800, and

the number varies enormously by town, because each town sets its own rate within the limits of Proposition 2½. It is also the only line on the list that comes with a vote, which is why two of the three guides in this edition are about it.

Electricity is next, and it is the line rising fastest. Massachusetts households pay some of the highest residential rates in the country, and the part of the bill you cannot shop around, the delivery charge, is the part growing quickest. Heating, whether gas or oil, follows close behind in an average winter.

Annual Ownership Costs

FISCAL YEAR	PROPERTY CLASS	BASIS
2026	Single-family	Statewide average

Property tax	\$7,800
Average single-family bill, statewide	

Electricity	\$2,100
Among the highest residential rates in the U.S.	

Homeowners insurance	\$1,900
Premiums rising faster than inflation	

Heating	\$1,800
Gas or oil, an average winter	

Water & sewer	\$1,200
Varies widely by town	

Due every year,
before a single
mortgage
payment

\$14,800

Statewide estimates for illustration. Your bill depends on your town and your home.

Homeowners insurance is the line that surprises people most, because it arrives once a year in an envelope that most of us open and immediately put down. Renewals across the state have been arriving with double-digit increases, and the changes that explain them are usually on page two, not in the premium total. Edition No. 2 of The Owner's Manual is devoted to that envelope.

Water and sewer rounds out the list, and it is the line that varies most from one town to the next: a function of the age of the pipes under your street and the size of the debt your town took on to replace them.

What you can actually move

Three of these five lines respond to action. Your property tax responds to an abatement if your assessment is wrong, and to your vote whenever an override is on the ballot. Your insurance responds to shopping, and to the deductible you choose. Your electricity and heating respond to insulation first and equipment second, and the state will pay for a good part of both.

The other two, the delivery charge on your electric bill and the water rate your town sets, respond to something else: homeowners showing up, informed, when the decisions are made. That is the other half of what this organization is for.

The mortgage is the number you chose. These are the numbers that get chosen for you, unless you're in the room.

Figures are rounded statewide estimates drawn from the Massachusetts Department of Revenue (average single-family tax bill), the U.S. Energy Information Administration (residential electricity), and the Massachusetts Division of Insurance. Your own figures appear on your bills; the shape is the same everywhere.



How to File for a Property Tax Abatement in Massachusetts

If your assessment looks too high, you get one narrow window after the bill arrives to challenge it. Miss the window and you wait a year, so read this the week the bill shows up.

8 MIN READ

UPDATED OCTOBER 2026

SOURCES: M.G.L. C.59 §59–65, MASS. DOR

Quick Facts

The form: State Tax Form 128

Filed with: Your town's Board of Assessors

Deadline: By the first quarterly bill's due date, or 30 days after the second bill in twice-a-year towns

Decision: Within 3 months; silence means denied

Appeal: Appellate Tax Board, within 3 months of the decision

Cost: Nothing to file

An abatement is not an argument that your taxes are too high. It's a formal claim that **your property is assessed at more than its fair cash value**, and it's decided by your town's Board of Assessors, not by the state.

That distinction matters, because it tells you what evidence to bring. "My bill went up" is not a case. "My house is recorded as 2,400 square feet and it's 1,850," or "three houses like mine on my street sold for less than my assessment," is.

Step 1: Find Your Deadline This Week

The deadline is set by state law and tied to your bill, not to a fixed calendar date:

- **Towns billed quarterly** (most towns): due by the date your **first actual tax bill** payment is due, often February 1.
- **Towns billed twice a year:** you have **30 days after the second bill is mailed**.
- Miss it, and you generally can't file again until the next fiscal year's bill.

Confirm the Date With Your Town, Not With a Neighbor

Deadlines are per-town and can shift. Your assessor's office has the exact date; it's a two-minute call. Note who told you and when.

Step 2: Get Your Property Record Card

Ask the assessor's office for the **property record card** for your address. It's a public record, it's free, and it lists everything the town thinks it knows about your house: square footage, lot size, year built, bedrooms, bathrooms, heating, condition, and any extra features.

Look for the errors that quietly raise an assessment:

- Square footage or lot size that's too high
- Rooms that don't exist, or a finished basement or attic that isn't finished
- Bathrooms counted twice, or a garage you don't have
- Condition listed as "good" when it isn't

Step 3: Build the Comparison

Find **three to five arm's-length sales** of properties that are genuinely like yours, same neighborhood, similar age, size, style and condition, that sold recently. Your assessor's office keeps sales records; the Registry of Deeds and most town websites publish them too.

What makes a sale a fair comparison:

- It sold between arm's-length parties (not to a relative, not a foreclosure or estate sale)
- It sold close to your assessment date; the town's valuation date is **January 1** for the fiscal year that starts the following July 1
- It's a similar house, not a similar price

If your assessment is well above the sale prices of comparable homes, you have the strongest abatement case there is. If you have an appraisal, an inspection report or dated photographs of defects, bring those too.

Step 4: File the Form, and Keep the Receipt

File **State Tax Form 128**, the application for abatement, with your local Board of Assessors. You'll need your name, address and the parcel number from your bill; what you're asking for, and why, in plain language; your evidence attached; and a signature and the date.

Hand-Deliver It, and Get a Stamped Copy

If you mail it, use certified mail. You may be asked to prove you filed on time, and the burden of that proof is on you.

Step 5: Keep Paying the Bill

Filing an abatement **does not pause your tax bill**. Pay every installment on time, or you'll start accruing interest, and unpaid taxes can shut you out of the appeal that comes next.

Step 6: The Decision, and the Appeal

The Board of Assessors has **three months** from the date you file to act. If three months pass with no decision, that silence counts as a denial. If you're turned down, you can appeal to the state **Appellate Tax Board** within three months of the decision, and your taxes generally must have been paid on time to be eligible.

If it's granted, the town lowers your assessment and refunds the overpayment. If not, the notice tells you why, and that's your roadmap for next year.

The Short Version

- 1 Find the Deadline the Day the Bill Lands**
Call your assessor's office. Write the date on the bill itself.
- 2 Pull Your Property Record Card**
Errors are common and correctable.
- 3 Collect Three to Five Comparable Sales**
Same neighborhood, similar house, recent, arm's length.
- 4 File Form 128 on Time, and Prove It**
Stamped copy or certified mail.
- 5 Pay the Bill Anyway**
On time, in full, while the abatement is decided.



WHERE THIS CAME FROM M.G.L. c.59 §§59–65 (malegislature.gov) · Mass. DOR, Division of Local Services (mass.gov) · Mass. Appellate Tax Board (mass.gov)

This is what we'd tell a neighbor, not legal, tax or insurance advice. Deadlines, limits and forms differ by town; confirm yours with your own town offices.

What a Prop 2½ Override Actually Does

Three words get used interchangeably on town ballots, override, debt exclusion, capital exclusion, and they mean very different things for your tax bill. One of them follows you forever.

6 MIN READ UPDATED OCTOBER 2026 SOURCES: M.G.L. C.59 §21C, MASS. DOR

Quick Facts

- The cap:** 2.5% growth in the town's levy limit per year, plus new construction
- Override:** Permanent increase, decided at the ballot
- Debt exclusion:** Temporary, for a specific borrowing, decided at the ballot

- New growth:** Raises the limit automatically, no vote required
- Your bill:** Not capped at 2.5%, your share of the levy can move more
- Passed:** By the voters, 1980

Proposition 2½, passed by the voters in 1980, does two things. It caps how much a city or town can raise from property taxes each year, by **2.5% over the previous year's levy limit, plus the value of new construction**, and it requires a vote of the people before a town can go above that cap.

What it does *not* do is cap your individual bill. Your assessment can rise faster than 2.5% if your home's value rises faster than your neighbors'. Prop 2½ caps

the town's total; the assessor divides that total among properties.

Permanent, or Temporary? That's the Whole Question

Every Prop 2½ question on a ballot is one of three things, and the difference is whether the increase is baked into the base forever or disappears when a project is paid for.

ON THE BALLOT	WHAT IT DOES	HOW LONG IT LASTS
Override	Permanently raises the town's levy limit, usually to fund the operating budget: schools, staffing, services.	Forever. It becomes the new base, and the 2.5% cap applies to the higher number from then on.
Debt exclusion	Raises taxes above the limit only to pay the annual debt service on a specific borrowing, a school, a fire station, a water or sewer project.	Until the bond is paid off, typically 10 to 20 years, then it drops off.
Capital exclusion	Raises taxes above the limit for a specific capital project paid out of the operating budget rather than borrowed.	A set term tied to the project, then it drops off.



What to Check Before You Vote

- **What's the dollar impact on an average house?** Towns must state the purpose and the amount of the question; the estimated impact on a typical single-family bill is published in the ballot materials. Ask for it in dollars, not percentages.
- **Is new growth already paying for this?** A town's levy limit rises each year by the value of new construction. Ask what this year's new-growth figure is, and whether it's already earmarked.
- **If it's an override, will it recur?** A phase-in doesn't make it temporary; check the wording.
- **What happens if it fails?** Towns usually publish a contingency list. Ask what gets cut, and what gets deferred.
- **Who else pays?** Commercial and industrial property shift the split. The residential share is the number that matters to homeowners.

How a Question Gets to the Ballot

An override or exclusion reaches the ballot through your town's own process, typically the select board or town meeting, then it's decided by the voters at a town election. It is a majority vote of those who turn out, which is why turnout on these questions is often the whole story.

Two practical notes. First, these elections are frequently held on a date that isn't the busiest one on the calendar; check the date and put it in your phone. Second, an override that passes is reflected in the tax rate for the fiscal year that begins the following July 1, which means the first bill you see it on may arrive months after the vote.

An override is permanent. A debt exclusion is not. If you only remember one thing, remember that.

The One Line to Look For

Read the question's purpose. "For the purpose of funding the operating budget" means permanent. "For the purpose of paying debt service on bonds issued for [a specific project]" means it ends. If the wording is vague, ask your town administrator to explain it in writing.

WHERE THIS CAME FROM M.G.L. c.59 §21C (malegislature.gov) · Mass. DOR, Division of Local Services: Proposition 2½ overrides & exclusions (mass.gov)

This is what we'd tell a neighbor, not legal, tax or insurance advice. Deadlines, limits and forms differ by town; confirm yours with your own town offices.

What we're watching.

We don't engage in politics for its own sake. We track the handful of decisions that show up on a homeowner's bill, **and we tell you plainly where we stand.**



01

PROTECT

Protect Proposition 2½

Since 1980, Prop 2½ has capped how fast your town can raise property taxes without asking voters first. Proposals to weaken or eliminate it would hand cities and towns a blank check, paid by homeowners.

02

NO NEW TAXES

No new property-tax burdens

Transfer taxes, new surcharges, and “temporary” overrides that never expire all land in the same place: your tax bill.

03

SUPPORT RATE RELIEF

Bring utility bills back to earth

Households here pay some of the highest electricity rates in the country, and delivery charges, the part you can't shop around, keep growing. We push for rate cases that put residential customers first.

04

SUPPORT REFORM

Keep home insurance affordable and available

Renewals are arriving with double-digit increases, and some coastal and older homes are losing coverage altogether. We want transparent rate filings, a stable FAIR Plan, and real credits for storm protection.



MEMBERSHIP IS FREE

Join over 171,000 homeowners in Massachusetts.

You pay the property tax, the electric bill and the insurance premium. You should have a say in what all of it costs. Membership takes twenty seconds, and every edition of The Owner's Manual arrives in your inbox the month it's written.

masshomeowners.org

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CITIES AND TOWNS

1.7M

HOMES REPRESENTED

Monthly

NEWSLETTER, ALWAYS FREE

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