



Massachusetts
Homeowners United

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

Your renewal just went up.

EDITION NO. 2 NOVEMBER 2026 FREE • ALWAYS

FEATURE

Your insurance renewal just went up. Here's what to do.

GUIDE

Shopping your homeowners policy

GUIDE

Mass Save, explained

The envelope most of us put down.

Every autumn, renewal notices land in mailboxes across the state, and most of them carry a bigger number than last year. The premium total is the headline. The changes that explain it are on page two, in the fine print, and almost nobody reads that far.

This edition is built around that envelope. The feature walks you through the notice line by line, names the one decision that reliably lowers the bill, and lays out what to do if you've been non-renewed. The first guide takes you through shopping the policy properly, and the second turns to the other bill that climbs every winter, your heating and electricity, and the state program that will pay for much of the fix.

We close with the fall maintenance checklist: twelve weekend jobs that prevent the five most expensive winter repairs, which is also, not by coincidence, the cheapest insurance you can buy.

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.

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Everyone reads the same thing, free.



Rate filings are public documents. The increase on your notice has a number behind it, and an office that reviewed it.

FEATURE · INSURANCE

Your insurance renewal just went up. Here's what to do.

Double-digit increases are landing in mailboxes across the state, and most are explained on page two. Here's how to read your notice, and the one decision that reliably lowers the bill.

5 MIN READ SOURCES: MASS. DIVISION OF INSURANCE, MPIUA

If your renewal arrived with a bigger number and no claim to explain it, you're not being singled out. Massachusetts premiums have been climbing because the cost of rebuilding has climbed, and because carriers have been approved for rate increases after filing with the Division of Insurance.

Those filings are public, which is the good news: the increase has a number behind it, and an office that reviewed it.

Open It and Go to Page Two

Almost nobody does this, and it's where the answer is. Your premium total is the headline; the changes in coverage are the story. Five things to look for:

- **Dwelling replacement cost.** If this jumped well past construction inflation, it's driving your premium. It should track the cost to rebuild, not market value.
- **Your deductible, and whether there's now a second one.** Look for a separate percentage **wind or hail deductible**. On a \$600,000 dwelling, 2% is \$12,000 out of pocket before the policy pays a cent.
- **Roof coverage.** Replacement cost, or actual cash value (its depreciated value)? This is the most frequently changed item on Massachusetts renewals, and it's usually in the fine print.
- **Water backup, mould, and ordinance or law.** Water backup is inexpensive and covers the most common household claim. Ordinance or law pays to rebuild an older home to current code.
- **Renewal, or non-renewal?** They look similar and they are not the same. A non-renewal has an effective date, and that date is a deadline.

Quick Facts

Read: Page two, not the premium

Ask for: The full discount list

Look for: A separate wind/hail deductible

Fastest saving: A higher deductible you can actually afford

Check: Roof at replacement cost or actual cash value

Non-renewed? FAIR Plan: (617) 723-3800

The Decision That Actually Lowers the Bill

Of everything within your control, **raising your deductible** is the reliable lever. Going from a \$1,000 to a \$2,500 deductible commonly takes a meaningful bite out of the premium, because you're accepting more of the small-claim risk yourself.

Before You Raise It

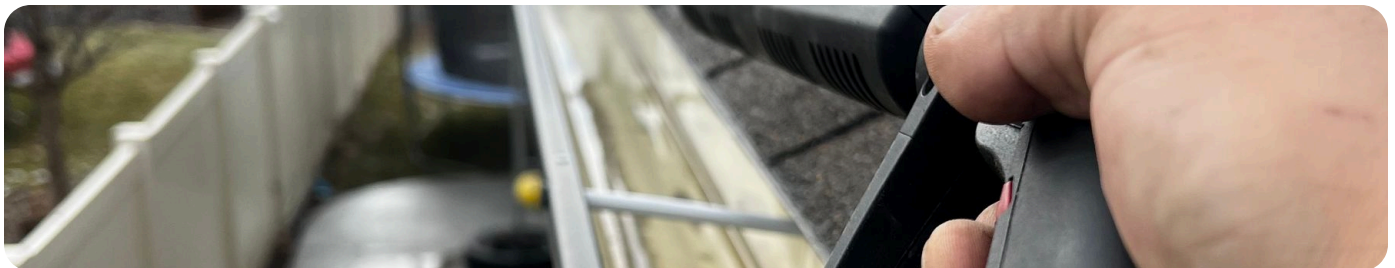
Ask yourself one question: if the furnace flooded the basement next month, could I write that check without borrowing? If the answer is no, keep the deductible where it is. A premium you can pay beats a deductible you can't.

Then ask for the discounts nobody offers: bundling auto and home, a roof replaced in the last ten years, a monitored alarm, years without a claim. Ask your agent for the carrier's full list.

Do These Five Things This Month

- 1 Compare the Declarations Page to Last Year's**
Two years of documents side by side. Circle anything that changed beyond the premium.
- 2 Ask Your Agent, in Writing, What Changed**
"What changed in my coverage this year, and what is the dollar cost of each change?" Keep the reply.
- 3 Get Two Other Quotes**
An independent agent can quote several carriers at once. Compare declarations pages, not summaries.
- 4 Do the Arithmetic on Your Deductible**
In dollars, on a total loss. Then decide whether you can fund it.
- 5 If You're Non-Renewed, Don't Let the Date Pass**
The FAIR Plan, the state's insurer of last resort, takes homes that have been declined in the private market. (617) 723-3800.

You can't control the price of risk. You can control whether you shop it, and this is the one bill on a homeowner's list that still answers to shopping.



WHERE THIS CAME FROM Mass. Division of Insurance; homeowners insurance consumer information and rate filings (mass.gov) · MPIUA, the FAIR Plan: (617) 723-3800 / 1-800-392-6108

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.

Shopping Your Homeowners Policy

Rising premiums aren't mostly about you; they're about rebuilding costs and risk. But the way you shop, and the deductible you choose, are entirely in your hands.

6 MIN READ

UPDATED OCTOBER 2026

SOURCES: MASS. DIVISION OF INSURANCE, MPIUA (FAIR PLAN)

Quick Facts

Shop: 30–45 days before renewal

Read first: The declarations page, not the summary

Check: Wind/hail deductible, roof coverage, water backup

Fastest saving: A higher deductible you can actually afford

Declined? FAIR Plan: (617) 723-3800

Complaint: Division of Insurance consumer services

If your renewal arrived with a double-digit increase and you haven't filed a claim, you're in a crowded room. Premiums across Massachusetts have been rising because the cost of rebuilding has risen, and because insurers have been approved for rate increases after filing with the state Division of Insurance.

Read the Notice Before You Read the Premium

Most people open the envelope, see the total, and stop. The important changes are usually on page two:

- **Coverage limits**, especially the dwelling replacement cost. If it jumped more than inflation, that's part of your increase, and it can be challenged.
- **Deductibles**, and specifically whether a separate percentage **wind or hail deductible** was added or raised.
- **Your roof**: whether it's insured at replacement cost or actual cash value, and whether it's covered at all.
- **New exclusions or sublimits**: water backup, mould, foundation, and ordinance-or-law coverage are the usual suspects.

- **Whether this is a renewal with changes, or a non-renewal.** A non-renewal has a date on it, and that date is a deadline.

The Fastest Lever You Have

Raising your deductible is the reliable way to cut a premium. Moving from a \$1,000 to a \$2,500 deductible commonly takes a meaningful bite out of the bill, provided you could actually cover the difference out of pocket. Don't raise it above your emergency savings.



What to Compare Beyond the Price

- **Replacement cost on the dwelling.** Too high means you're over-insuring the structure; too low means you'll be underpaid on a total loss. Coverage should track the cost to rebuild your house, not its market value or its mortgage.
- **The deductible structure.** One flat deductible, or separate wind/hail and water deductibles at different levels? Ask for it in dollars on a total loss.
- **Water backup and sewer backup.** Cheap to add, and the most common household claim there is.
- **Ordinance or law coverage.** Older homes often can't be rebuilt to current code without it, and without it you pay the difference.
- **Contents and additional living expenses.** What you'd need to live somewhere else for six months, and what it costs to replace what's inside.
- **The insurer's financial strength.** Ask for the A.M. Best rating. A cheap policy from a weak carrier is a promise you can't collect on.
- **Discounts you haven't asked for.** Bundling, a newer roof, a security system, being claim-free for years. Ask, explicitly, for the list your carrier offers.

When to Shop, and How

Shop **30 to 45 days before your renewal date**, enough time for quotes to come back and for a new policy to be bound, without a gap in coverage. Use

an independent agent who can quote several carriers at once, and get at least two other quotes. When you compare them, compare the declarations page, not the summary; the summary is designed to look the same.

If You're Declined or Non-Renewed

Massachusetts requires insurers to give you written notice before a non-renewal. Read the reason given, and note the effective date. If you can't find coverage in the voluntary market, there is an insurer of last resort: the **Massachusetts Property Insurance Underwriting Association**, the FAIR Plan. Its coverage is more basic and its rates are set separately, but it's real coverage, and a legitimate answer for a coastal or older home that's been turned away.

FAIR Plan: **(617) 723-3800** or **1-800-392-6108**. If you believe an increase or a non-renewal is unfair, the Division of Insurance's consumer services office takes complaints.

Your premium isn't a judgement about your house. It's a price for risk, and prices for risk are the one part of your bill that responds to shopping.

WHERE THIS CAME FROM Mass. Division of Insurance (mass.gov) · MPIUA, the FAIR Plan

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.

Mass Save Explained

It's the largest energy efficiency program in the state, it's funded by your own utility bill, and the first visit costs you nothing. Here's how to use it without getting sold something you don't need.

7 MIN READ

UPDATED OCTOBER 2026

SOURCES: MASS SAVE, MASS. DPU, GREEN COMMUNITIES ACT

Quick Facts

First step: Book the no-cost home energy assessment

Cost to you: Nothing; you already pay for it on your bill

Bring: Two years of utility bills, if you have them

Order of work: Insulation and air sealing, then heating, then the small stuff

Financing: 0% HEAT Loan for qualifying work

Check before you sign: Current rebate amounts

Mass Save is a state-mandated energy efficiency program sponsored by the utilities and paid for through a charge on your gas and electric bill. Which means you have already paid into it, whether or not you've ever used it. There's no means test to get the free assessment, and no obligation to buy anything afterward.

Start With the No-Cost Home Energy Assessment

You book it through Mass Save or your own utility, and a certified inspector comes to the house, typically one to two hours, and goes through insulation and air sealing in the attic, walls and basement; heating and cooling equipment and its age; ductwork, water heating, windows and doors; and lighting, appliances, and any obvious air leaks or moisture problems.

You leave with a written report and a Mass Save ID number. That report is the whole point. It tells you what your house actually needs, in order of payback, and it's the document every rebate is processed against.

Get the Assessment Before You Sign Anything

If a contractor offers to “handle the Mass Save paperwork” before you've had an assessment, that's backwards. The assessment comes first, it sets your incentives, and it's free. Contractors who want to skip it are usually selling a price, not a plan.

What the Rebates Actually Cover

Incentive amounts change, sometimes more than once a year, so treat any number you read as a starting point and check the current figure with Mass Save or your utility. The shape of the offers is stable:

- **Air sealing and insulation.** The most common work, with the rebate covering a percentage of the cost up to a cap. Income-eligible households get a substantially better deal, up to no-cost weatherization.
- **Heating and cooling.** Rebates for qualifying heat pumps, paid per ton of capacity and capped per project. Income-based enhanced incentives are much larger.
- **Water heating and appliances.** Rebates on qualifying heat pump water heaters and appliances bought through the program.
- **Financing.** The HEAT Loan offers a 0% interest loan for qualifying improvements, currently up to \$25,000 over seven years. Insulation paid for at 0% is usually the cheapest money you'll ever borrow.



The Order That Saves the Most

- 1 Air Sealing and Insulation First**
Almost always the best return.
- 2 Then Your Heating System**
Size it for the house you've just insulated.
- 3 Then the Extras**
Appliances, water heating, thermostats.

The Heat-Pump Question, Answered Honestly

Rebates for heat pumps are the largest on the menu, which is why you'll be offered one at nearly every assessment. Whether it saves you money depends on three things: **what you're replacing** (if you heat with oil, propane or electric resistance, the case is usually strong; if you're already on gas, the same money buys less comfort), **your house's insulation and air sealing** (a heat pump is sized for a tight house; in a leaky one it will run hard and disappoint), and **your electricity delivery charges**, the fastest-growing slice of your bill.

None of that means don't. It means do the insulation first, get two or three quotes, and ask each installer

what the estimate assumes about your current insulation. An honest installer will ask about your assessment report before quoting. And keep the water-heating and appliance rebates in view: that's free money for items you'd have to replace eventually anyway.

WHERE THIS CAME FROM Mass Save (masssave.com) · Mass. Department of Public Utilities: three-year energy efficiency plans (mass.gov) · Green Communities Act; Mass. DOER (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.



Twelve weekend jobs, and the five expensive winter repairs they prevent.

SEASONAL · FALL MAINTENANCE

The Fall Maintenance Checklist

Twelve weekend jobs that prevent the five most expensive winter repairs: a burst pipe, an ice dam, a failed furnace, a chimney fire, and a flooded basement.

- 1 Clean the gutters and check the downspouts**
Water that can't leave the roof ends up in the basement or behind the siding.
- 2 Walk the roof line with binoculars**
Lifted shingles and flashing gaps are cheap to fix in October and expensive in February.
- 3 Shut off and drain outdoor spigots**
A split hose bib is the most common winter plumbing call there is.
- 4 Have the furnace or boiler serviced**
Change the filter, test the thermostat, and ask for the combustion reading.
- 5 Seal the gaps around doors and windows**
Weatherstripping and a tube of caulk pay for themselves before Thanksgiving.
- 6 Check the attic insulation depth**
If you can see the joists, you're paying to heat the sky. Mass Save will assess it free.
- 7 Clear the chimney and test the damper**
A sweep every other year for wood; a flue inspection for oil and gas.
- 8 Reverse the ceiling fans**
Clockwise in winter pushes warm air back down.
- 9 Test smoke and CO detectors**
Replace batteries, and replace any unit older than ten years.
- 10 Trim branches near the roof and lines**
Ice makes limbs heavy. Your insurer will ask about this after the fact.
- 11 Drain and store the lawn equipment**
Stabilize fuel, or run the tank dry.
- 12 Photograph the house, inside and out**
Dated pictures of the roof, siding and mechanicals are the evidence an insurance claim or an abatement will ask for.



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

351

CITIES AND TOWNS

1.7M

HOMES REPRESENTED

Monthly

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