



The Commonwealth of Massachusetts
William Francis Galvin, Secretary of the Commonwealth
Massachusetts Historical Commission

Insurance Coverage and Historic Property Inventory Forms
July 5, 2023

The Massachusetts Historical Commission has prepared the following memo for homeowners and insurance agents regarding properties documented on inventory forms and included in the Massachusetts Cultural Resource Information System (MACRIS).

One of the primary tasks of a local historical commission is to document their community's historic resources. In Massachusetts, this work is done using standardized inventory forms developed by the Massachusetts Historical Commission. The forms are designed to record information on the location, appearance, and condition of these resources. They also allow the recording of information on the history of the resources, including their uses and the people and activities associated with them over time. Finally, inventory forms provide an evaluation of the significance of resources relative to similar properties and sites in a local or statewide context. Current photographs are attached to the forms, which also include a map showing the location of the resource.

When the Massachusetts Historical Commission receives an inventory form, the property and the form are added to MACRIS. MACRIS is a database that stores all of the inventory form data and makes it searchable across a wide range of categories – community, building style and use, and designations, among other things. MACRIS is free and available to the public.

Inventory forms or inclusion in MACRIS in itself places no restrictions on what owners may do with their property. Owners of properties with an inventory form or included in MACRIS undertaking privately funded projects are however subject to all applicable local ordinances and permitting requirements. These may use an inventory form or inclusion in MACRIS as a condition triggering review, and may include but are not limited to municipal demolition delay ordinances.

In the instance of casualty, an inventory form or inclusion in MACRIS creates no requirements relative to the replication or restoration of any part of an historic building. An inventory form or inclusion in MACRIS also adds no special insurance requirements.

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As solely documentation tools, in the event of damage or destruction, inventory forms or inclusion in MACRIS do not result in higher replacement costs. Unless there are local regulations that apply, such as a local historic district, exact replicas of inventoried properties are not required to be constructed if the original is damaged or destroyed. And the same or very similar materials are not required to be used for repairs or replacement of all or part of the building.

Under applicable state and federal statutes (Massachusetts General Laws Chapter 9, Sections 26-27C and 950 CMR 71; Section 106 of the National Historic Preservation Act of 1966 and 36 CFR 800) undertakings utilizing state or federal funding, permitting, or licenses do require notification and review by the MHC. The review process is triggered by the funding, permitting, or licensing, not by the presence of an inventory form or inclusion in MACRIS. Privately funded undertakings subject only to local permitting are not subject to this review. For residential homeowners, it is highly unlikely that state or federal funds, permits, and licenses would be utilized or required for any alteration. An exception to this would be a federal declaration of disaster where FEMA funding is used for recovery and repair efforts.

Through local bylaws and ordinances passed by town meeting or city council, a municipality may have additional established review procedures for alterations to historic properties such as a local historic district. Some of these additional designations are noted in MACRIS and on inventory forms. Homeowners may need to consult with their municipality regarding any local review procedures in place.