



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

**Insurance Coverage and Historic Properties  
Listed in the National Register of Historic Places**

March 1, 2023

The Massachusetts Historical Commission has prepared the following memo for homeowners and insurance agents regarding properties listed in the National Register of Historic Places.

The National Register of Historic Places is the nation's official list of historic places worthy of preservation. Listing in the National Register recognizes historic properties that are significant to our communities, our state, and our nation. The National Register is a federal program of the National Park Service and is administered in Massachusetts by the Massachusetts Historical Commission as the State Historic Preservation Office. The National Register of Historic Places primarily includes individual properties and multiple-property historic districts. There are over 78,000 contributing resources listed in the National Register in Massachusetts. Nationwide, there are over 1.8 million contributing resources.

The National Register of Historic Places is primarily an honorary designation. Inclusion in the National Register of Historic Places in itself places no restrictions on what owners may do with their property. Owners of National Register-listed properties undertaking privately funded projects are however subject to all applicable local ordinances and permitting requirements. These may use National Register listing as a condition triggering review, and may include but are not limited to municipal demolition delay ordinances or permitting of developments of regional impact reviewed by the Cape Cod Commission and Martha's Vineyard Commission.

In the instance of casualty, listing in the National Register creates no requirements relative to the replication or restoration of any part of a historic building. Listing in the National Register also adds no special insurance requirements. Furthermore, the National Register entails no state or federal requirements regarding basic maintenance. Due to its honorary nature, in the event of damage or destruction, listing in the National Register of Historic Places does not result in higher replacement costs.

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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 Massachusetts Historical Commission. The review process is triggered by the funding, permitting, or licensing, not by National Register listing. 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. Homeowners may need to consult with their municipality regarding any local review procedures in place.

While National Register listing does not qualify residential homeowners for state or federal grants or historic rehabilitation tax credits, local funding sources, such as Community Preservation Act grants, may be available in certain municipalities. Listing in the National Register may qualify a property for exemptions from some aspects of the State Building Code.