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5 Tips for Homeowners Insurance Buyers in 2026

Homeowners insurance rates are expected to continue their upward trend in 2026. In many cases, even policyholders who have not altered their coverage or filed a claim might face increased costs. Fortunately, there are ways to potentially avoid or at least minimize rising rates:

- 1 Keep options open.** While it may seem convenient to select the first available policy, homeowners should be diligent when shopping for coverage. Working with a broker to explore options available through a variety of carriers may help consumers find a personalized policy while enjoying optimal cost efficiency.
- 2 Consider policy adjustments.** Adjusting the details of a policy might help reduce premiums. For example, a higher deductible typically results in lower monthly rates. Additionally, identifying unnecessary endorsements or features might help policyholders avoid paying for coverage they don't need.
- 3 Identify discount possibilities.** Bundling is a common and valuable savings opportunity, as many insurers offer reduced rates to policyholders who purchase multiple policies, such as home and auto. Discounts may also be available for those who have remained with the same insurer for at least 3 to 5 years.
- 4 Fortify properties.** Structural damage and tangible losses can incur expensive claims. Reinforcing the physical aspects of homes, such as upgrading to a steel roof, installing storm shutters or modernizing plumbing, can help lower perceived risk levels and earn savings. Security upgrades, such as burglar alarms and smart smoke detectors, can also help garner favorable rates.
- 5 Consider credit scores.** In most states, carriers use credit-based insurance scores when calculating premiums. As such, homeowners who avoid being late on payments, diversify their portfolio and limit balances may be eligible for more affordable premiums.

Enlisting the help of a knowledgeable, experienced and trusted insurance professional can make all the difference. Contact our team today to discuss home insurance options and ensure appropriate coverage at ideal rates.