



Commonwealth of Massachusetts  
Executive Office of Energy and Environmental Affairs

## Department of Environmental Protection

**Address:** 100 Cambridge Street, Suite 900, Boston MA 02114 | **Phone:** 617-292-5500

**Maura T. Healey**  
Governor

**Kim Driscoll**  
Lieutenant Governor

**Rebecca Tepper**  
Secretary

**Bonnie Heiple**  
Commissioner

September 21, 2026

The Honorable Christine Barber  
House Chair, Joint Committee on  
Environment and Natural Resources  
State House, Room 167  
Boston, MA 02133

The Honorable Becca Rausch  
Senate Chair, Joint Committee on  
Environment and Natural Resources  
State House, Room 215  
Boston, MA 02133

Chair Barber and Chair Rausch,

Attached please find the Massachusetts Department of Environmental Protection's 2025 Report on home heating oil releases, filed pursuant to Chapter 453 of the Acts of 2008.

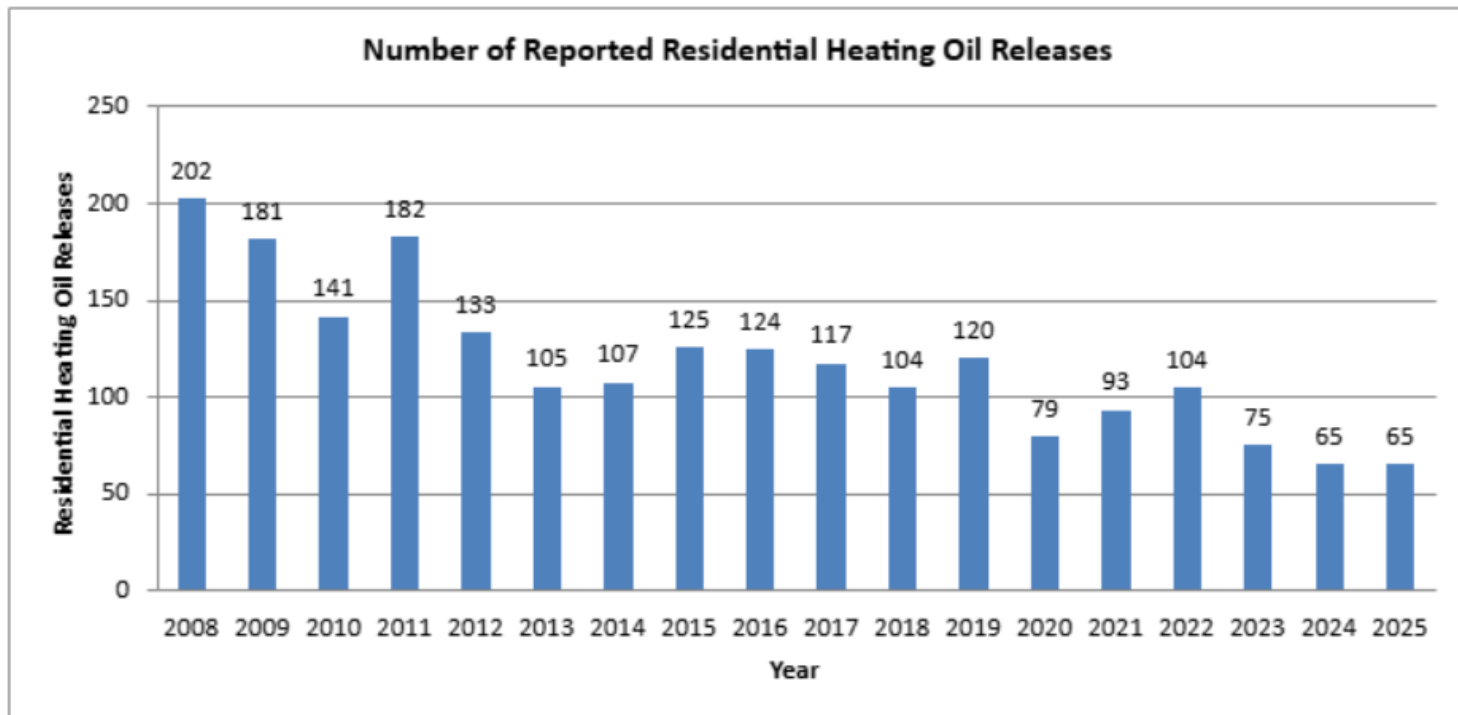
The Act requires the Massachusetts Department of Environmental Protection to report annually to the Joint Committee on Environment, Natural Resources and Agriculture on the number of home heating oil releases reported to the Department in the previous calendar year, the number of heating system upgrades completed and certified in accordance with the Act, the number of liquid fuel endorsements purchased by homeowners in the previous year, and any recommendations of the Department relative to home heating oil releases.

Sincerely,

Bonnie Heiple  
Commissioner  
Massachusetts Department of Environmental Protection

### Number of Heating Oil Releases Reported to the Department

In the 2025 calendar year (January 1, 2025, through December 31, 2025), 65 heating oil releases at residential properties were reported to the Department. The number of releases reported for each year since calendar year 2008 is provided for comparison in the graph below<sup>1</sup>.



### Number of Heating System Upgrades Completed and Certified in Accordance with the Act

Massachusetts law requires owners of 1- to 4- family homes heated with oil to upgrade their systems. The requirement to upgrade home heating systems to prevent oil releases took effect September 30, 2011. The requirement was originally set to take effect on July 1, 2010, but the date was extended in 2010 by the legislature. The certifications of the upgrades are filed with the local fire departments in each city and town.

### Number of Liquid Fuel Endorsements Purchased by Homeowners in the Previous Year

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<sup>1</sup> The 2011 release numbers include 20 releases associated with the tornado and flooding events in western and central Massachusetts in June and August of that year.

Effective July 1, 2010, insurers licensed to write and engage in writing home insurance in Massachusetts were required to make available liquid fuel endorsements (insurance coverage) to homeowners whose home heating oil systems comply with the upgrades required by Chapter 453. Purchase of such liquid fuel endorsements by homeowners is optional.

The Division of Insurance (DOI) collects data on the number of liquid fuel endorsements purchased or renewed each calendar year from the Massachusetts Fair Access to Insurance Requirements (FAIR) Plan and the top 25 home insurance groups writing home insurance coverage that meets Chapter 453 requirements in Massachusetts in the past year and provides this data to the Department for inclusion in this annual report.

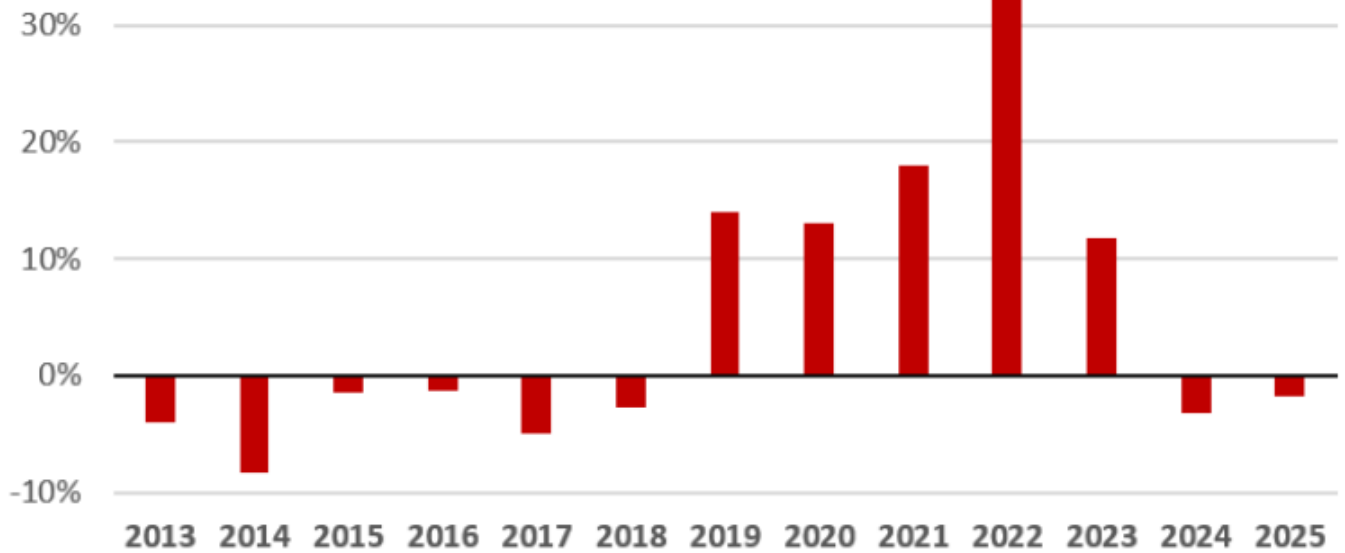
As indicated in the “Annual Change in the Number of Liquid Fuel Policy Holders with Statutory Coverage” graph and the data in Table 1 below, the Division of Insurance reported a drop in the number of liquid fuel policies during each calendar year for which it has tracked this information, pursuant to Section 7 of Chapter 453, between the years of 2012 and 2018. In calendar year 2019, the annual change in the number of policyholders with statutory coverage increased for the first time by 14%<sup>2</sup> and increased each year through 2023. In calendar year 2024, the annual change in the number of policyholders with statutory coverage decreased by 3.2%. In calendar year 2025, the number of policyholders with statutory coverage decreased by 1.8%.

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<sup>2</sup> The annual increase in the number of policyholders with statutory coverage starting in calendar year 2019 likely reflects local television reports and related print news articles which have highlighted the financial and emotional impact of home heating oil spills on uninsured Massachusetts homeowners and encouraged homeowners to add the optional coverage for oil spills to their home insurance plans. Initial report: C10 Boston, February 4, 2019, “Costly Heating Oil Spill Nightmares Leave Homeowners Devastated” <https://www.nbcboston.com/news/local/heating-oil-spill-nightmares-leave-massachusetts-homeowners-devastated/3804/>

## Annual Change in the Number of Policy Holders with Statutory Coverage

(Percentage change by year, as compiled by the Division of Insurance)



**Table 1 Number of Homeowner Liquid Fuel Endorsements**

|               | [A]                                                                                                                        | [B]                                                                                                                          | [C]                                                                                                                                  | [D]                                                                                                                                                         | [E]<br>(equals [C] – [D])                                                                                           | [F]<br>(equals [A] + [E])                                                                                               |
|---------------|----------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------|
| Calendar Year | Total number of policyholders with liquid fuel coverage at the statutory level in force at the start of the calendar year* | Total number of policyholders with liquid fuel coverage at the statutory level who renewed coverage during the calendar year | Total number of policyholders with liquid fuel coverage at the statutory level whose coverage was newly written in the calendar year | Total number of policyholders with liquid fuel coverage at the statutory level whose coverage was cancelled midyear or not renewed during the calendar year | Total change in the number of policyholders with liquid fuel coverage at the statutory level over the calendar year | Total number of policyholders with liquid fuel coverage at the statutory level in force at the end of the calendar year |
| <b>2025</b>   | <b>111,845</b>                                                                                                             | <b>95,910</b>                                                                                                                | <b>13,824</b>                                                                                                                        | <b>15,880</b>                                                                                                                                               | <b>-2,056</b>                                                                                                       | <b>109,879</b>                                                                                                          |
| <b>2024</b>   | 114,198                                                                                                                    | 98,006                                                                                                                       | 13,397                                                                                                                               | 16,670                                                                                                                                                      | -3,273                                                                                                              | 110,925                                                                                                                 |
| <b>2023</b>   | 101,984                                                                                                                    | 88,478                                                                                                                       | 26,049                                                                                                                               | 14,008                                                                                                                                                      | 12,041                                                                                                              | 114,025                                                                                                                 |
| <b>2022</b>   | 76,291                                                                                                                     | 66,644                                                                                                                       | 36,412                                                                                                                               | 10,527                                                                                                                                                      | 25,885                                                                                                              | 102,176                                                                                                                 |
| <b>2021</b>   | 54,796                                                                                                                     | 51,121                                                                                                                       | 13,774                                                                                                                               | 3,979                                                                                                                                                       | 9,795                                                                                                               | 64,591                                                                                                                  |
| <b>2020</b>   | 48,101                                                                                                                     | 45,320                                                                                                                       | 9,707                                                                                                                                | 3,349                                                                                                                                                       | 6,358                                                                                                               | 54,458                                                                                                                  |
| <b>2019</b>   | 42,211                                                                                                                     | 39,267                                                                                                                       | 9,305                                                                                                                                | 3,415                                                                                                                                                       | 5,890                                                                                                               | 48,101                                                                                                                  |
| <b>2018</b>   | 43,373                                                                                                                     | 38,184                                                                                                                       | 4,405                                                                                                                                | 5,561                                                                                                                                                       | -1,156                                                                                                              | 42,217                                                                                                                  |
| <b>2017</b>   | 45,860                                                                                                                     | 38,965                                                                                                                       | 5,132                                                                                                                                | 7,359                                                                                                                                                       | -2,227                                                                                                              | 43,633                                                                                                                  |
| <b>2016</b>   | 39,274                                                                                                                     | 36,205                                                                                                                       | 3,022                                                                                                                                | 3,551                                                                                                                                                       | -526                                                                                                                | 38,745                                                                                                                  |
| <b>2015</b>   | 40,656                                                                                                                     | 37,616                                                                                                                       | 2,913                                                                                                                                | 3,469                                                                                                                                                       | -556                                                                                                                | 40,100                                                                                                                  |
| <b>2014</b>   | 59,950                                                                                                                     | 53,509                                                                                                                       | 3,994                                                                                                                                | 8,972                                                                                                                                                       | -4,978                                                                                                              | 54,972                                                                                                                  |
| <b>2013</b>   | 60,148                                                                                                                     | 56,286                                                                                                                       | 3,770                                                                                                                                | 6,232                                                                                                                                                       | -2,462                                                                                                              | 57,686                                                                                                                  |
| <b>2012</b>   | 60,670                                                                                                                     | 55,395                                                                                                                       | 5,209                                                                                                                                | 5,786                                                                                                                                                       | -577                                                                                                                | 60,093                                                                                                                  |

\* This reports the number of endorsements reported to the Division of Insurance by the top 25 home insurance carriers and the FAIR Plan. The number of year-end policies differs from what was reported for the start of the following calendar year due to shifts in which companies are part of the top 25 carriers. Thus, changes within each calendar year may be more informative when looking at trends than year-to-year comparisons of absolute numbers.

## **Department Recommendations Relative to Responding to Home Heating Oil Releases**

The Department recognizes that dealing with a release of oil on a homeowner's property is overwhelming and stressful. The Department continues to work with homeowners to assist them in understanding the rules, learning applicable terminology and procedures, and with managing cleanups in the event of an oil release, including identifying contractors to address situations that pose health risks or conditions that are likely to cause additional environmental damage if not mitigated in a timely way. The Department notes that the work conducted by its own contractors is subject to cost recovery from the homeowner.

A homeowner's ability to respond to the oil release is often dependent on the extent to which the assessment and cleanup work is covered by the homeowner's insurance. Of the 1,449 parties that have asserted to the Department a "financial inability" to complete the required assessment and cleanup of an oil or hazardous materials release at their property<sup>3</sup>, a significant portion—406 or 28 percent—are homeowners who have experienced a home heating oil release. The lack of financial resources available to many of these homeowners to complete the necessary response actions affects their ability to fully restore the condition and value of their residential properties and to eliminate risks to human health and the environment.

The Department supports efforts by insurers and home heating oil delivery companies to raise awareness among residential home heating oil consumers about the availability of optional liquid fuel endorsement coverage.

More information regarding home heating oil releases is available at:

<https://www.mass.gov/guides/site-cleanup-for-homeowners>

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<sup>3</sup> As regulated under MGL c. 21E and the Massachusetts Contingency Plan (or "MCP" at 310 CMR 40.0000)