MassSenate

2025–2026 Session in Review Highlights

Affordability

The Massachusetts State Senate prioritized several practical initiatives this session as part of our ***Affordability Agenda*** to make life more affordable for residents.

Consumer Savings
We focused on ways to help residents save money and avoid costly pitfalls. We make live music more affordable by capping ticket resale prices. Consumers get added protection through new debt collection reforms, and we protect residents from scams by banning cryptocurrency ATMs. We also give shoppers a break through our annual sales tax holiday.

Education
We make higher education more affordable by fully funding tuition-free community college and creating a new student support fund to help with financial aid and stipends, ensuring more students can earn degrees without financial barriers. We have also guaranteed free breakfast and lunch for all K–12 students, allowing caregivers to keep more money in their pockets.

Energy
We are tackling high energy costs with a major legislative package designed to eliminate hidden fees, curb price spikes, and boost transparency—promising billions in long-term savings for households, while maintaining our commitment to our climate goals.

Healthcare
Our *Primary Care and You* bill cuts costs by shifting our healthcare system toward prevention. Investing in primary care providers means they can stay open and hire more staff, thereby reducing wait times, reducing ER visits and expensive specialty procedures. We also expand *ConnectorCare*, which helps residents access more affordable insurance with lower premiums, no deductibles, and reduced co-pays.

Housing
We expand options for affordable homeownership, provide several ways to tackle property tax relief, and ensure broker fees are not paid by renters. We also streamline the conversion of commercial space into residential units and allow two-family homes on any residential lot—helping more people find homes that fit their budgets.

Public Transportation
We are making public transportation more affordable and accessible. Residents with lower incomes now have expanded access to lower-cost options on the MBTA, and we made fare-free regional transit permanent, allowing all riders to use Regional Transit Authorities at no cost.

MassSenate

2025–2026 Session in Review Highlights

Affordability

Passed by the Senate

An Act to Prevent Property Tax Bill Shocks

Gives cities and towns the ability to shield taxpayers aged 65 and older who own and occupy their home, enrolled in MassHealth, or living with children under age six from the shock of an extraordinarily high tax bill in a year when the community's residential property tax levy rises by more than 10 per cent. Gives cities and towns the further option of expanding eligibility to cover people with children under the age of 18.

Bill S.2917 | Bill Text | Fact Sheet | Press Release | *Passed by the Senate on January 15, 2026*

An Act Relative to Municipal Tax Relief

Gives cities and towns the option of issuing a rebate to eligible taxpayers who received the residential tax exemption in the prior fiscal year. Requires that the rebate amount be the same for all eligible taxpayers. Allows cities and towns to determine their residents' eligibility and set their own thresholds around assets, income, or other factors. Boosts the existing senior property tax exemption by giving municipalities the option of further expanding eligibility and raising the limit of possible exemption from $500 to $1,500.

Bill S.2915 | Bill Text | Fact Sheet | Press Release | *Passed by the Senate on January 15, 2026*

An Act Relative to Senior Property Tax Deferral

Expands eligibility for the Senior Tax Deferral program by lowering eligibility to seven years of state residency. Gives more time to heirs to plan for and pay the deferred taxes by delaying an increase in the interest rate for deferred taxes until a year after the taxpayer's death and delaying the date on which a foreclosure petition may be filed until 18 months after their death. Prioritizes current military servicemembers by ensuring that these interest rate and lien changes are mirrored in an existing property tax deferral for active members of the military.

Bill S.2914 | Bill Text | Fact Sheet | Press Release | *Passed by the Senate on January 15, 2026*

Fiscal Year 2026 Budget Policy Provision on Employee Retirement Savings

Helps thousands of private sector workers prepare for a secure retirement by creating a statewide retirement savings program for employees whose workplaces do not otherwise provide access to a savings plan.

Bill H.4240 | Bill Text | Fact Sheet | Press Release | *Passed by the Senate on June 30, 2025*

An Act Relative to Fairness in Debt Collection

Protects against predatory debt collection practices by limiting how long consumer debts can be collected, adding transparency to the process, and ensuring people can keep more of their wages.

Bill S.2559 | Bill Text | Fact Sheet | Press Release | *Passed by the Senate on July 17, 2025*

MassSenate

2025–2026 Session in Review Highlights

Affordability

Signed Into Law

Fiscal Year 2026 Consolidated Supplemental Budget Provision on Primary Care Scholarships
Provides $10 million in scholarships for UMass Chan Medical School students who agree to pursue family medicine and practice in underserved communities in Massachusetts after they graduate, thereby addressing financial barriers to medical school education as well as the growing shortage of primary care physicians.

Bill H.5470 | Bill Text | Fact Sheet | Press Release | *Signed into law on June 12, 2026*

Resolutions Designating 2025 and 2026 Sales Tax Holidays
Sets the annual sales tax holidays for weekends in August of 2025 and 2026.

Resolution S.3119 | Resolution Text | Press Release | *Passed by the Legislature on June 11, 2026*
Resolution S.2530 | Resolution Text | Press Release | *Passed by the Legislature on June 12, 2025*

An Act relative to affordable car rentals
Helps make car rentals more accessible by shifting primary insurance liability onto the renter's personal auto insurance, thereby reducing costs while maintaining necessary protections.

Bill S.2616 | Bill Text | Fact Sheet | Press Release | *Signed into law on November 26, 2025*

Fiscal Year 2025 Supplemental Budget Funding for Higher Education Student Support
Maintains financial aid benefits for students attending public colleges and universities through the establishment of a student support fund. The bill also appropriates $18.3 million to strengthen student financial aid assistance and maintain existing stipends for students.

Bill H.4761 | Bill Text | Fact Sheet | Press Release | *Signed into law on November 25, 2025*

Fiscal Year 2026 Budget Policy Provision on Residential Brokers' Fees
Requires any residential broker fee to be paid by the party that reaches out to the broker, ensuring that landlords do not initiate contact and then pass fees on to tenants.

Bill H.4240 | Bill Text | Fact Sheet | Press Release | *Signed into law on July 4, 2025*

Fiscal Year 2025 Supplemental Budget Funding for MBTA Income-Eligible Reduced Fare Program
Supports low-income public transit riders with lower incomes with an investment of $20 million in Fair Share funding for the MBTA's income-eligible reduced fare program.

Bill H.4227 | Bill Text | Fact Sheet | Press Release | *Signed into law on June 24, 2025*

MassSenate

2025–2026 Session in Review Highlights

Affordability

In Final Deliberations

Economic Development Bond Bill Provisions on Increasing Access to Housing

Includes a robust collection of housing provisions to spur production and lower housing costs:

- Allows two-family homes on all residentially-zoned lots, subject to reasonable local limitations;
- Creates a new, easier process for converting commercial properties into residential units;
- Requires timely review processes for housing construction projects;
- Provides incentives to communities building housing;
- Helps increase the number of home inspectors;
- Doubles MassDevelopment loan caps to support housing construction.

Bill S.3228 | Bill Text | Fact Sheet | Press Release | *Passed by the Senate on July 23, 2026*

Economic Development Bond Bill Provision on an Affordable Homeownership Pilot

Supports the development and construction of permanently affordable homeownership units by aiding the creation of a pilot program. Authorizes $2.5 million to fund the creation of units for low- and moderate-income households, including units within mixed-use developments.

Bill S.3228 | Bill Text | Fact Sheet | Press Release | *Passed by the Senate on July 23, 2026*

Economic Development Bond Bill Provision on Municipal Tax Relief

Gives cities and towns the option of providing enhanced tax relief in the form of a rebate to taxpayers with low or middle incomes who already receive the residential tax exemption. Creates an additional tool on top of the established residential exemption, which gives property tax relief to local residents by shifting more of the residential tax burden onto vacation homes and investment properties.

Bill S.3228 | Bill Text | Fact Sheet | Press Release | *Passed by the Senate on July 23, 2026*

Economic Development Bond Bill Provision on Predatory Ticket Scalping

Institutes a 110 per cent cap on prices charged by ticket resale platforms for music concert tickets.

Bill S.3228 | Bill Text | Fact Sheet | Press Release | *Passed by the Senate on July 23, 2026*

Economic Development Bond Bill Provision on Cryptocurrency ATM Misuse

Responds to the use of cryptocurrency kiosks as tools in predatory scams by fully banning the operation of such kiosks in Massachusetts. Scammers in recent years have directed older adults to use crypto kiosks to send money which is often not recoverable when the fraud is discovered, leading some seniors to lose their entire life savings.

Bill S.3228 | Bill Text | Fact Sheet | Press Release | *Passed by the Senate on July 23, 2026*

2025–2026 Session in Review Highlights

Affordability

In Final Deliberations

Economic Development Bond Bill Provision on Financial Scam Protection
Combats increasingly-sophisticated financial scams and strengthens protections for adults over the age of 60 and people with disabilities by giving banks, credit unions, investment advisors, and broker-dealers the tools to identify and prevent financial exploitation.

Bill S.3228 | Bill Text | Fact Sheet | Press Release | *Passed by the Senate on July 23, 2026*

An Act to save people money, repair the climate and grow the economy
Cuts monthly electric and gas bills by eliminating extra fees and volatile price spikes, innovates cheaper and cleaner energy solutions, and avoids unnecessary and expensive infrastructure projects that have driven up rates.

Bill S.3143 | Bill Text | Fact Sheet | Press Release | *Passed by the Senate on July 1, 2026*

An Act relative to primary care for you
Requires health care providers and insurers to invest more heavily in primary care services. Additionally, it ensures fairer compensation for community health centers, which serve as the frontline of primary care for many residents, and grows Massachusetts' primary care workforce by unlocking matching federal funds to train and recruit more primary care doctors.

Bill S.3116 | Bill Text | Fact Sheet | Press Release | *Passed by the Senate on June 18, 2026*

An Act relative to benefits for teachers
Allows longtime public school teachers the opportunity to buy into an enhanced savings program if they missed out when the program was first launched a quarter century ago.

Bill S.3109 | Bill Text | Fact Sheet | Press Release | *Passed by the Senate on June 4, 2026*

Passed by the Senate

An Act Relative to Veteran Property Tax Work-Off
Bolsters the targeted tax relief offered to veterans and spouses of deceased or disabled veterans by allowing them to reduce their property taxes by up to $2,000 per year in exchange for providing volunteer services to their municipality, an increase from the current $1,500 cap, under a provision local governments can choose to adopt.

Bill S.1948 | Bill Text | | Press Release | *Passed by the Senate on January 15, 2026*

An Act Authorizing the Establishment of a Mean Tested Senior Citizen Property Tax Exemption
Creates a statewide property tax exemption program for eligible seniors in participating communities. Municipalities would be able to opt in or out of the senior citizen property tax exemption by a vote of their town meeting, city council, or other local legislative body. Makes relief available, in participating communities, to seniors who are age 65 or older, own and occupy the eligible property, have lived there for at least the last ten years, and meet certain financial requirements. Allows municipality to set the annual amount for their local senior tax exemption, which would be spread proportionally across the town or city's residential tax levy.

Bill S.2902 | Bill Text | Fact Sheet | Press Release | *Passed by the Senate on January 15, 2026*

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Bill S.2917 | Bill Text | Fact Sheet | Press Release | *Passed by the Senate on January 15, 2026*

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Bill S.2559 | Bill Text | Fact Sheet | Press Release | *Passed by the Senate on July 17, 2025*