

With Insurance Premiums Climbing, Texans Look Beyond Legislation for Home Protection

FORT WORTH, TX, UNITED STATES, May 13, 2025 /EINPresswire.com/ -- Earlier this month, Texas lawmakers took initial steps to protect their constituents against soaring insurance premiums. In the Senate, Bill 1643 (SB 1643), which would provide greater regulatory oversight of significant rate hikes, passed initial votes and is now awaiting review from the House Insurance Committee. Similarly, House Bill 5519 (HB 5519), requiring insurers to submit supporting documentation to justify any premium increases greater than 5%, also awaits the same attention.

However, even with both of these bills in the works, lawmakers know their efforts will only partially relieve citizens across the state.

Texas homeowners face some of the highest insurance premiums in the nation. According to the Texas Department of Insurance, rates increased by nearly 19% in 2024, following a 21% hike the previous year. These significant annual increases depart from the more stable rates of the last decade. And while factors such as surging property values and increasing numbers of extreme weather events have contributed to hikes in insurance premiums, lawmakers hope one or more of these proposed pieces of legislation will protect citizens from exponential increases year over year.

While legislative action may take time—and even then, may not lead to immediate savings—homeowners can still take practical steps to help reduce their risk profile. Many measures increase safety and peace of mind, make homes more appealing to insurers, or help prevent costly damage in the long run.

Here are a few innovative ways Texas homeowners can take matters into their own hands:

1. **Schedule Regular Dryer Vent Cleanings:** Clogged dryer vents are one of the leading causes of house fires, and one of the most preventable. Companies like [HomeSafe](#) provide thorough, affordable dryer vent cleaning services that help protect your home and improve energy efficiency.
2. **Maintain Roofs and Gutters:** Texas storms can be unpredictable and severe. Keeping your roof in good repair and cleaning your gutters regularly can prevent water intrusion and costly damage—two things insurers look for when assessing risk.

3. Trim Trees and Remove Yard Debris: High winds and hail can turn overgrown branches into projectiles. Trimming trees and clearing dead vegetation reduces the chance of property damage and fire hazards, especially in wildfire-prone areas.

4. Document Your Belongings: Creating a home inventory with photos, receipts, and estimated values can speed up insurance claims and make them more accurate if damage occurs. Store copies digitally or off-site for added security.

According to the [Insurance Information Institute](#), implementing changes or improvements that make your home more "disaster resistant" will often decrease your insurance rates. All of the improvements mentioned above count.

In other words, homeowners don't have to sit on the sidelines while Texas lawmakers work toward long-term solutions. Proactively reducing their home's risk profile can protect their property and their wallets.

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