# **KEY INSIGHTS:** MASTER-PLANNED COMMUNITIES AND HOME INSURANCE

## **BENEFITS AND CHALLENGES FOR BUILDERS**

#### **Benefits:**

- More predictable investment returns.
- High buyer demand due to community appeal and amenities.
- Use of fire-resistant materials and smart home tech can reduce insurance claims.
- Pre-planned utilities can simplify development and lower risk.

#### **Challenges:**

- Rising lot prices can impact affordability.
- Developers must stay ahead of trends to maintain market appeal.
- Long project timelines can require extended resource commitment.
- Strict architectural and aesthetic standards to follow.

## COMMON STRATEGIES FOR MPC SUCCESS

- Offering rate buydowns and pricing incentives to attract buyers.
- Securing a steady lot supply to ensure consistent sales.
- Enhancing lifestyle appeal with premium amenities, schools, and diverse housing options.

## HOME INSURANCE CONSIDERATIONS IN MPCS

- New developments or high-risk locations may face insurance coverage challenges.
- HOAs may mandate specific coverage levels, including flood or shared space insurance.
- Embedded insurance solutions streamline the process, ensuring accurate, hassle-free coverage.

#### **HOW HIPPO HOME INSURANCE SUPPORTS MPCS**

- Uses builder plans and construction data for precise risk assessment.
- Generates quick, accurate insurance quotes to simplify home closings.
- Offers tailored coverage to meet HOA and community-specific requirements.

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