

HISTORIC HOMEOWNERS' Tool Kit





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This online version of the Toolkit packet is current as of October 18, 2010. Check back for more updates.

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Welcome

We hope you find this resource packet helpful!

Occasional updates will be posted at: www.HistoricHomeownersToolkit.org



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Preservation Principles

Historic preservationists do not want to freeze time. Preservation is not about *resisting* change; rather it's about *managing* change so that as communities evolve they do not lose their special places along the way. All sorts of old buildings - from the plainest barn to the fanciest mansion, from a 1750s Georgian house to a 1950s ranch house – deserve to be preserved. This is how we hold onto our heritage and keep our community's character.

To accomplish this, homeowners, municipalities, architects, and others can use the standards set forth by the U.S. Secretary of the Interior. These standards provide the philosophical framework and “best practices” approach for preservation.

From The National Park Service:

The Secretary of Interior's Standards for Treatment of Historic Properties

The Secretary of the Interior's Standards for the Treatment of Historic Properties were developed to help protect our nation's irreplaceable cultural resources by promoting consistent preservation practices. The Standards may be applied to any property: buildings, sites, structures, landscapes, and districts.

There are four distinct, but interrelated, approaches to the treatment of historic properties--**preservation, rehabilitation, restoration, and reconstruction**. The four treatment approaches are outlined below in hierarchical order:

Preservation places a high premium on the retention of all historic fabric through conservation, maintenance and repair. It reflects a building's continuum over time, through successive occupancies, and the respectful changes and alterations that are made.

Rehabilitation, the second treatment, emphasizes the retention and repair of historic materials, but more latitude is provided for replacement because it is assumed the property is more deteriorated prior to work. (Both Preservation and Rehabilitation standards focus attention on the preservation of those materials, features, finishes, spaces, and spatial relationships that, together, give a property its historic character.)

Restoration, the third treatment, focuses on the retention of materials from the most significant time in a property's history, while permitting the removal of materials from other periods.

Reconstruction, the fourth treatment, establishes limited opportunities to re-create a non-surviving site, landscape, building, structure, or object in all new materials.

Standards and Guidelines – Over 

From The National Park Service:

The Secretary of Interior's Standards for Treatment of Historic Properties

Standards and Guidelines:

1. Recognize appropriate use

A property shall be used for its historic purpose or shall be placed in a new use that requires minimal change to the defining characteristics of the building and its site and environment.

2. Retain historic character

The historic character of a property shall be retained and preserved. The removal of historic materials or alteration of features and spaces that characterize a property shall be avoided.

3. Avoid conjecture

Each property shall be recognized as a physical record of its time, place, and use. Changes that create a false sense of historical development, such as adding a conjectural feature or architectural elements from other historic buildings, shall not be undertaken.

4. Maintain significant alterations

Most properties change over time; those changes that have acquired historic significance in their own right shall be retained and preserved.

5. Preserve character defining features and workmanship

Distinctive features, finishes, and construction techniques or examples of craftsmanship that characterize a property shall be preserved.

6. Repair before you replace materials

Deteriorated historic features shall be repaired rather than replaced. Where the severity of deterioration requires replacement of a distinctive feature, the new feature will match the old in design, color, texture, and, other visual qualities, and, where possible, materials.

Replacement of missing features will be substantiated by documentary, physical, or pictorial evidence.

7. Avoid damaging treatments

Chemical or physical treatments, such as sandblasting, that cause damage to historic materials shall not be used. The surface cleaning of structures, if appropriate, shall be undertaken using the gentlest means possible.

8. Consider archaeological resources

Significant archeological resources affected by a project shall be protected. If such resources must be disturbed, mitigation measures shall be undertaken.

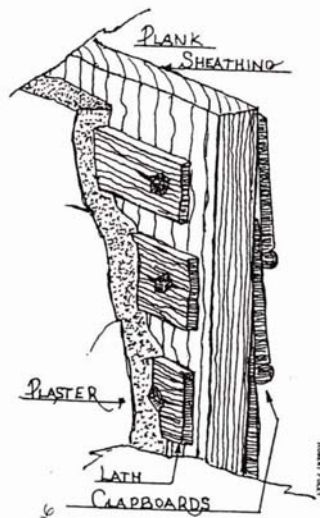
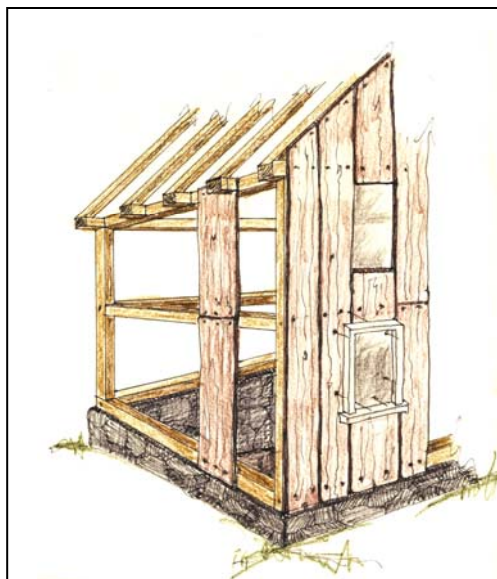
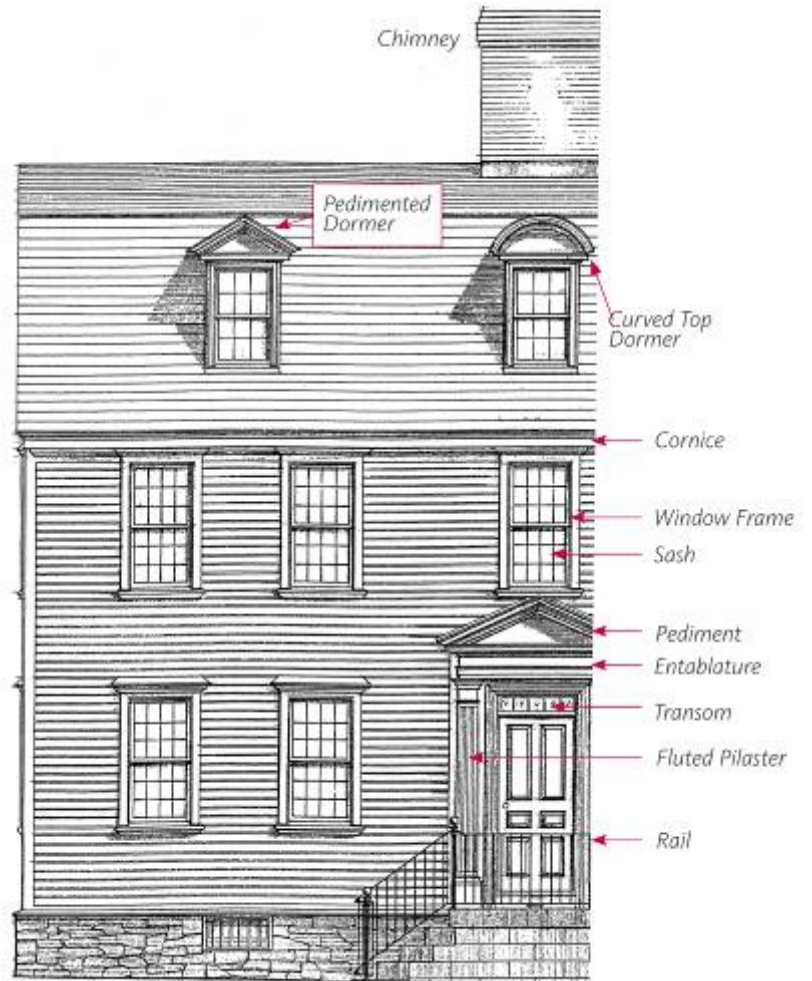
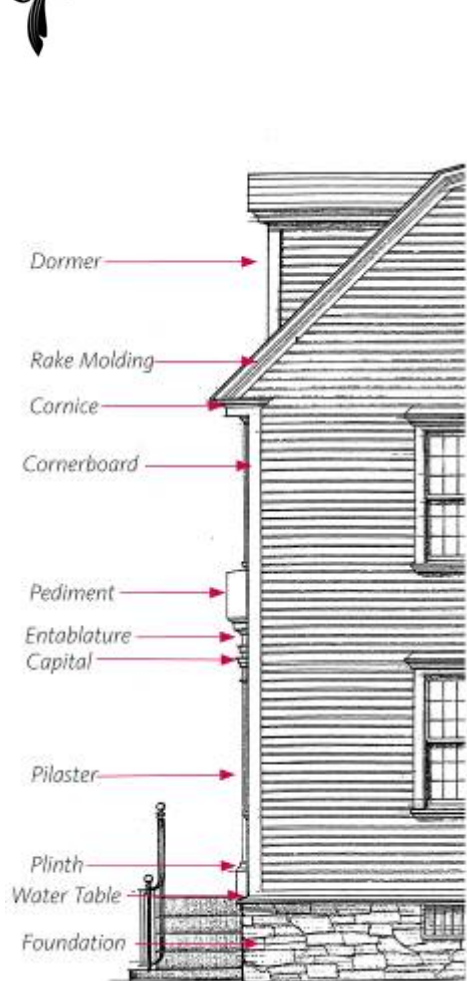
9. Make additions and alterations compatible

New additions, exterior alterations, or related new construction shall not destroy historic materials which characterize the property. The new work shall be differentiated from the old and shall be compatible with the massing, size, scale, and architectural features to protect the historic integrity of the property and its environment.

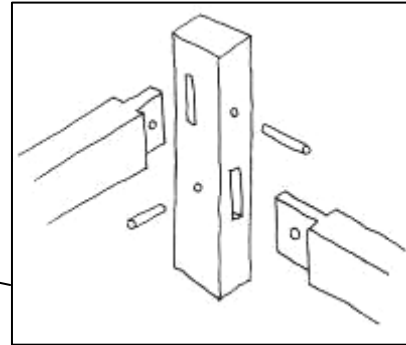
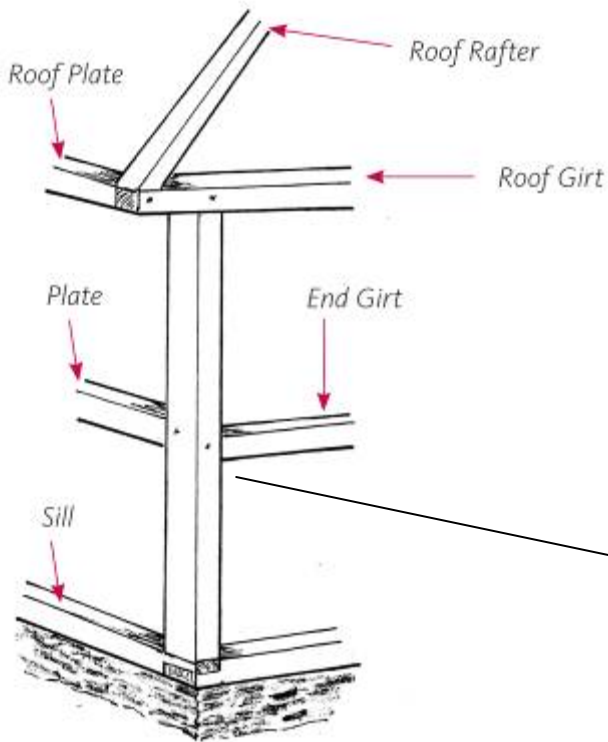
10. Make alterations reversible

New additions and adjacent or related new construction shall be undertaken in a such a manner that if removed in the future, the essential form and integrity of the historic property and its environment shall be unimpaired.

Anatomy of a House

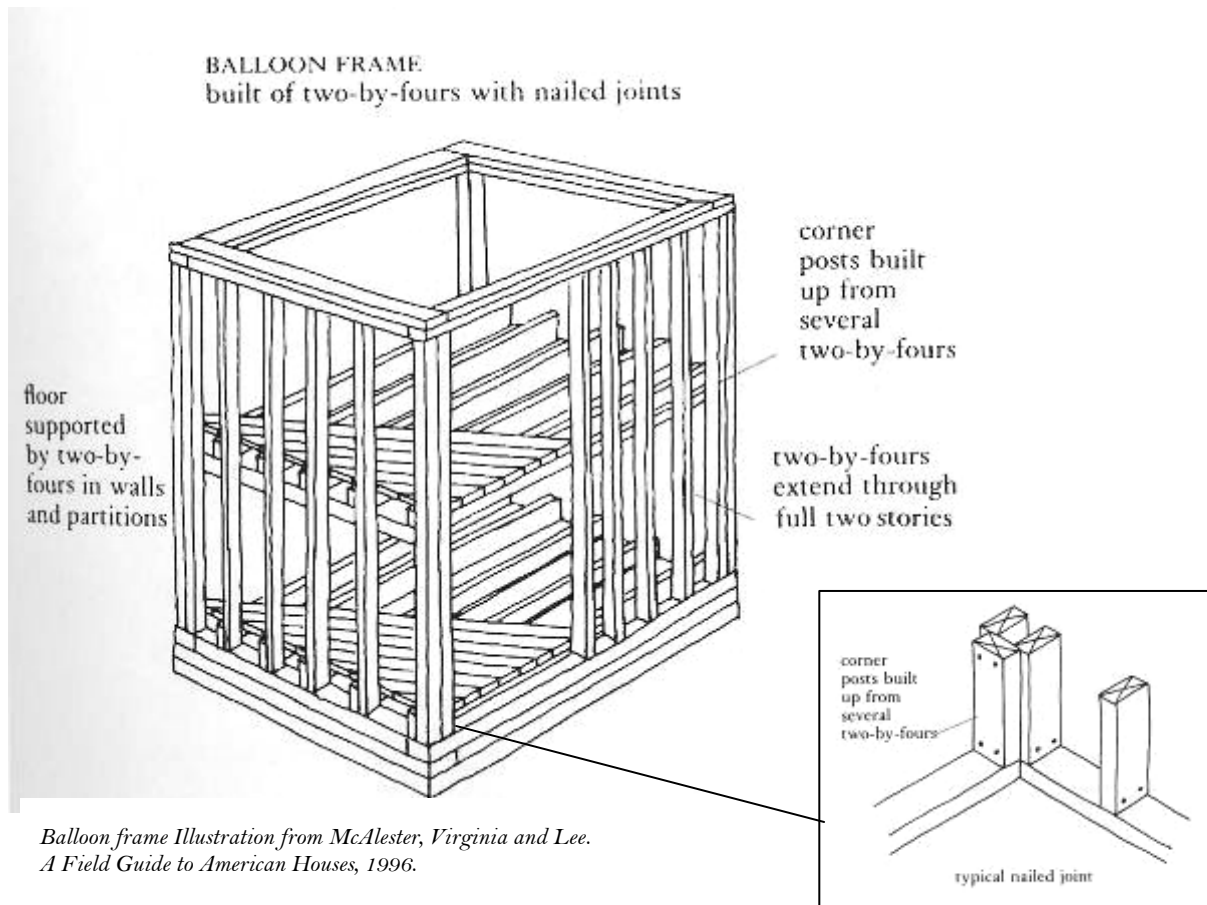


In the 18th century, many houses in the city of Newport were built with a distinctive construction technique. Simple oak frames were sheathed in vertical planks, 1.5 to 2 inches thick, nailed to the outside of the frame and spanning one or two stories. Exterior clapboards or shingles were nailed directly on to the planks as was the interior lath.



The hewn tenon inserts into a mortise pocket and is secured with wooden peg or "trunnel."

Early Rhode Island houses were heavy timber-framed structures with mortise and tenon joints, also known as "post-and-girt" frames (above). After the 1830s, a new system of "balloon framing," with nailed 2 x 4 lumber, became the new standard for house construction (below).



Front Doorways

Front doors and doorways are an important signature of style. Exterior door configurations changed with architectural taste over time.

Mid- to-late 19th century doors had various numbers of panels and configurations, a typical door might have two long raised panels over two short ones. The panels were often flat panels with applied molding.

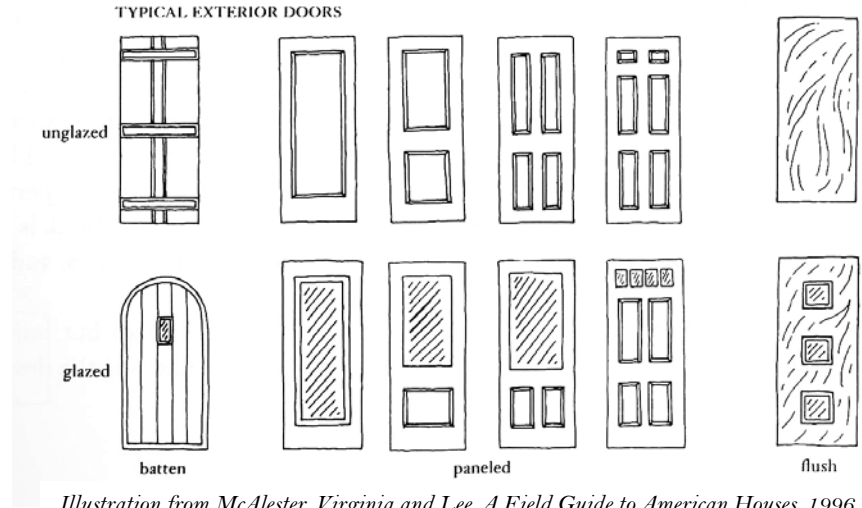
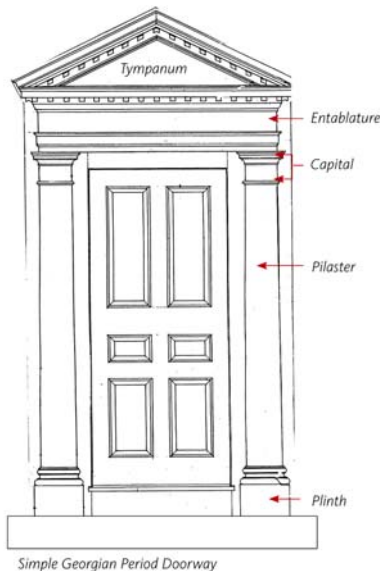


Illustration from McAlester, Virginia and Lee, *A Field Guide to American Houses*, 1996.

These were followed by more elaborate and heavier Victorian arched openings in the mid-late 19th century and then revived during the late Victorian Shingle and Colonial Revival periods. These revival style doorways are invariably larger in scale and complexity than those of a century earlier.

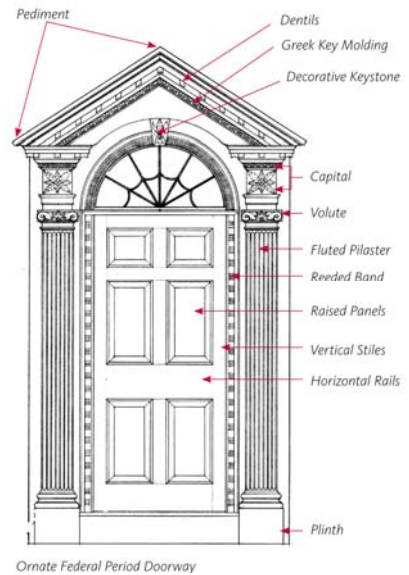
Late 19th and early 20th century doors reverted back to multiple panels, but sometimes in horizontal configurations, with at least one large panel spanning the width of the door. These revivalist doors are generally more elaborate than the original Colonial six panel doors.



Simple Georgian Period Doorway

Colonial-period doors were usually two to six raised panels. The “surround” was often pilasters supporting a simple flat gable pediment or broken-scroll classical pediment. (left)

In the Federal Period (circa 1790 to 1830) doors had four to eight raised panels. A fan light over the door and side lights are a signature of this period. (right)



Ornate Federal Period Doorway

Doorways are character-defining elements that should be, and usually can be, retained and repaired. Historic doors have true raised panels, with a thickness and boldness that is more solid than the timorous, barely relieved panels found in today’s home supply chain stores. Indeed, stock replacement doors and encasements are rarely true in terms of dimension and can be mislabeled as style. If the original door is seriously deteriorated or missing, replication of the original or recreation of a door in the architectural style of the house, with proper proportions, is preferred.



▲ **Appropriate** Original six-panel wooden door with sidelights.

The number and configuration of panels in a replacement door should be consistent with the architectural style of the building. Replacement of wood doors with aluminum framed glass or steel doors, and replacement of double doors with single-leaf doors, is discouraged.

Illustrations courtesy of the Providence Historic District Commission.



▲ **Inappropriate** Sidelights replaced by mailboxes and buzzers.



▲ **Inappropriate** Door without panels in wood, steel, etc.



▲ **Inappropriate** Door design and aluminum screen.



▲ **Appropriate** House with original four-panel double doors.



▲ **Inappropriate** Single door instead of double door. No panels. Non-historic glass panel design.



Exterior Siding

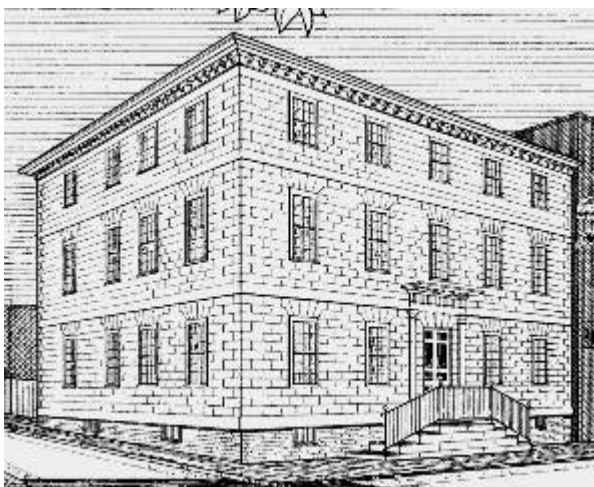
Newport's 17th and 18th century buildings are primarily clad in wooden shingles and/or clapboards, materials easily available to the colonial craftsmen. They are often used together with the principal façade of the building clad in clapboards while the side and rear elevations (not so visible from the street) have cedar shingles. In general, the cladding of 17th, 18th, and 19th century Newport buildings is character-defining. Replacement of rotten clapboard should take into account the building's stylistic period in terms of appropriate dimensions, placement and treatment. For example, the width of the exposed part of board increases as styles changed from the 18th century forward.

Colonial-period cladding

The clapboards we see today are usually 19th or 20th century replacement material. Original 18th century or earlier clapboards, if found on a building would be extremely rare, valuable and worth saving if possible. Houses restored by the Newport Restoration Foundation or others have clapboard cladding that duplicates the detailing and dimension of the original clapboards that may have been on the building. Features of these include:

- Use of reproduction rose-headed iron nails to simulate hand-forged nails of the period.
- Use of short clapboards mated with diagonal scarf joints as the original riven clapboard was not a long board.
- Embellishment with a bead on the bottom edge of the clapboard.
- Application to the building in diminishing width near the foundation of the building to create a more weather tight water table. In late 18th and 19th century buildings this stylistic feature is less pronounced or absent.

Brick cladding is also prevalent in the colonial and Federal period, particularly in institutional buildings such as the Colony House and Brick Market



A notable cladding treatment in the Georgian period was the use of sand-coated beveled block wood siding to simulate stone construction (known as *rustication*). Some important Newport 18th-century buildings have this including the Buliod-Seixas-Perry House at 29 Touro Street (right).

Nineteenth & Early 20th century Cladding

This period includes decorative wood shingle work, wooden clapboards, novelty siding, bevel-board siding and ship-lap siding. The late-19th century Stick Style, Shingle Style, and Colonial Revival houses in Newport are particularly sensitive to alterations of their

historic wooden cladding. Care should be taken when re-shingling to replace in-kind the original shingle style and configuration. The Shingle Style is expressed through the decorative use of shingles to create an organic skin not only on exterior walls, but also on character-defining elements such as turrets, bays, dormers, and roofs.

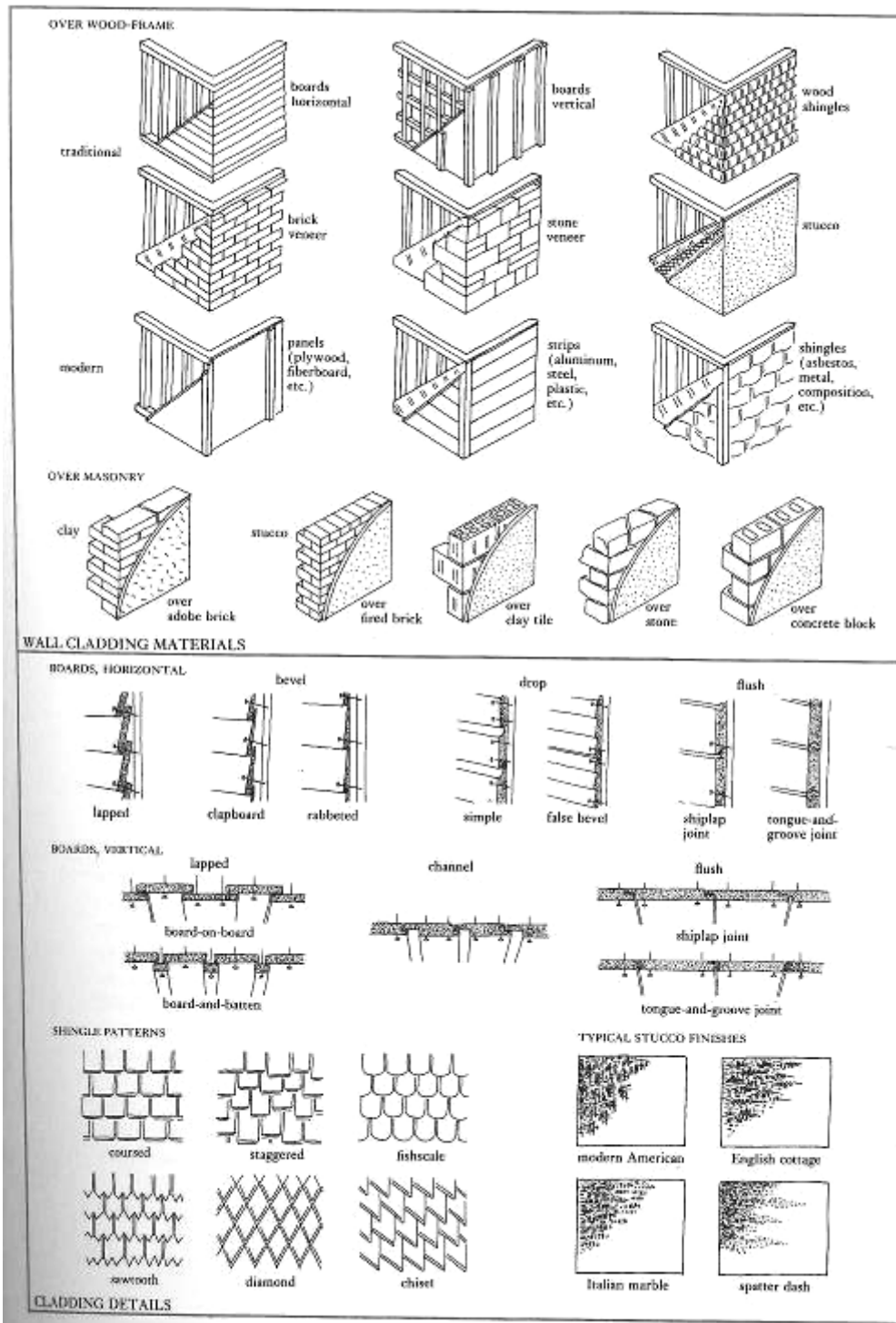


Illustration from McAlester, Virginia and Lee, A Field Guide to American Houses, 1996.

Mid-to-Late 20th Century Cladding

Introduction of synthetic cladding such as asbestos, aluminum, or vinyl siding in the mid-late 20th century was usually in response to maintenance issues with the historic wooden materials. These materials were usually applied over existing cladding to provide a relatively low-maintenance exterior. Unfortunately, not only was historical architectural detail either covered or removed in the process, but areas of rot were covered over, allowing decay to progress unseen. On close inspection, synthetic siding materials do not convey the same authentic character as the original materials. They may also cause harm to the building by trapping moisture and/or creating hidden insect and animal nesting sites. Therefore, it is recommended that when wooden cladding has deteriorated, it be replaced in-kind.

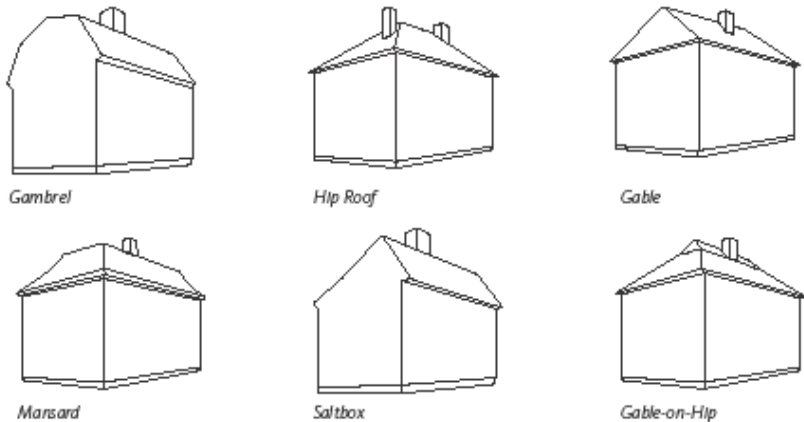


Roofs

Shapes and Materials

The roof shape and cladding materials of houses can contribute significantly to their historical character. Newport's Colonial roofs of the 17th and 18th centuries were generally clad in wooden shingles. Some early institutional buildings,

such as Touro Synagogue and the Redwood Library, may have been clad or later reclad in slate. Over time, Newport roofs became more complex. As architectural styles and taste shifted to the Victorian styles of the mid-late 19th century and the revival styles of the early 20th century, roofs became articulated with multiple gables, dormers, turrets, and towers, and embellished with finials, crestings, balustrades, and bracketed cornices and soffits. When reroofing is warranted, consider the following:



- Roofing materials, including wood shingles, slate, tin-plate metal (standing seam or flat seam), lead-coated copper, and terracotta tile, are usually character-defining in their texture and application so these should be replaced in-kind. Take care to replicate historical patterns and other roof details such as roof crestings, finials, weather vanes, and flashing details. When this is not possible, due to fire-code constraints or excessive costs, suitable substitutes include 3-tab asphalt shingles in shades of grey or black.
- Pay careful attention to the details of installation and appropriate flashing. It is important to realize that different materials and their fasteners, particularly metals, may react negatively when combined, thus materials must be chosen carefully.
- It is inappropriate to create a roof surface pattern or decorative embellishment where there is no evidence that such detail ever existed on the building. This “gilding the lily” approach leads to a false historic appearance and jeopardizes the building’s authenticity.
- In Newport, as a rule the Historic District Commission will not approve rooftop mechanical equipment due to its impact to the roof and its incongruous visual appearance. HVAC devices should be located on the ground in the rear of the building or in other less visually prominent locations.

Roof Alterations

Within Newport’s colonial district there has been a tendency to build roof decks, cutouts, cupolas, and “widow walks” upon the roofs of historic buildings, particularly those with potential for harbor views. Adding embellishments where none existed may create a false historical appearance and jeopardize the authenticity of the building. Moreover, removal of roof framing necessitated by cut outs can be detrimental to structural integrity as well as incongruous with the visual appearance of the building. Such additions must be designed carefully to blend with the historical roofline and be treated as new additions. Please see the fact sheet on designing acceptable new additions.

Roofing Materials

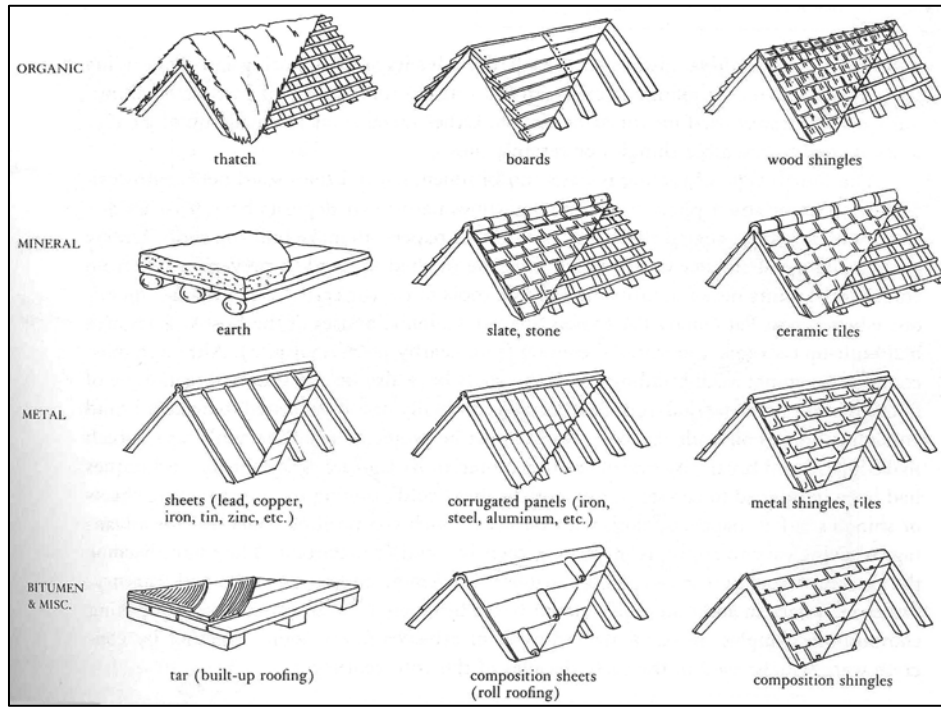


Illustration from McAlester, Virginia and Lee, A Field Guide to American Houses, 1996.

Roofing Details

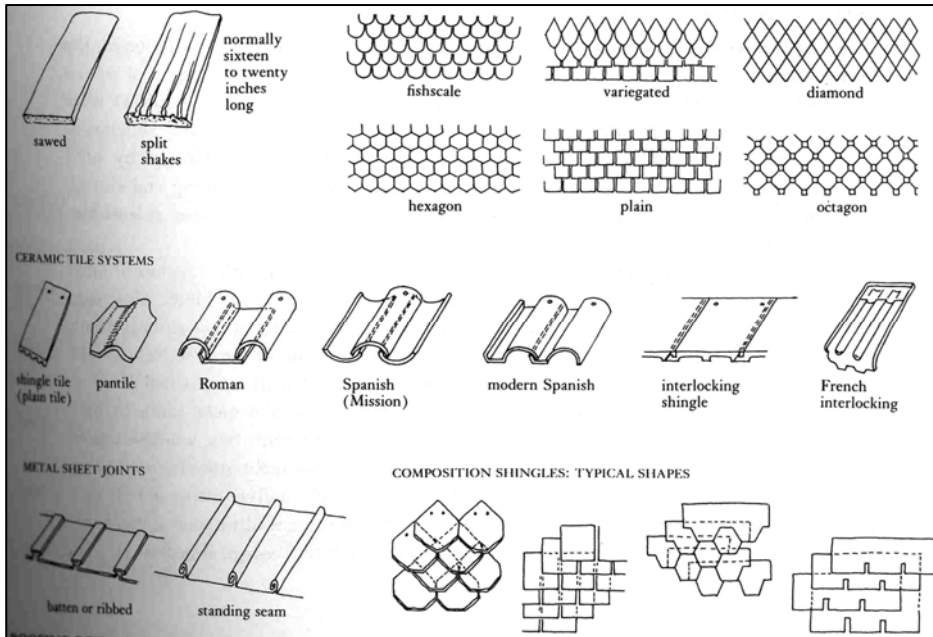


Illustration from McAlester, Virginia and Lee, A Field Guide to American Houses, 1996.

Roof Color

Roof color for all periods is dependent upon the material. Wood shingled roofs will change color naturally as they weather. Slate roofs can be

repaired or replaced in slate or reproduction slate to match the original colors. In cases where replacement slate is impractical, avoid “architectural” asphalt shingles or those with a painted pattern to suggest a 3-D appearance, these mimic an historic appearance, but are rarely convincing. Colored roofs existed in the past. In particular, metal roofs, other than copper, were painted red or green to prevent rust. Metal porch roofs on some of Newport’s mid-late 19th century houses were painted in decorative stripes.

See Also

Roofing for Historic Buildings, National Park Service Preservation Brief #4 at:

www.nps.gov/history/hps/tps/briefs/brief04.htm

The Repair and Replacement of Historic Wooden Shingle Roofs, National Park Service

Preservation Brief #19 at: www.nps.gov/history/hps/tps/briefs/brief19.htm

The Repair, Replacement and Maintenance of Historic Slate Roofs, National Park Service

Preservation Brief #29 at: www.nps.gov/history/hps/tps/briefs/brief29.htm

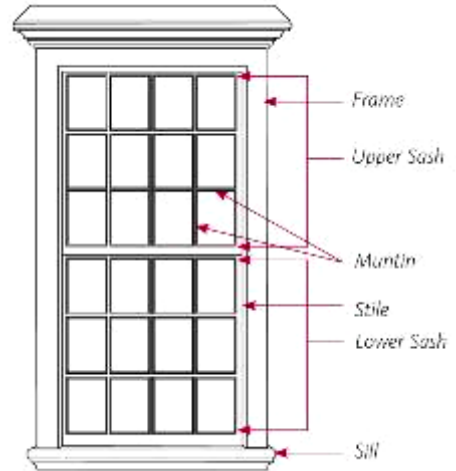


Windows

Windows are significant character-defining elements of a building. It is difficult to overstate their importance to the overall look and feel of your home; they are a primary aspect of a building's "personality." Preservation standards stress retaining original windows. Indeed, once original windows are removed, a house loses much of its authenticity and charm.

Most Endangered

Wooden windows have lasted in Rhode Island's houses for 75, 100, 175 years plus. It is a testament to their quality and to the importance of maintaining this valuable asset rather than wasting money on lesser quality replacements. Consider these points from The National Trust for Historic Preservation: *



"If you had a beautiful piece of art that was custom designed, crafted by hand, made from native old-growth wood, and imbued with clues to its age and crafting traditions, would you throw the authentic piece in the dumpster if a simulated plastic version suddenly became available? Seems ridiculous, right? However, this is precisely what people all over the country are doing when they rip out their historic wood windows and replace them with new windows. Here is some additional food for thought:

Reason #1 [to retain your windows]: Old Windows are Built with High-Quality Materials

Reason #2: Old Windows "Fit" Their Openings

Reason #3: Old Windows Can Be Repaired

Reason #4: Old Windows Perform Well and are Energy Efficient

Myth #1: Replacement Windows Will Save You Money

Myth #2: Replacement Windows are Guaranteed

Myth #3: Replacement Windows are Maintenance Free

Myth #4: Replacement Windows are the Environmentally-Responsible Choice"

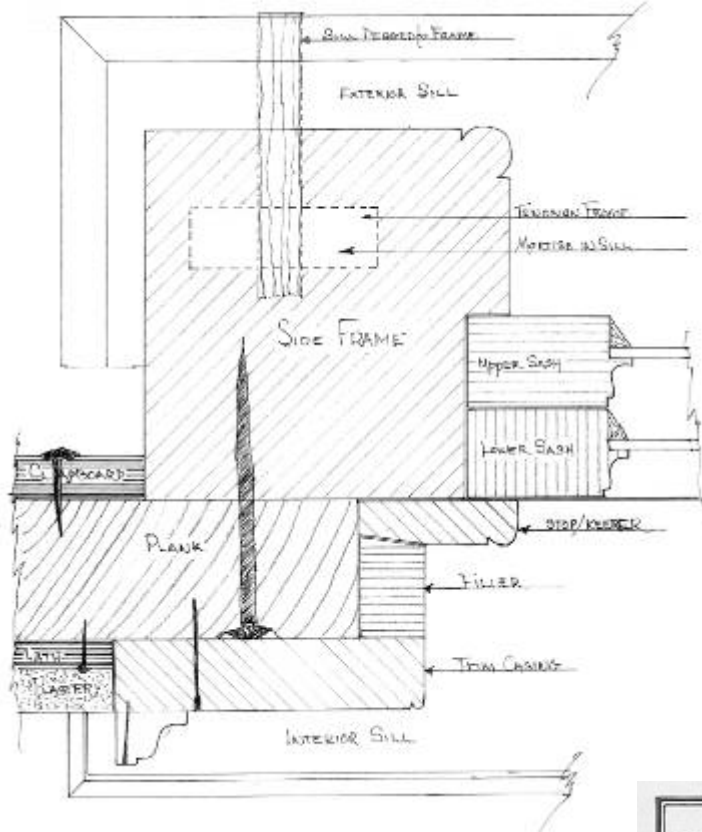
* For the full version of this article: www.preservationnation.org/issues/weatherization/windows/

Repair or Replace?

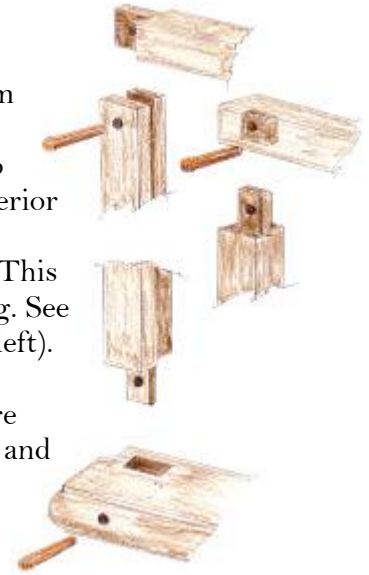
More often than people realize, existing windows can be saved rather than replaced. Each individual building should be evaluated for whether replacement is warranted due to severe rot or damage. For help, consult NRF or another RI preservation organization, or check www.preservationnation.org/resources/homeowners for an "Old-Building-Friendly Contractor." If replacement is warranted, follow these considerations:

- Window configurations and styles changed over time. Therefore, one window type does not "fit all" and any replacement should closely resemble the original.
- Finding window units that fit in the historic framed opening is recommended, rather than creating new openings of a different size and orientation than the historic windows. It is preferable to replace just the window sash, not the whole window unit.
- New sash should closely match the original configuration of panes as well as the dimensions and profile of the muntins and stiles. These elements create a shadow line that can be distinctive to the building's character. In the case of double-pane thermal replacements, they should have simulated divided panes.

Window Changes over Time

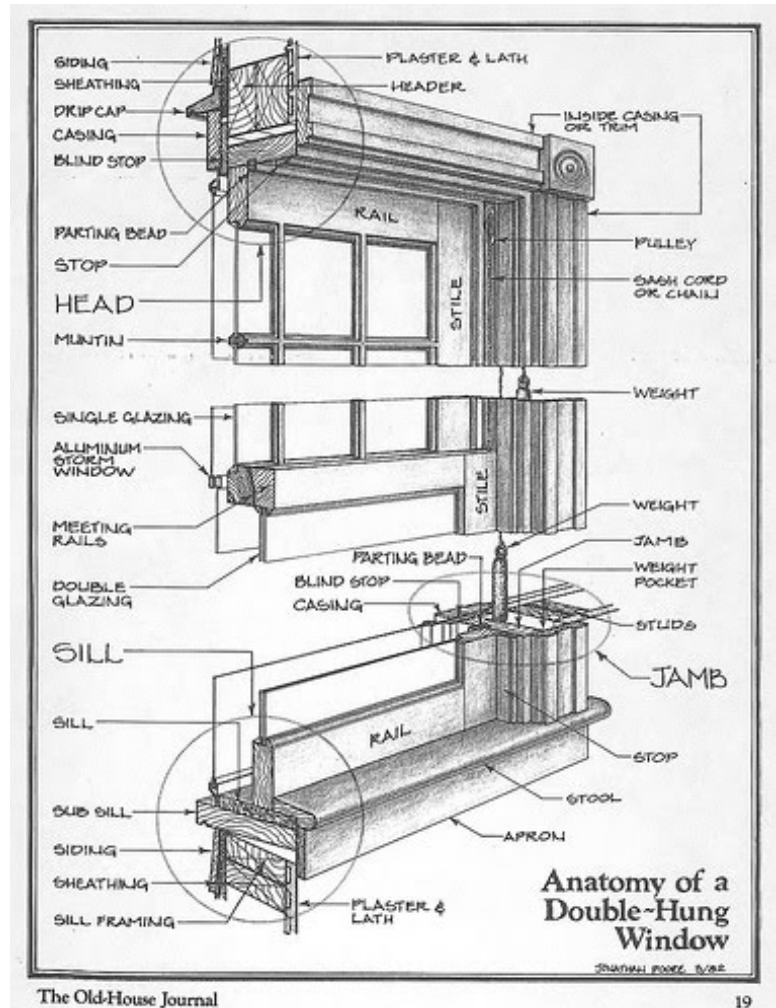


On early Newport houses, built with a heavy post and beam frame, window surrounds appear to “pop out” of the exterior building due to the narrow wall depth. This is character-defining. See cutaway, top view (left).



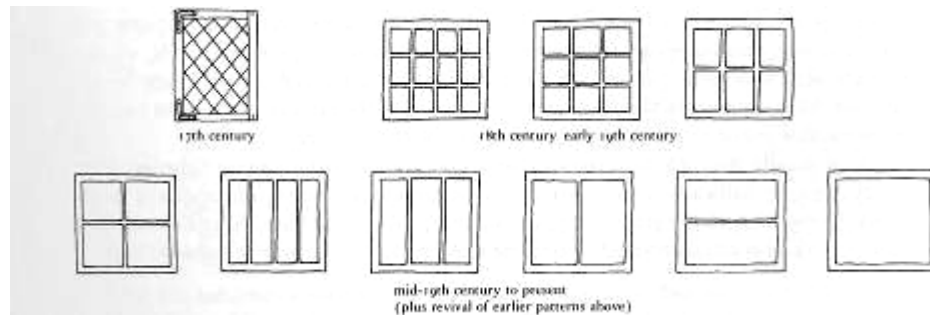
These windows were joined with mortise and tenon joints (right).

Double-hung sash windows are commonplace in houses built after the mid-19th century (illustration at right). Simple tips for keeping these in working order are in the “see also” section below.



Window Changes over Time (continued)

Changes in glassmaking technology allowed for larger sheets of glass and gradually the number of panes in windows diminished over the centuries.



Colonial-era windows often had 12 panes over 12 panes configurations, transitioning to 6 over 9 and 6 over 6 in the Late 18th and early 19th centuries. By the mid-to-late 19th century and 20th century windows might have larger panes, large single panes surrounded by multiple panes, stained glass-work, and other embellishments. *Illustration from McAlester, Virginia and Lee, A Field Guide to American Houses, 1996.*

Energy Efficiency and Windows

In an attempt to save energy home-owners may be tempted to remove historic windows. Not only is this an expensive move, it is often not as successful in saving energy over the long term as one hopes. Tightening and weather stripping existing windows are preferable to wholesale replacement from both a preservation and cost-conscious standpoint. Adding properly working, well-sealed exterior or interior storm windows to your historic sash can achieve the best return on investment in terms of energy efficiency and cost. For more about energy efficiency and windows see other sheets in this packet and the resources listed below.

See also

- National Trust for Historic Preservation comprehensive window resources: www.preservationnation.org/issues/weatherization/windows
- New England Window Restoration Alliance: www.windowrestorationne.org
- *Old Windows Matter* from the National Trust for Historic Preservation: www.preservationnation.org/issues/weatherization/windows
- *Should Your Old Wood Windows Be Saved?* an article that weighs cost, complexity, efficiency and preservation, at: www.finehomebuilding.com/PDF/Free/021210040.pdf
- DIY links, how to:
 - ☞ Replace sash cord: www.do-it-yourself-help.com/window_sash_cord_repair.html
 - ☞ Repair rotted wood: www.thisoldhouse.com/toh/asktoh/question/0,,20058419,00.html
 - ☞ Repair a broken pane of glass and glazing tips: www.familyhandyman.com/DIY-Projects/Doors—Windows/Window-Repair/how-to-glaze-a-window-single-pane



Masonry

Newport's historic properties have many forms of masonry construction. Many colonial homes have rubble stone foundations and chimneys made of stone and brick, while Victorian and early 20th century buildings are built of stone, brick and combinations of stone, clapboards, and shingles. Look for beautifully crafted mortar joints, beaded or gouged in shape, particularly on late 19th century buildings. Some beaded work is stained to match the stone or to contrast in color, often in a red hue. Some of these Newport examples are masonry masterpieces, but any masonry element may be character-defining. Thus, any maintenance or alterations requires thoughtful review.

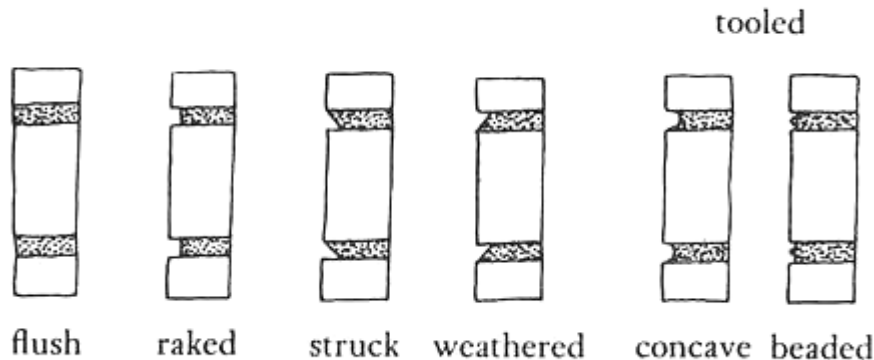
Cleaning Historic Masonry

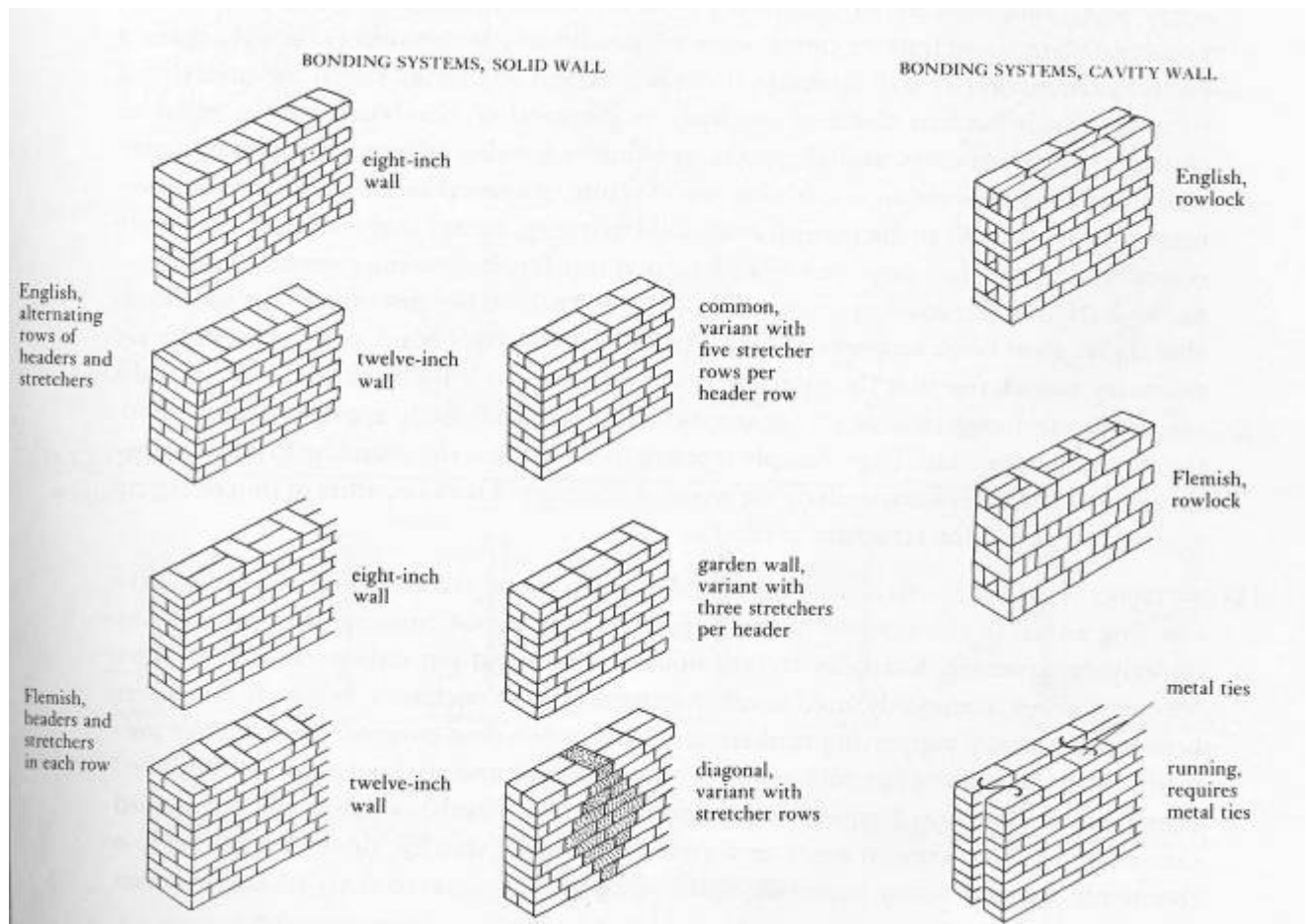
Experts recommend that the gentlest possible method be used to remove dirt and grime, such as simple washing with soap and water and a soft bristle brush. Historic masonry often has soft mortar joints which can be eroded and abraded by more aggressive cleaning practices, including chemical cleaning. Moreover, the masonry material itself may be soft, such as the more porous brick found in many colonial buildings or the soft sedimentary stone, such as brownstone and limestone, used in the mid-late 19th century. Even with harder more resilient stone work, including granite and marble, cleaning should employ the least abrasive or caustic method possible. Sand-blasting is never recommended.

Historic mortar is generally softer than mid-late 20th century work. Usually the mortar mix had a high lime content to create a flexible soft bond. Hence using high strength Portland cement in mortar mixes is not recommended as it can create a tension in the masonry – particularly brickwork – resulting in the mortar not flexing as the mass expands and contracts in all weather. As a result, the brickwork will crack and spall leading to failure.

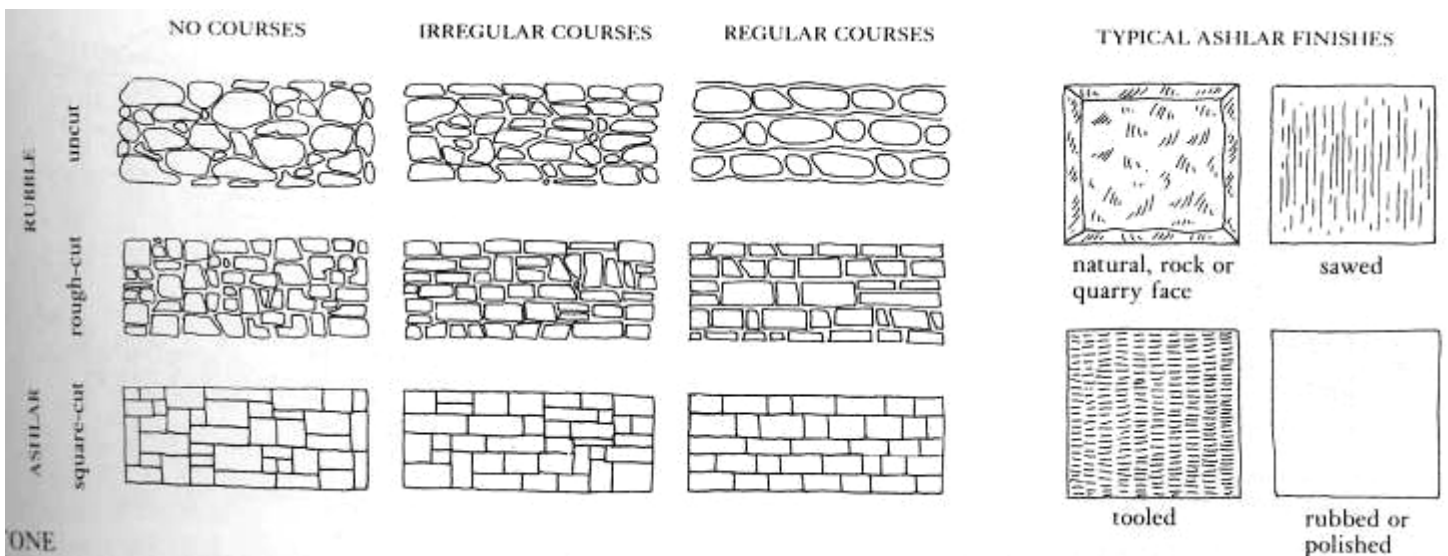
Where failure has occurred replacement of old brick and stone work should match the style, color and type of the surrounding historic masonry material including the mortar joint style color and dimension.

MORTAR JOINTS





Brick illustration from McAlester, Virginia and Lee. *A Field Guide to American Houses*, 1996.

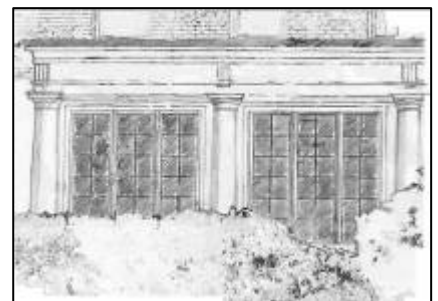


Stone illustration from McAlester, Virginia and Lee. *A Field Guide to American Houses*, 1996.



Porches

Many Newport houses, particularly in the Victorian sections of the city, have character-defining porches. Porches were constructed to provide a cooler place to enjoy the summer and offered some protection from wind and rain. Often they were designed as open porches, some with balusters and railings. Others are lower to the ground and deeper with wide steps to the ground, sometimes referred to as piazzas, using the romantic Victorian label for this style of porch.

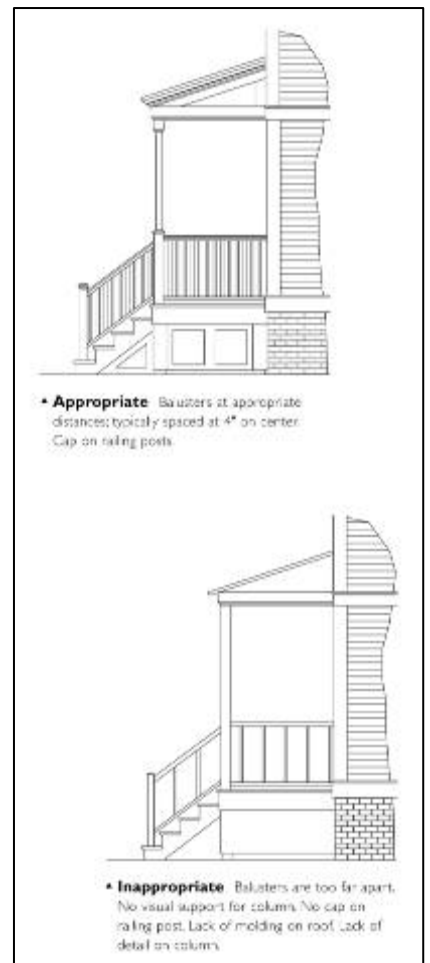


Porch Enclosures

Enclosing a porch or part of one with screening and glass can add to its appeal by providing protected space but should be executed in a sympathetic manner. Historical porch enclosures offer a clue to the correct approach that complements the building. Period enclosures were simply constructed of multiple-paned casement windows installed above the existing porch railings in fitted wooden frames between the columns, the porch railing itself backed with wooden panels. When viewed from the street, the porch structure is readable and the materials enclosing the porch are light, removable and insubstantial. Hence the porch feeling is retained on both the exterior and the interior. The removal of columns, railing systems, and their replacement with solid walls and picture windows is *not appropriate*. This usually destroys the light appearance of the porch and gives the incongruous appearance of a solid and awkward building addition, rather than retaining the appearance of a porch.

Repair or Alterations

Details count when it comes porches; please be mindful of specific design dimensions and materials during repair or maintenance of railings, balusters, decks and infill (see illustrations at right and on reverse, courtesy of the Providence Historic District Commission).



Appropriate and inappropriate porches



▲ **Appropriate** Brick or wood columns with infill.



▲ **Inappropriate** Support for columns has been covered over.



▲ **Inappropriate** Brick or wood columns without infill.



▲ **Inappropriate** Cinderblock porch base.

PROVIDENCE HISTORIC DISTRICT COMMISSION



Energy Efficiency

Here are some simple things that YOU can do. Start at the top of each section with the least expensive, easy to do items and work your way to the bottom where a little more investment and expertise may be needed.

Systems Basics

- Reduce your AC costs! Put windows to work – cross ventilate, adjust blinds, etc.
- Install programmable thermostats and adjust the settings appropriately as seasons change.
- Set water heaters to 120 degrees, and even less in summer.
- Use thick or padded rugs to insulate bare floors.
- Don't block hot air or cold return registers with furniture or other barriers.
- Read NPS's Preservation Brief #3, "Conserving Energy in Historic Buildings".
- Regularly clean or replace filters in forced air systems and AC units.
- Replace radiator steam vents (1-pipe system) or steam traps (2-pipe system).
- Make sure heating ducts and pipes are well insulated and sealed.
- Place a reflector barrier between radiators and outside wall (particularly if wall is uninsulated).
- Have your furnace or boiler cleaned and serviced regularly.

Stop Air Leaks

- Weather-strip exterior doors and attach "sweeps" to the bottom.
- Caulk cracks and joints around door and window frames.
- Seal leaks in ductwork – that's what REAL duct tape is for!
- Weather-strip or seal attic doorways and hatches.
- Use appropriate spray-foam to seal cracks in foundations and crawlspaces.
- Use foam backer rod to fill large gaps.

Insulation

- Different types of insulation for different applications; Understand R-values
- Attics are the best place to start with insulation; it can give the best return on investment and has the least potential to harm the historic fabric of your house.
- Plaster walls can be adequate – leave them alone unless other work is needed.

Windows

- Exterior storms – good investment for energy savings, but also to protect your wood windows!
- Interior "insulating panels" – lower cost alternative, doesn't impact historic character of exterior facade, but beware of potential moisture issues.
- Most original wooden windows can be retained and repaired, resulting in a snug fit and increased energy savings. For more information see other tip sheets in this packet.

Information provided by the Collaborative for Common Sense Preservation:





Insurance:

Preserving the Integrity of your Home through Proper Coverage

Insuring homes built more than 50 years ago can be more difficult than insuring newer homes due to special coverage conditions associated with these older properties. Because it is such a specialized market, there are a limited number of insurance carriers apt to properly insure your historic home. However, with proper knowledge of how to find the right insurance carrier and the right coverage, you can avoid the unnecessary risk of being underinsured in the event of a loss. Begin by reviewing these considerations when insuring a historic home:

Risk Assessment and Appraisal

Have your home inspected by a historic preservation expert. Some insurance carriers specializing in historic home coverage will arrange a comprehensive consultation with one of their experts at no additional cost. They can be a good source of advice on ways to rebuild or restore your home if a loss should occur.

Architectural Legacy

Older homes often feature rich architectural qualities, including elegant wainscoting, hand-crafted stained-glass windows, traditional wide floorboards, or elaborate moldings. Standard insurance coverage often does not replace these features in-kind. A detailed custom report outlining your home's history, complex characteristics, and unique features should be generated by an appraiser who specializes in historic homes, accompanied by archival-quality photography. This will aid in preparing a statement of your home's historical significance to ensure the greatest protection.

Costs Associated with a Loss

Many historic homeowners make the mistake of being underinsured, either because their broker or insurer utilized standard valuation methods and coverage forms that do not adequately account for special material and valuation considerations, or the costs to properly insure a historic home simply seem too expensive. This is generally because it is difficult to find replacement items needed for special architectural details or an appraiser who can put a realistic economic value on them. One way to reduce costs without compromising your coverage, is to consider a high deductible thus reducing your annual premium. Furthermore, ask your carrier about credits that could be applied to your premium following large-scale restorations to the home or other preventative measures that could reduce your risk of loss.

Reconstruction Following a Loss: Codes & Requirements

Be sure to choose a trusted broker and insurance carrier with knowledge of local, State, and Federal building codes specific to historic homes. Communities have control over how the home is built and renovated if it is in a local Historic District. The National Trust for Historic Preservation, local preservation organizations, and the Historic District Commission provide a wealth of information regarding reconstruction guidelines and requirements.

Information provided by:

*Dwyer Insurance and
Chartis Private Client Group.*

