

Scoring a house in a well-preserved historic district can be a thrilling coup—or a tangled web of rules and regulations. Take advantage of the benefits and avoid the stress with these essential tips.

When the cement steps outside Kim Hamilton's 19th-century town house in the Hamilton Heights-Sugar Hill section of Harlem began to crumble, she decided to upgrade. The gallery owner and third-generation Harlem resident invested in period-appropriate bluestone and yellow brick to match the façade of her home.

But Kim soon found herself in hot water. Because her neighborhood is recognized as the center of the 1920s Harlem Renaissance—home to legendary artists like Duke Ellington, Langston Hughes, and Countee Cullen—it was designated a New York City Historic District in 1974. "I wrote the [New York City] Landmarks Commission telling them what I was going to do," she recalls. "When I didn't hear anything, I went ahead and did the work. After four months, an inspector came out and gave me a violation, and told me to paint the yellow bricks red. I was annoyed."

With around 14,000 historic districts in America today (including parks and archeological sites), it's likely that your old house might sit in one. And if it does, that will limit, to some degree, your control over restoration work. But being prepared can help you avoid headaches like the one Kim encountered—here's what you should know.

42 OLD-HOUSE JOURNAL APRIL-MAY 2011

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#### 1. Living in a historic district isn't just a frame of mind.

It is, in several significant ways, different than just living around a bunch of old houses. Although the designation only limits changes to the home's exterior, it will alter your options. "The most misunderstood thing is the amount of change that can or can't be put into the house," says Larry Harris, an urban conservator with the Historic Conservation Office in Cincinnati, Ohio. "People like the area but don't realize it could impact them."

Virtually all external renovations (other than routine maintenance) are guided by

rules and require permits, although local officials often can approve minor projects in a day or so. For larger projects, check the community's municipal website for guidelines, then call with specific questions. Most local governments have officials whose main job is to monitor preservation.

#### 2. Regulations vary by state and town. It is a some the same time to

While the federal National Register of Historic Places puts some restrictions on what homeowners can and can't do with their property, most states and local communities have more regulations—and each

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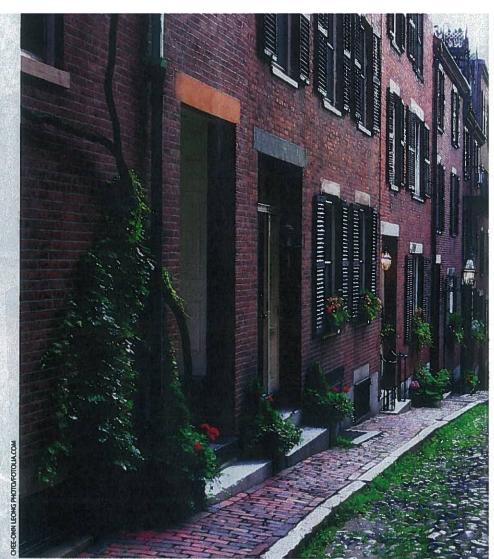
is different. According to Carol Shull, chief of Heritage Education Services with the National Register, "Many local governments have stronger protections than federal law. They know the area better."

to the National Register last year.

Some cities are fairly restrictive: The New York City Landmarks Preservation Commission regulates down to exterior paint colors. Other, more rural places like Honesdale, Pennsylvania, are still working to develop ordinances for their historic district. "We're looking into different towns to see how they're doing it," says homeowner Eleanor Young. "Here, you'd like to be stricter, but people just wouldn't tolerate it."



**ABOVE & BELOW: Contractor Todd** McFarland spent three years restoring this Italianate town house in Cincinnati's resurgent Over-the-Rhine Historic District (believed to be the largest urban historic district in the country), netting him a local preservation award. RIGHT: Boston's Beacon Hill is Massachusetts' oldest historic district. and homeowners there are held to a strict set of guidelines—those wanting to replace missing architectural features, for instance, must provide evidence of the originals.



### What Is a Historic District?

What constitutes a historic district? Officially, it is a designation by the National Park Service's National Register of Historic Places, which, according to their website, "is part of a national program to coordinate and support public and private efforts to identify, evaluate, and protect America's historic and archeological resources." (Note: State- and town-recognized historic districts do exist as well, but these are more informal and often aren't subject to the same regulations or benefits.) More to the point, says Sarah Carroll of New York City's Landmarks Preservation Commission, a historic district is "a collection of buildings that have a sense of place and have contributed to the development of the city."

Most communities strive for a balance. In Cincinnati, Harris says, "It's conservation-preservation with an eye toward changes that improve and modernize, versus absolute preservation at all possible costs. We need to respond to the city of the future as well as preserve the past." In Washington, D.C.'s Historic Preservation Office (which oversees 25,000 buildings in its numerous

historic districts), deputy preservation officer Stephen Callcott adds, "We want people to have some control over their neighborhoods. There's not a lot of micromanagement; we want the economy to be able to grow."

Most enforcement is fairly tolerant, with multiple appeals processes and allowances. In a case like Kim Hamilton's, an appeal to keep period-appropriate changes in place would





Also located in
Columbus's East North
Broadway Historic
District, this former
carriage house retains
a remarkably original
appearance, despite
being converted from a
barn to a family home
and receiving a twostory addition.

likely succeed. (Part of Kim's problem was the fact that in New York, routine maintenance is expected to reflect the district as it looked when the designation was made—in this case, 1974.) But in communities with zoning ordinances in place, even homeowners with the best of intentions can have fines levied on them for unintended violations, and the town can require work to be undone.

The best rule of thumb? Talk to your local preservation office during the planning stages of any exterior project or any interior work that will affect the exterior, even in a small way. You may feel you're being overly cautious, but it's better than being slapped with a violation because of where you put a new dryer vent—which can happen.

### 3. You can't always rely on your own perfect taste.

As everyone who has an old house

knows, restoring it is a balance between the freedom to do what you want and the restrictions of the building's period. "We had this one neighborhood where people had been promised money for preserving their homes without being told everything by the developers, and we saw people putting decks on their roofs that they had to take down. It caused a lot of bad feelings," recalls Cincinnati's Larry Harris. That's why it's necessary to get approval—your ideas about what's right for the house might not be in line with the preservation commission's.

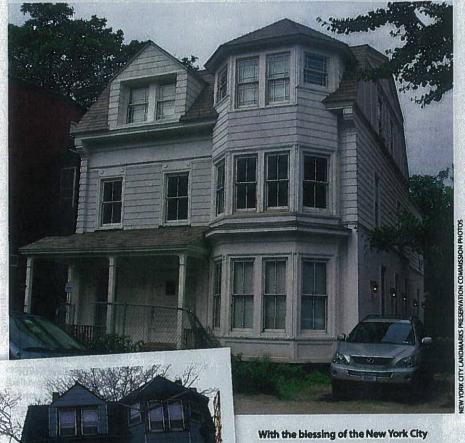
# 4. Being in a historic district offers tremendous resources to help you make the most of your home.

All states and most communities with historic districts offer resources and guidance. Much of it is online—Cincinnati, for

example, has an extensive website valuable even to non-residents. At the New York City Landmarks Preservation Commission, which handles nearly 10,000 applications a year, each staff member holds a master's degree in preservation. "The benefit you get by having the staff look at your project is that it is based on their experience," offers Sarah Carroll, the Commission's director of preservation. "They can tell you if the materials or technique the contractor is using may be more expensive in the end."

# 5. You have more freedom than you might think—but so do your neighbors.

Most communities can regulate the historical accuracy of a property's exterior—limiting decks and patios, additions, architectural ornamentation, and changes to or destruction of all or part of the structure.



With the biessing of the New York City Landmarks Preservation Commission, the owners of this Victorian-era house in Brooklyn's Clinton Hill Historic District replaced modern composite shingle siding (left) with more appropriate white-painted cedar shingles. In areas where the slate roof had been replaced with asphalt shingles, the Commission allowed for in-kind replacement, but required the remaining slate roof to be maintained.

But they usually can't control the condition of the yard, changes to the interior—no matter how beautiful or historically meaningful that interior is—or (outside of zoning laws) what happens to a vacant lot.

This means you are still subject to Homeowner's Despair—just being in a historic district doesn't mean you can stop your neighbor from cutting down 100-year-old trees, having peeling paint, or amassing a collection of bizarre yard ornaments.

#### 6. It is more expensive.

This is a constant refrain. "The only disadvantage of living in a historic district is that it takes a lot of maintenance," says Honesdale homeowner Barbara Lewis.

Many of the headaches today's homeowners face revolve around the application of green technologies like solar panels. Energy-efficient windows especially are a hot-button issue—the few appropriate wood windows on the market can be cost-prohibitive for the average middle-income homeowner. Common solutions include refurbishing the original system or adding storms and weatherstripping. Many historic communities are now offering low-cost or free energy audits complete with insulation ideas.

However, it's undeniable that maintaining a historic home can require a serious financial investment. On the other hand, studies have shown that historic district properties are up to 20 percent more valuable than similar non-designated properties—so your home is worth more, too.

## 7. There may be some financial incentives, depending on your location.

Developers willing to preserve and restore income-producing historic properties are eligible to apply for a federal tax break, originally designed to reverse the 1960s-era urban renewal incentives to tear down older buildings. Individual state and local offices also may offer their own tax breaks, matching funds, or grants for some historic district projects to homeowners.

For example, Washington, D.C.'s Department of Housing and Community Development offers a few grants of up to \$25,000 for restoration in some low-income historic neighborhoods, as well as some low-interest or deferred loans. But these are increasingly rare.

### 8. It changes the dynamic of the community, usually for the better.

When a neighborhood becomes a historic district, longtime residents occasionally shrug off the change or see the restrictions as a loss of freedom. But most embrace a renewed pride in their neighborhood. "It reinforces a sense of community," Calcott observes. "People live in a special place, and it increases participation." Shull agrees: "People care about these districts, and they want recognition. It changes the way people look at the neighborhood. They can get local officials to allocate support."

Historic districts usually start small, with a handful of homeowners determined to protect what is wonderful about the past. In Honesdale, there had long been a widespread, but diffuse, concern that many of the town's beautiful old houses were at risk of slipping into decay. To raise community appreciation and awareness, the local library organized a house tour, which in turn galvanized the community to act. "It's important for homeowners to work together," Lewis says. "Our house tours were great because they brought us together." (For more on



### How to Start a Historic District

The seeds of a historic district are often planted when a small group of neighborhood homeowners and enthusiasts organizes and begins the process of nominating their area for designation. Nominations formally originate with a State Historic Preservation Office, and can be made by individuals, historical societies, preservation groups, or government agencies. Designation is based on three considerations: a district's age (usually a minimum of 50 years old, but this varies by locale), whether it still looks as it did in the past (although the different layers of that past are considered), and if it has historical significance. The area can be important for any reason, as long as a solid case can be made as to why it matters. For more information, visit nps.gov/nr/national\_register\_fundamentals.htm.

attaining historic-district status for your neighborhood, see above.)

#### 9. It might not be right for you.

Before you take the plunge, do your homework about what the rules are in the historic district you're considering. The district's beauty and historic consistency might be appealing, but those are also the very things you'll have to reach consensus on. While most districts require few serious compromises, be honest with yourself about what your tastes and priorities are. If your wish list includes additions or new siding, you should probably skip it. As Young says, "It takes a special kind of person to live in a historic district. It's not for everyone, but it gives you so much pride in what you own."

#### 10. It's a work in progress.

Finally, remember that living in an historic district does not equal living in a time capsule. History constantly moves forward, In San Francisco's Alamo Square Historic District, the colorful, near-identical Queen Annes of Postcard Row—bullt by developer Matthew Kavanaugh between 1892 and 1896—have become one of the city's most recognizable landmarks.

and historic homes do, too. Ultimately, the choice of a historic district home is less about what you'll have to give up and more about fostering an appreciation of the past, and a willingness to compromise and accommodate in order to preserve what is irreplaceable and wonderful about history. If you love living in old houses for their own sake, a historic district offers a unique, large-scale link to the past.

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