

**An examination of information needed when purchasing a home in a
historic district**

by

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Abstract

This thesis attempts to find out why homeowners are so ill-informed to the intricacies of owning a home in a historic district before moving in to one. It investigates through interviews where the information gap exists, and seeks solutions for homeowners so that they can take control and obtain the necessary information they need to be productive homeowners in their historic district as well as enjoy the neighborhood they've moved into. Education about a historic district can come in many different ways, but the obvious avenues are through real estate agents, neighborhood associations, and involved city agencies. Using interviews, four case studies, and additional research, solutions for obtaining education were identified. These include homeowners taking the initiative to do their own research on their valuable investment to ensure that they will be happy living there, creating a website that homeowners could go to that would allow them easy access to information about the historic district their home is in, and homeowners taking the time to talk to the board of directors for their neighborhood association and contacting other owners who have done rehabilitation work in the area and have worked with the local Preservation Commission.

Preface

Research for this thesis was conducted by reviewing books, studying related websites, conducting interviews, visiting sites of historic districts, and conducting case studies of historic districts.

Methods, Procedures & Literature Review

All books and websites that are referred to in this thesis are listed on the references page, and all background information that was obtained to gain knowledge for this thesis is listed on the bibliography. Books and articles were referred to in order to gain information about historic districts, history of the areas that were studied, and to provide assistance with writing structure and style. Websites were used to find information from national sources and to locate subjects for interviewing. Additional information came from past related projects that were completed for courses taken for this master's degree program: information from a report and presentation called "Rehabilitating Property in a Historic District" for Architecture 567 and information from a paper entitled "Des Moines: Slow to Revitalize" for Architecture 520. All information used from these past projects has been referenced and is listed on the references page appropriately.

The interviewing process was a significant part of the research for this thesis. Over 35 people, in four different historic districts were contacted, including city employees, historic

commission members, State Historic Preservation Office (SHPO) employees, neighborhood association board members, and homeowners. Of the original interviews conducted, 16 interviews were deemed most appropriate and relevant for this thesis. The interviews were narrowed from 35 to 16 because of their content. There were some interviewees who did not have much to say on subjects that were of vital importance to this thesis. For instance, some did not work with a real estate agent when they purchased a house in their historic district. There were also a couple of interviewees who did not go into much detail when answering questions, even when initial responses were followed up with more probing questions that were meant to extract additional detail from the interviewee.

The majority of interviews were conducted in March 2008; some were face-to-face and some were conducted over the phone, via instant messenger, or through a series of emails. All of the interviews were followed up with an email recap of the interview so that the interviewee could verify in writing what they had said and approve of the use of their comments in this thesis. Phone calls and emails were used because I was not able to schedule face-to-face interviews with all of the interviewees during the trips that I made to Michigan and Illinois.

Personal interviews were an important part of this project because information gathered from the interviewees illustrates the perceptions of life in a historic district. In order to gain an understanding of what information is available to a homeowner who is moving into a historic district, talking to the people who live in historic districts was essential.

All of the interviews were conducted as semi-structured interviews and were recorded in writing. A specific line of questioning was used (see page 6) for each interview. Several of the questions allowed an opportunity for elaboration so that each interviewee could go more in-depth on subjects that they had more knowledge or experience in. The questions were designed to find out what sort of information the homeowners were presented when they moved in, perceptions and dealings with real estate agents, relationships with the various organizations, and their current perceptions of the historic district. All quotations from interviewees used in this thesis are direct quotes and are all verified with written correspondence which is attached as Appendix A; if the remarks are in quotations it means that this is exactly what the interviewee said. The references page lists all interviewees, the dates they were interviewed, and the method that was used to correspond with them.

The interview questions were as follows:

Questions for residents/ board members in historic districts

1. Overall, do you feel that realtors/ real estate agents represent the obligations of (living in) the historic district accurately to new homeowners?
2. How involved is the neighborhood association; do they provide a welcome packet to new residents to let them know about their unique neighborhood?
3. What is the relationship like between homeowners and the city?
4. How often is a home found unfit for human occupancy in your neighborhood? And do you find that these homes are worth restoration/ rehabilitation? And does the city work well with, or are they receptive to, those who do restore/ rehabilitate these types of homes?

5. Does the city often refer homeowners to the historic preservation commission when they pull (apply for) a building permit?
6. Does the neighborhood association ever assist homeowners in restoration/ rehabilitation efforts?
7. Do you have any apartment buildings in your neighborhood that are being or have been converted to condos? If so, do you find this to be a positive change for the neighborhood? Did the changes they (property owners) made conform with the rest of the neighborhood?
8. What is it like working with the historic preservation commission? Are the commission members helpful?

After the interviews were conducted, answers were sorted out one question at a time to determine similarities in comments and trends in opinions, and as a way to organize each subject area that was being inquired into.

Several historic districts were initially researched to identify potential case studies. The National Register of Historic Places (NRHP) was the resource used for finding out where the districts were located and what their designated boundaries were. The results were narrowed down to four because it was a manageable number yet would offer a wide enough range to illustrate similarities and differences. The decision for the four case studies was made by evaluating how long the districts had been established, why they were established, the current state of the district, and each district's location. It was important that each of the districts represent different places in the development process so that comparisons could be made between the number of homes that have been restored, how united the residents are regarding the preservation of their historic district, the level of local involvement and how long the

residents had been active in the historic district or when they were able to obtain historic district status from the NRHP. The four selected were:

1. Broadway Historic District in Rock Island, Illinois

Broadway Historic District was selected for its relatively new status as a historic district. The homeowners in Broadway banded together in the early 1990's and finally became designated as a historic district in 1998, whereas a majority of historic districts, particularly in the Midwest, have been designated for 20 years or more. The location of the Broadway Historic District, which is near the Iowa/Illinois boarder, made it feasible to travel to the district more than once. With just under 40,000 residents as of the 2000 census (City of Rock Island), Rock Island is a small city that has dealt with economic recession and urban blight. The resources for learning about the district were extensive because of the involvement of the neighborhood association and its members. Many of the members are active in the neighborhood and the results can be seen in their regular activities and their well-maintained website.

2. Holland Historic District in Holland, Michigan

The Holland Historic District was selected primarily for its high level of success as a historic district. The city of Holland has a population of just over 34,000 as of the 2007 census (City of Holland), making it a small city; however it becomes a medium sized city in the summer months due to its thriving tourism. Holland is located right off of the western boarder of Lake Michigan and hosts a variety of

events throughout the summer that greatly supplement its economy, beginning with the most popular event, Tulip Time, in early May. The Holland Historic District is located just Southwest of downtown and Hope College allowing its historic homes and bed and breakfasts to become part of the city's tourist attractions. With the successful tourism industry, the Holland Historic District has had ongoing incentive to keep the neighborhood beautiful and often receives positive reinforcement from city employees. Like many historic neighborhoods, Holland still deals with its fair share of rentals as a result of the nearby college but the district continues to have a more polished look than others of its size and age.

3. Sherman Hill Historic District in Des Moines, Iowa

Sherman Hill Historic District was chosen primarily for its convenient location and for its in-progress status. Sherman Hill, which is located on the outskirts of downtown Des Moines, has been a designated historic district since 1982 but has seen a majority of its improvements in the most recent decade. Des Moines, which has a population of almost 194,000 as of the 2007 census (City of Des Moines), is a growing city and has made significant efforts to improve its downtown area in the last few years. Many of the homes and buildings in Sherman Hill have undergone extensive restoration in the recent past and as a result the property values in the neighborhood have increased, which in turn has made the neighborhood a more attractive place to live. Some residents who have

lived in the neighborhood for ten years or more remember a time not so long ago when the homes could be purchased for \$50,000 or less as opposed to recent years when homes have commanded as much as \$500,000 in an unfinished state. With all of the restoration efforts still happening in the district, Sherman Hill often deals with problems relating to preserving the historic appearance of the homes and buildings and the historic preservation commission is very involved in the historic district as a result.

4. Stuart Area Historic District in Kalamazoo, Michigan.

The Stuart Area Historic District was chosen because its restoration and development is also in progress but has been stalled and is therefore less successful due to the local economy. The economy in Kalamazoo, which has a population of just over 72,000 as of the 2007 census (City of Kalamazoo), is very dependent on some the larger factories like Pfizer and Johnson & Johnson, both of which have recently laid off employees and have begun to move plants (and jobs) to other areas of the country, even outsourcing to India. The decisions made by these major employers have directly affected the local economy and the housing market. The problems that this historic district are facing go beyond dealing with the local preservation commission. The neighborhood association and preservation commission have to deal with homeowners who cannot afford to do the restoration work that the preservation commission has approved, which has

slowed the progress of restoration in the historic district. Many of the homes are still divided into rental units without hope of returning them to their original state any time in the near future. The neighborhood association in the historic district continually makes efforts to work productively with the landlords and assists them whenever possible, which is not a common action of residents in the other historic districts that were studied.

The case studies are important to this thesis because they illustrate both the differences and similarities of a historic district, the consistency of problems that historic districts face, and they provide an understanding as to why each historic district is significant to the city it is in. Each of these four districts has a different level of resident involvement to achieve preservation of the historic district, which allowed for more varied responses from the residents. Each of the four featured historic districts provides a different perspective regarding the typical issues that a historic district is faced with. Residents of the historic districts had varied responses due in part to their level of involvement, the involvement of the local government, and the current status of the local economy. In order to gain a full understanding of each district that was profiled, at least two trips were taken to each district to do research, conduct interviews, and take photos (see page 6 for interview questions and Appendix B for verification of interviewees).

Chapter 1

Introduction

The style, architecture and structure of neighborhoods in America has changed significantly over the past couple of centuries. As the culture and trends of America have changed, the housing options have also changed to adapt. America is currently experiencing a resurgence in the popularity of homes that were built in the early 20th century and late 19th century. With this resurgence the need to preserve the homes of the past has been realized. As a result of growing interest in homes and architecture of the past, historic districts were formed throughout the country in order to protect the neighborhoods of the past in their entirety. New homeowners moving in to these historic districts are often unaware of what their new home and its location will obligate them to.

The Issue

Homeowners are moving into historic districts without any knowledge about what a historic district is or what it entails for them. If homeowners are not properly informed or do not have the necessary knowledge about living in a historic district, they will encounter obstacles while trying to improve their home or change its look. Without the proper knowledge of a historic district, living in one can become frustrating and difficult, which is not the intention of the historic district commission whose aim is to provide homeowners with guidance that will help them to enjoy their home as well as preserve it. With the proper knowledge and support, living in and restoring a home in a historic district can be rewarding and beneficial to the property owner. There are several people who should play a part in the education of a homeowner moving into a historic district. From the real estate agent to the historic

preservation commission to the neighborhood association to the American Institute of Architects, they all have a responsibility to educate homeowners.

Many people do not realize, before they move into a home, that there can be strings attached to the home because of its location within a historic district. A simple sign on a post at one end of the neighborhood indicating that the area is a historic district may not even be noticed by a prospective buyer and is typically not enough information for the average homebuyer. Often homebuyers find out information about their new home that they would have benefited from knowing prior to purchasing. For example, it is not uncommon to hear of homeowners discovering liens on their property (from the water company or the city), but this information didn't come up in the title search, or a title search was not done at all. Understanding the historical status of a home is not part of the routine home buying and closing process, so when common complications like liens are missed, information that should be routinely looked for, it's easier to see how a new or prospective homeowner wouldn't be aware of more complicated issues like the implications of living in a historic district .

While many people enlist the help of a real estate agent, my experience and the results from interviews of homeowners who live in historic districts (to be discussed later in the thesis) has shown that many agents are not informing the homeowners of the historic district status or what it means to them as homeowners, which is a major problem for homeowners who are buying in historic districts.

If a homeowner is unaware that their home is in a historic district, they could end up in a legal battle over the professional methods used or the lack of disclosure from the real estate agent and the real estate company. Unfortunately for many homeowners, a majority of states in the U.S. including Illinois, Iowa and Michigan, do not require real estate agents to disclose that the house being purchased is in a historic district (realtor.com). When the law does not require a real estate agent to disclose that a home is part of a historic district, it can lead to frustration for a homeowner who is now without legal remedies and still without information about the historic status of their neighborhood.

Other questions that arise from a homeowner's lack of knowledge when moving into a historic district are how the homeowners should deal with the city and the historic preservation commission and what role the neighborhood association plays in the historic district or how the association deals with the homeowners within it.

Before beginning a renovation project in a historic district, a homeowner often has to go through specific channels to have the project approved by the historic preservation commission; uninformed homeowners are often unaware of this provision and begin work on costly projects without permission. The result is that the homeowners find out a few days later when the project is already under construction and is noticed by a neighbor or city official, that not only do they have to stop their work, but they may not be allowed to complete the work at all. A situation like this can cause frustration for a homeowner and results in the homeowner losing money and the desire to complete the project. While a

majority of homeowners will stop their projects and seek the approval of the historic district, the homeowner is still frequently left with the feeling that they have done something wrong yet not fully understanding why. Another possible issue is that the homeowner's project may not be noticed right away, or they complete it over a weekend and it's not noticed until the following week. At this point the homeowner has already spent the time and money to do a substantial project, causing them more turmoil if the project is not allowed by the guidelines of the district.

The American Institute of Architects also has a role to play as the creation of historic districts are a way to create sustainable architecture. Many architects today are using the premise of "green building" to get their visions across and are often marketing this to homeowners as sustainable living. What many architects and the discipline as a whole is lacking is the integration of historic preservation as sustainable architecture. The homes that are still standing today in neighborhoods that are several decades old are those that have already proved their sustainability and now need additional support to preserve it. The discipline of architecture in general should have an un-bias interest in preserving all architecture of significance.

Research on Life in Historic Districts

The National Trust for Historic Preservation, which is a great resource for information about historic buildings and areas, puts out a bi-monthly magazine entitled Preservation.

Unfortunately, Preservation's archives department could only find five articles dealing with historic districts that were published as far back as 1994. Four of these articles were about specific historic districts and what they had gone through to revitalize the area and restore the buildings and homes. One of the articles, "Do historic districts dictate mediocre contemporary design?" published January/ February 1997, discusses specific design issues for architects in the Chicago, Illinois area who are designing homes or doing restoration work in historic districts in that area. There are also several books and articles by James Marston Fitch, who was a long time proponent of historic preservation and a well known scholar of historic preservation, that offer extensive background on preservation and American building.

However, Fitch died in 2000, and in the works that he completed before his death, he did not focus on the American trend to restore historic homes.

When you start to delve into how to handle life in a historic district the research is minimal and often outdated. A more recent article in Preservation from January, 2007 entitled "Living History: How Homeowners in a New Local Historic District Negotiate Their Legal Obligations," discusses the issues homeowners dealt with when their area became a historic district while they were living there. While this article has some good information and therefore makes it a good case study, it is highly specialized to the location that it happened in and can not be generalized to help interpret legal obligations in other historic districts.

In addition to research, it was important to draw from the knowledge that I gained from obtaining my bachelor's degree in magazine journalism as this masters program is intended to compliment a degree I have already obtained. My goal for the future is to take what I have learned about architecture, specifically historic preservation, and use it to improve my writing and hopefully make me one of the "go-to" freelance writers about this subject. In the magazine journalism world, specifically freelancing, a person will find a lot more work if they have an area of specialization, which is exactly what I hope to have obtained from this degree program and this thesis.

I have also drawn from my own personal experiences of having spent the past three years rehabilitating my 1896 Victorian home in the Drake Neighborhood Association. This process has led me through many dealings with the city as the home was condemned by the city of Des Moines and slated for demolition when we purchased it. Additionally, I have been a board member of the Drake Neighborhood Association for over a year and have had the opportunity to review and approve or deny many homeowner's requests for zoning changes to their property as the city of Des Moines often seeks approval from the neighborhood associations before they will decide on a proposal. Finally, I have drawn on my knowledge and experience of managing homeowner's associations for four years. This experience has taught me numerous lessons about home maintenance including everything from new construction to 40-year-old homes. I've had the experience of managing major structural repairs and minor exterior repairs, and the knowledge I've gained from this experience can not be duplicated in any other way. Being able to use my personal experiences has helped me

to take on the view point of other homeowners who are in need of education and assistance with their historic home.

Interviews with homeowners, neighborhood association board members and historic commission members suggests that there are people who do not know what a historic district is, let alone that they are living in one. Adapting to life in a historic district can be made easier by knowing why the area is a historic district and what a historic district is because an understanding of the history of the district can help a homeowner understand the important role that their own home plays in the historic district. For those who do not know what a historic district is, a little background can go a long way.

History of Historic Districts

The idea to preserve a neighborhood because of its historical significance has been around since 1931 when the first local historic district was established in Charleston, South Carolina (Tyler 59). Yet the beginnings of the historic districts were not stable due to the lack of power by the agencies enforcing the guidelines (Tyler 60). It wasn't until 1954 when the United States Supreme Court ruled that a local government had the right to "tear down an old building to improve a neighborhood" in *Berman v. Parker*, that preservationists were able to gain momentum (Tyler 60). The purpose for the ruling was to enable local governments to control run-down neighborhoods by demolishing older houses and make room for new developments that would spur "urban renewal" (Tyler 60). Preservationists found a way to use the ruling to their advantage; they realized that an older building was not just an "old

building” if its aesthetic value and historical importance could be proven (Tyler 60). It was this line of thinking that spurred the courts to establish and uphold the “aesthetic importance” of historic structures (Tyler 60).

Establishment of Historic Districts

Most homeowners want to know why the specific neighborhood they reside in is important to history and what the neighborhood has to do with the development of the rest of the city.

Many historic districts have some obvious clues given by the architecture and some surround a historic landmark, university, or a park. However, these clues leave out the less obvious but still significant histories of the neighborhood like the people who owned and lived in the homes. A historic district can not be established without the proper documentation to back up its significance (NRHP). A majority of the structures within the district must be historically significant, they should also be more significant as a group than if they were stand alone structures, and all of this significance has to be proven to the State Historic Preservation Office and then finally accepted by the National Park Service (NRHP). Putting together all of the necessary documentation to show the historical importance of a neighborhood can take years and significant research through the local library, state historical society and the National Trust for Historic Preservation. The history of the district is often linked to the development of the town or city that it is a part of, and often a specific building or home is linked to someone who was integral in the development of the town and neighborhood (Tyler 68-69).

The historical importance of a neighborhood is vital to the establishment of a historic district. However, even after knowing why a historic district is significant to the history of the city, some homeowners still wonder why a particular community of residents would pull together and put forth the effort it takes to establish a historic district. “Communities establish historic districts for a variety of reasons. Some create them simply as a way to protect against a specific threat of development, while others want to encourage development in an older area. Some communities use historic districts as a tool for maintaining property values and others because they contribute to an improved image of the community at large” (Tyler 60). Some historic districts have local ordinances that allow them to control exterior repairs and maintenance as well as any additions or new structures on the corresponding lot such as garages, fences and sheds. The local ordinances are what set each historic district apart and allow the residents of each historic district to work toward their common goal of an improved neighborhood image. The local ordinances determine what changes a homeowner can make without first seeking permission.

Operation of a Historic District

Even in the same city or state, one historic district can differ from another on things like the overall operation, the development of the neighborhood, and the historic preservation or district commission that enforces the local ordinances. Development of the historic district is a noticeable difference. For example, one historic district may have 85% of its homes owner occupied and restored to their original splendor while another historic district in the same city

only has 25% of its homes owner occupied and restored and the two historic districts could be overseen by the same historic preservation commission or two different commissions.

The historic preservation or district commission receives its powers from the state government and the local city ordinances (Tyler 72). Common duties among most historic preservation or district commissions include reviewing applications for alteration, construction, or demolition of any structure within the historic district, issuing certificates of appropriateness, requiring maintenance on a structure within the historic district, and exercising the power of eminent domain (Tyler 73). While there are some commissions that only have the power to advise and recommend on alterations, construction and demolition, those commissions will not be discussed in this thesis because the homeowner ultimately does not have restrictions bound on them by these types of commissions.

Another element of understanding the operation of the historic district comes from the level of activity of the neighborhood association. The structure of a neighborhood association differs not only with regulations of size and number of residents imposed by the city and county they reside in, but also by the individual people who make up the board of directors who are often volunteers with varied levels of involvement. With most board of directors positions being unpaid, the time that is put in by each volunteer member can vary drastically. Neighborhood associations can play an integral role in the historic district as they are often designated with some powers by the commission or the local government. Some of the local

ordinances require homeowners to seek approval from the neighborhood association before they can be issued a certificate of appropriateness. Neighborhood associations are also a more direct link to the homeowner as the associations' board of directors are typically comprised of volunteers who are also homeowners in the neighborhood and the district.

Chapter 2

Case Studies

Case Studies:

Holland Historic District (Holland, Michigan)

Boasting true Dutch features, the town of Holland, Michigan is home to a designated historic district and of course, an annual tulip festival. Holland was settled in 1847 by a group of Dutch immigrants led by Albertus C. VanRaalte (Wagenaar 1). Settlers went straight to work at building a channel to Lake Michigan as well as creating a town that would provide a quality education, with Hope College being established by 1859 (Official Holland Michigan Area Travel Information Site or OHMATIS). In 1871 Holland suffered a terrible loss when a fire took most of the log buildings down to the ground (OHMATIS & Wagenaar 2). Despite their loss, citizens of Holland

continued to persevere and set forth to rebuild the town

(OHMATIS & Wagenaar 2). By

the end of the 19th century,

Holland was flourishing with

new businesses, manufacturing

and the beginnings of their now

popular tourism business

(OHMATIS & City of Holland).



Figure #1 Holland Historic District, MI
Photo by Betsey French

Holland continued to prosper through the beginning of the 20th century, after the first World War, with businesses like the Heinz Pickle factory, furniture manufacturers and the Holland

Furnace Company taking up residence (OHMATIS & Wagenaar 2). Tourism continued to increase due to the attraction of the sandy beaches along Lake Michigan and the promise of new resort hotels to enjoy

(OHMATIS & Wagenaar 3). The 1920s also saw the birth of the infamous Tulip Time Festival (OHMATIS & Wagenaar 3). The first advertisements for the festival were done in 1930 and brought 50,000 visitors (OHMATIS & Wagenaar 2). Today the festival brings in nearly 500,000 visitors (City of Holland & Tulip Time Festival).



Figure #2 Holland Historic District, MI
Photo by Betsey French

Like so many other communities, Holland felt losses in the Great Depression and then saw its economy improve during World War II. Industrial businesses continued to boom after the war and Hope College enrollment soared with veterans using their GI Bill (OHMATIS & Wagenaar 4). By 1961 Holland was ready to commemorate its Dutch history by transporting an authentic windmill from the Netherlands (OHMATIS & Wagenaar 4). After a series of negotiations and \$450,000, the windmill was brought to Holland and placed at Windmill Island where it still stands (OHMATIS & Wagenaar 4). Despite the long standing Dutch traditions in Holland, the town began to change during the 1960s and 70s (OHMATIS & Wagenaar 4). New cultures of people moved in and the way of life in Holland no longer

followed typical Dutch traditions like closing shops on Wednesday afternoons (OHMATIS & Wagenaar 4). By the 1980s Holland's downtown was deteriorating and facing demolition, but this blight did not last long, as the residents of Holland fought to preserve the town they loved (OHMATIS, City of Holland & HHNA).

Today Holland is a vibrant community and a leading vacation destination because of its proximity to Lake Michigan and its year long activities. Much of Holland's history has been restored through the architecture in the Holland Downtown Historic District and in the Holland Historic District located just south of downtown. The Holland Historic District is



Figure #3 Holland Historic District, MI
Photo by Betsey French

made up of 186 properties including single-family homes, churches, municipal buildings and schools (NRHP). Architecture in the district dates back to 1850 and features building and homes in Queen Anne (See *Figure #3*), Late Victorian, Mid 19th Century Revival, Bungalow/Craftsman, and Colonial Revival styles (NRHP).

The Holland Historic District is largely centered around Centennial Park or what used to be called Market Square Park (HHNA). The market square was originally laid out in 1847 by Holland's founder Alburtus C. VanRaalte and was used as the main place for trade in the city (OHMATIS & Wagenaar 1). In 1876 the VanRaalte family gave the park to the city of Holland (OHMATIS & Wagenaar 1). The park

is easily recognizable by the twenty-foot high porous rock grotto-like fountain donated and built in 1902 by Dutch immigrant Tenius TenHouten (OHMATIS & Wagenaar 2). The fountain (*Figure #4*) was intended to serve as the focal point of the park and continues to serve that purpose amongst the thousands of tulips that bloom around it every spring (OHMATIS & City of Holland). The park has always been a memorable centerpiece of Holland and continues to serve an important role in the community as an integral part of Tulip Time festival. Centennial Park is an example of nineteenth century public square planning and Victorian landscape design (HHNA).



Figure #4 Centennial Park; Fountain
Photo by Betsey French

The Holland Historic District, established in 1983 with a boundary increase in 1990, still has several monuments of and tributes to the town's founder, Alburtus C. VanRaalte, whose history was a significant reason for the creation of the district. With its close proximity to the downtown historic district and Hope College, both are within a ten minute walk of anywhere in the district, the district deals with a combination of tourism and college living. The tourism has brought a few bed and breakfasts the neighborhood which are scattered around the district. There is also a great deal of pride in keeping the neighborhood and Centennial Park

in prime appearance year-round because of the frequency of visitors. Hope College has kept several rental properties in business that were once single family homes and are now at least two separate apartments. Like many historic districts, Holland works with landlords to make sure that rental housing is kept up and in most cases, would prefer that the homes be returned to their original single family state.

The decline in home sales in Michigan has brought an increase in the number of uninformed homeowners moving into the district, simply because realtors do not want to divulge anything to the potential buyers that would keep them from purchasing the homes. Many of the members of the Holland Historic Neighborhood Association serve or have served on the Holland Historic District Commission and feel a strong need to resolve this ongoing issue of homeowners not receiving information about the historic district.

Broadway Historic District (Rock Island, Illinois)

Rock Island is an Illinois city that was built around the junction of the Mississippi River and the Rock River (City of Rock Island). Like most river towns, Rock Island was founded as a trading post in 1835 but quickly developed into a city when a railroad bridge was created to cross the Mississippi into Iowa in 1865 (Broadway Historic District & City of Rock Island). By the time the bridge was built, only a few wealthy residents, like Buford Mansion, could afford to build their homes in

what is now known as the Broadway Historic District (Broadway Historic District).

While Mansion's home is still intact serving as the Word of Life Church, most of these original estates no longer exist (Broadway Historic District & City of Rock Island).



Figure #5 Broadway Historic District
Photo from www.broadwaydistrict.org

After the Civil War, Rock Island experienced growth in the downtown area with businesses successfully starting up (Broadway Historic District). As a result homes in the Broadway area were now accessible to professionals who worked in the downtown area and were built to accommodate a more middle class family (Broadway Historic District & City of Rock

Island). The neighborhood saw diversity from its outset due to its proximity to local businesses, the river and the railroad; homes were built for doctors, store owners, laborers and woodworkers (Broadway Historic District & City of Rock Island). The use of premium materials and quality craftsmanship has allowed many of these homes to still stand today (Broadway Historic District).



Figure #6 Broadway Historic District
Photo from www.broadwaydistrict.org

Almost every community in America was effected by World War II and Rock Island was among them. In particular the Broadway Historic District saw the conversion of single family homes to rentals earlier than most historic areas. The

Rock Island Arsenal employed

several additional workers who needed housing and found it nearby in the Broadway area homes whose owners were happy to help the war effort (Broadway Historic District). While this conversion was intended to be temporary by most, many of the houses did not return to single-family residences after the arsenal workers moved out (Broadway Historic District & City of Rock Island).

The 1980s ushered in a downward sliding economy for Rock Island and many residents were forced to leave due to the lack of jobs from all the industrial plants shutting down (Broadway Historic District & City of Rock Island). The housing market also fell, home values declined and home maintenance, including in the Broadway area, deteriorated (Broadway Historic District). It was not long after the slump of the economy that Broadway residents realized the need to preserve their area (Broadway Historic District). In 1988 the residents of Broadway



Figure #7 Broadway residents working on a Great Unveiling
Photo from www.broadwaydistrict.org

banned together to form the Broadway Historic Area Association (Broadway Historic District). Residents went to work to designate the area as a National Historic District and ten years later, in 1998, received the designation from the National Register of Historic Places (Broadway Historic District & NRHP).

Residents of the Broadway Historic District are dedicated to preserving the neighborhood's homes. Each year they hold an event called the Great Unveiling (See *Figure #7*) where local volunteers remove artificial siding from the exterior of one of the historic homes in the area

(Broadway Historic District). Their slogan; "What is you siding hiding?" (Broadway Historic District). Volunteers educate the owners of what they can expect to find when the artificial

siding is removed (Broadway Historic District). In about 75% of the cases the original siding is in good condition and the remaining homes need repairs and some board replacements (Broadway Historic District). The Great Unveiling group state that the reasons for removing the siding go beyond the aesthetic purposes; artificial siding is often home to pests such as bees and bats and painting a home can be save the owner money over time (Broadway Historic District & Kuntzi). Most importantly, events like the Great Unveiling bring the residents together in the community to create positive effects (Broadway Historic District & Kuntzi).

The Broadway Historic District is currently working on building a cohesive community since its designation ten years ago. The district includes 715 structures in Italianate (See *Figure #8*), Colonial Revival and Queen Anne styles (NRHP). Most of the homes were built between 1880 and 1905; by 1910

there was almost no room for a new home (Broadway Historic District & NRHP).

Of those homes built after 1910 in the area, they are usually on small lots that were sold off of a larger lot

(Broadway Historic District). Rock Island's



Figure #8 Broadway Historic District
Photo from www.broadwaydistrict.org

history has brought about several obstacles for the Broadway Historic District including their constant battle with rental properties. The Broadway Historic District is still a young historic district and therefore has not come close to reaching its maximum potential. Several residents are involved with the local preservation commission and are working with them to improve the district through regulations and community activities. Condo conversions are a new idea in the Broadway Historic District, and with one new project currently close to completion, residents and board members see this as a positive step towards preserving the character of the district and hope to see more of it.

Sherman Hill Historic District (Des Moines, Iowa)

Des Moines was started as a temporary fort on the Des Moines River in 1843. The fort was abandoned by the military in 1846 and a few months later a group of settlers moved into the abandoned cabins and declared themselves the county seat for Polk County (McCue 8). Des Moines has arguably always been “behind the times”, even since its beginning. In 1860, almost 15 years after it was settled, Des Moines had approximately 4,000 residents, the city was much smaller than other Iowa towns at this time (McCue 11).

Despite slow beginnings, the 1910s started out as a prosperous time for Des Moines, the city was healthy due to the surrounding farms and their market and buildings were being erected at a rapid pace. Des Moines, now a population of 160,000, was noticeably down as the 1940s ushered in the next World War. City-planning consultant Harland Bartholomew had been hired out of St. Louis to prepare city plans for Des Moines in the 1920s and returned to Des Moines every ten years. When he returned in 1941 he said “There seems to be nobody interested in making it a good city and in preserving values. There is less public spirit here than in almost any city I have ever been in” (Henning 99).



Figure #9 Sherman Hill Historic District
Photo from www.historicshermanhill.org

Speculation was that Bartholomew purposefully made these remarks in order to spur change in the residents of Des Moines. As World War II came to a close, Des Moines started to prosper with the insurance industry, what it is still known for today (Dahl 129).

The 1950s brought more improvements to Des Moines, the city was finally on track to compete with other mid-western cities like Omaha and Davenport. The east-west Interstate 80 and the north-south Interstate 35 came together in the 1960s bringing interstate travelers from all sides of the country to a crossroads just outside of Des Moines (Henning 100). The 1960s and 1970s were a time of significant development in downtown Des Moines, the Civic Center, the Plaza and the botanical gardens were all constructed in the late 1960s and the skywalk system was added to connect several downtown buildings in the 1970s and continued into the 1980s. While all of this growth was going on in downtown, the area neighborhoods were being infiltrated by the rental market which helped to contribute to the



Figure #10 Sherman Hill Historic District
Photo from www.historicshermanhill.org

delapidated conditions they are trying to overcome in the twenty-first-century.

As Des Moines developed, there were several outstanding citizens that made their mark on the city. As a significant

part of the development in the city, these citizens were an integral part of the development of the neighborhoods that surround downtown Des Moines. One of the most important citizens to Des Moines was Hoyt Sherman. In 1851 a flood almost ruined the new community and it was Hoyt Sherman, a name still familiar to Des Moines residents today, that went to St.

Louis to bring back supplies in order to relieve the residents. Hoyt Sherman was responsible



Figure #11 Sherman Hill Historic District
Photo from www.historicshermanhill.org

for many of the advancements in Des Moines' early years. In 1853 he built the first three-story block building which became the Equitable Life headquarters and is now the site of the Federal Building (McCue 13). Sherman

emigrated to Des Moines from

Ohio and quickly made his way to the position of postmaster, while in this position, he was also admitted to the Iowa bar. By 1861 Sherman was a keen businessman, he had taken part in several building constructions and he was then appointed by President Lincoln as the paymaster in the Union Army which earned him the rank of major. Sherman went on to serve as a congressman and continued in several prominent positions in Des Moines until his death in 1904 (Brigham 703-705).



Figure #12 Hoyt Sherman Place in Sherman Hill Historic District, Des Moines, Iowa
Photo by Betsey French

Today in Des Moines, Hoyt Sherman's name is commonplace as a name of the well-known historic district in Des Moines, Sherman Hill (See *Figure #12*). Purchased by Hoyt Sherman in 1850, Sherman Hill was a five-acre parcel of land for his home (Brigham 704). Most of the land was platted between 1877 and 1882 and became a neighborhood of Victorian era houses that were home to many prominent Des Moines businessmen and community leaders (ShermanHill.org). Like many neighborhoods of its kind, Sherman Hill experienced problems of deterioration brought about by the 1960's and 1970's rental market. Without any incentive for preservation large Victorian houses were split into multiple unit rentals which often compromised some of the homes architectural character.

Established as a National Historic District in 1982, Sherman Hill was the first Historic District in Des Moines to be recognized by the National Park Service (National Park Service). Today it remains one of only two historic districts to be recognized both nationally and locally in Des Moines, allowing the district to benefit from control by the local Preservation Commission and the State Historical Preservation Office (Des Moines Historic Preservation Commission). By 1993 residents had banded together to become a neighborhood association giving the neighborhood yet another form of control over architectural standards.

As property values continue to rise in the neighborhood, the preservation efforts also continue to improve making them superior to any other neighborhood in Des Moines. Despite Sherman Hill's current state as an area that restorationists flock to, it is just



Figure #13 Newly completed townhome project in Sherman Hill Historic District
Photo by Betsey French

getting started with some of the popular trends like condo conversions. In the past few years, Sherman Hill has seen new condo/townhome projects infiltrate the neighborhood (See *Figure #13*), as well as some of the classic brick apartment buildings being renovated with historic tax credits by local investors. Sherman Hill has also done a small business in house moving over the past few years. The neighborhood was left with several gaps due to condemned

homes being demolished by the city in the 1990's and since then has been working to fill these gaps with homes that are appropriate for the neighborhood and would otherwise be torn-down in their original location. Restoration and house moving is closely monitored by the local preservation commission and the SHPO; almost every resident in the 210 building district has had to deal with the preservation commission and the results have provided mixed feelings. The Sherman Hill Historic District has been in place for over 25 years but the residents still deal with the common issues of a historic district like real estate agents failing to alert new homeowners to the historic district status of the neighborhood. The active Sherman Hill Neighborhood Association is working to combat this problem and create harmony in the district.

Stuart Area Historic District (Kalamazoo, Michigan)

Kalamazoo, Michigan has been known for many things throughout its history: paper mills, celery farms, the first outdoor pedestrian mall in 1959 and more recently as the bedding capital of the world (Kalamazoo Public Library). The area that Kalamazoo now occupies was originally home to an early race of Native American “Mound-builders” that built of mounds of earth as a part of their farming practice (Dunbar 21). The mounds of these early natives can still be found around Kalamazoo including one prominently displayed in Bronson Park located in downtown Kalamazoo (Smith Houghton 15 & Kalamazoo Public Library).



Figure #14 The Stuart House, Kalamazoo, Michigan
Photo by Betsey French

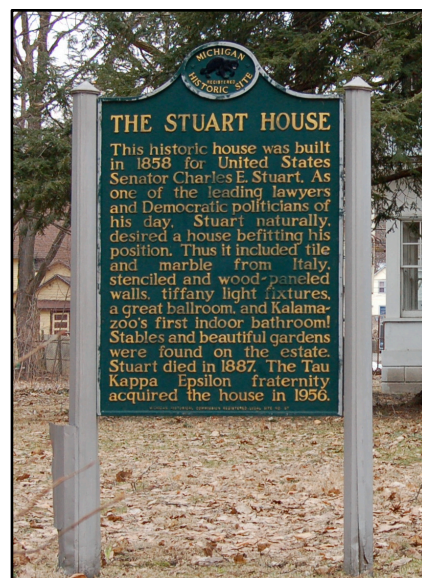


Figure #15 The Stuart House sign, Kalamazoo, Michigan
Photo by Betsey French

Bronson Park’s namesake, Titus Bronson, made it to Kalamazoo in 1829 where he was the first settler to build a cabin; a year later he replaced this cabin with a more permanent structure in what is now Bronson Park (Kalamazoo Public Library). The town of Bronson was established in 1831 and five years later the name was changed to Kalamazoo after the

river that runs through the town (Kalamazoo Public Library). Today Bronson is commemorated in his namesake park, which is a part of the Bronson Park Historic District (Dunbar & Kalamazoo Public Library).

Not far from the Bronson area, a new neighborhood was formed in 1854 by Senator Charles Stuart (Kalamazoo Public Library). Stuart was one of the wealthy residents of the town and was considered so because he could live far away from the center of town that he had to drive a buggy to get there (Kalamazoo Public Library) (See *Figures #14 & #15*). The 1880s brought new types of transportation, like horse-drawn trolleys, making Stuart's neighborhood available to middle-class families and because of this, the Stuart neighborhood is now home



Figure #16 Italianate Revival Style House in the Stuart Area Historic District, Kalamazoo, Michigan
Photo by Betsey French

to a variety of Italianate Revival (See *Figure #16*) and Queen Anne style houses (Dunbar, Kalamazoo Public Library & NRHP).

The Stuart Area Historic District includes 372 structures (NRHP).

The district was locally designated in 1976 and was added to the National Register of Historic Places in 1983 (NRHP & SARA).

The Stuart neighborhood also fell

victim to the rental conversions of the 1970s and continues to encourage the return to single family homes as a part of their Stuart Area Restoration Association (SARA) efforts.

Kalamazoo is home to Western Michigan University and Kalamazoo College, both of which are located within a ten minute drive of the Stuart neighborhood. Undoubtedly with a college town, there are several homes that have remained divided into multiple dwellings. The

SARA has created a unique program where they work directly with the owners of these rental homes and buildings to assist

their maintenance efforts and

even help them to find

suitable tenants (Baldwin-

Wilson & SARA). An

untraditional approach for

sure, but one that the SARA

sees as a way to be supportive

of all of their neighbors

(SARA).



Figure #17 Stuart Area Historic District, Kalamazoo, Michigan
Photo by Betsey French

The economy has been down in many areas of Michigan and Kalamazoo has realized the effects of the state-wide problems. Many homes in the Kalamazoo area have been on the real estate market for over a year, which has prompted SARA to work with existing residents who are currently operating rental properties as they are not likely to find new owners any time soon. Part of the SARA approach to rental property owners also involves helping them meet

preservation and city guidelines in order to pass inspections and keep up with the requirements set forth by the local preservation commission. While corporations like Pfizer continue to maintain a large presence in the city, there is still a large part of the community that is at a stand-still for growth. Unlike so many historic districts, the Stuart Historic District has not seen any condo conversions or new investors looking to rehabilitate some of the homes, which is likely a result of the current state of the economy. Some of the SARA residents are hopeful that the economy will improve and as such will allow their historic district to flourish like others across the country already have, yet other residents see the necessity to work with what they have now in the event that the desired changes can't happen for the district in the foreseeable future.

Importance of Case Studies

Each of the four preceding case studies is important to the overall findings of this thesis because they illustrate differences in historic districts, such as the amount of restoration going on in the location and the level of involvement of the residents and the historic preservation commission. The case studies also illustrate that historic districts often have commonalities; for instance, all of the historic districts studied are still dealing with homes that were converted to rental properties in the 1970s and each of the historic districts has a neighborhood association that plays an active role. By revealing the history of each of the historic districts that were studied, an understanding of why the historic district is so important to its city becomes clear, thus adding more reasons why it should be maintained and preserved. Each of the historic districts represents an area in their respective cities that

was important to the original development of that city. These historic districts are an important piece of their city's past.

Each of the districts represented in the case studies has an element that makes it different from the other districts studied and thus is reflected in the varied responses of its residents; for instance, the Broadway Historic District was not designated until 1998 which meant that many of the residents who worked on getting the original designation through the National Park Service are still active residents in the historic district. The historic districts studied share some geographical traits; they are all near either rivers or lakes that spurred the initial development of the city and subsequently the historic districts. Similarities, geographic and procedural, allow the districts to be compared and contrasted when it comes to the way that the neighborhood association operates in conjunction with the historic preservation commission and how the residents interact with the board members, commission member and city officials. A homeowner's experiences with the historic preservation commission in each district can be compared to one another and learned from because the historic districts share enough characteristics including size, location in their cities (all are near downtown) and involvement of the neighborhood association.

The profile of each historic district also provides context using the current economy and amount of restoration efforts being undertaken in the district, which illustrates why the neighborhood is in its current state of development. Understanding the local economy surrounding each district allows conclusions to be drawn about the state of restoration; for

instance the economy in Holland is relatively prosperous because of the tourism industry and the Holland Historic District is well restored in many areas. However, the city of Rock Island, which is nearly the same size as Holland, does not have tourism and its economy has suffered for decades, which explains why progress on the Broadway Historic District was late to start and has been slow to show progress. Understanding how a city and economy developed over the years informs the history and background of each historic district, providing insight into what life is like in that district.

Chapter 3

Presentation of Findings

The following findings of this thesis are written and presented in a style indicative of articles intended to be published in magazines like *Midwest Living* or *Real Simple*. Demographic and circulation information have been included as well as samples of other articles published in these two magazines in order to show the relevance of the four articles to these publications (see Appendix C). I chose to compile my findings as a series of four related articles about life and ownership in a historic district because I wanted to be able to present my findings to people who would gain the most use out of them, which is the home-buying public. I chose consumer magazines with high circulations because they reach a large number of consumers and a majority of their readership is made up of homeowners with a middle class or higher income level. The intention of all of the articles is to serve as service pieces and informational resources for property owners and potential home-buyers who would not otherwise know to seek most of this information out.

Before each article is a summary of why the article was written in order to explain the purpose for its entry in this thesis. The introductions to each article are not intended to be published with the article as the article is written to give the reader the necessary information. Each article is related to each other by topic and overall theme but is written so that each article may stand alone as the magazines that they are intended for would not publish them all in one issue. While many subscribers of *Midwest Living* or *Real Simple* would read each as a series, it is important that they be able to stand alone for newsstand buyers who may not pick-up every issue. All of the articles are written in a form that is similar to how they would look if they were going to the fact-checker, which means that all sources are cited. If they

were actually going to the fact-checker, the fact-checker would require they be cited simply with numbers and a corresponding source list, rather than their current state in which the articles are cited using AP Style guidelines. It is important to note that the tone of these articles is intended for a reader of Real Simple or Midwest Living.

Introduction to Article #1

This article was written to illustrate the relationships between homeowners and real estate agents, real estate agents and historic districts, and neighborhood associations and homeowners. Real estate agents and neighborhood associations should be two good sources for gaining information about the home you have purchased or are thinking of purchasing. By including personal experiences and opinions from residents in different historic districts located in the Midwest, readers will be able to see some consistencies that they can look for in their own city.

Title: “Who will tell me I’m living in a Historic District?”

Your sites are set on a neighborhood with mature trees and distinctive style, you’re looking for a home with cedar siding and a wrap around porch, you are looking for a home with history in an established neighborhood. What you may not realize is that your search could easily take you to a historic district. Purchasing a home in a historic district is not something that should be done without a clear understanding of the ordinances and guidelines that are imposed by the historic district, yet so many homeowners do. Who is to blame for the lack of education of the prospective homebuyer? A natural conclusion would be to blame the real estate agent selling the house or the agent representing the buyer, but they are not the only involved parties. Many historic districts also have an involved neighborhood association representing their area that is made up of residents who live in the neighborhood and district. Surrounding yourself with knowledgeable sources, such as real estate agents, doesn’t mean you will always get the information you need.



Figure #18 Home in Sherman Hill Historic District, Des Moines, Iowa
Photo by Betsey French

You have sought out a home with character, style and history (See *Figure #18*) and you might have taken the trouble to select a real estate agent with specific knowledge of areas of your city that provide this type of home. Trusting one person to find you the home of your dreams should not be taken lightly. Using a real estate agent can help you feel secure while conducting some of your final dealings with the seller but it should not be a substitute for you doing your due diligence. Some residents of historic districts will tell you the real estate agents that sell the homes are a reason why homeowners are moving into historic districts uninformed about the district. These residents believe that the real estate agents are not doing their job of providing new homebuyers with as much information about their new home as possible. Some residents also believe that real estate agents are purposely limiting the information that they share with prospective buyers in order to sell a home with greater ease.

“I think most realtors are just trying to sell homes and unless they really know the neighborhood, they have only a vague understanding (if any) of the issues and restrictions involved with buying a house in a local historic district” says Lyn Loheed, a homeowner in the Sherman Hill Historic District in Des Moines, Iowa (Loheed 3/23/08).

Most aspects of the real estate profession are regulated by the states that they practice in or in the case of Realtors by the National Association of Realtors (Realtor.com). However disclosure continually pops up as a problem between real estate agents and homeowners. “It has always been a problem with realtors because if a property is landmarked, they feel if they disclose this, the property won't sell. We have often discussed at our preservation commission meetings on just how we can get more information to the realtors and we have found that the real estate companies are just not receptive to historic preservation,” says Deb Kuntzi, a member of the Broadway Historic District Association board of directors and of the Rock Island Preservation Commission in Rock Island, Illinois (Kuntzi 3/24/08). Some states do not require real estate agents to disclose things like regulations on the property such as the requirement to seek approval from the historic preservation commission before applying for a building permit. You may think that the commission you're going to pay your real estate agent is enough motivation for honesty, yet it can serve instead to motivate the agent to sell you the home with only the disclosure that is legally required.

The National Association of Realtors provides a list of reasons why homeowners should use a Realtor and although they do not specifically commit to finding out if your home is in a

historic district, they do promise to “provide due diligence during the evaluation of the property” (Realtor.com). If you are planning to choose a real estate agent to help you find your historic home and represent you in the purchase of it, consider choosing an agent that has been certified by the National Association of Realtors as they have set high standards for the Realtors to adhere to. Realtors have received a designation beyond their real estate license. You might find that your representation by a Realtor versus an agent without designation is superior. When Ken Bratsch, a member of the Broadway Historic District Association board of directors, was asked how he thought real estate agents in his area were representing the historic district he said “Some do, others do not especially in the cases of landmarked homes that cannot be altered in appearance.” While Ken was not aware of whether the differences in the agents related to designations, it is worth looking for a designated agent, keeping in mind that their commission structures are generally similar if not the same as other non-designated agents in the area (Realtor.com).

Not all homeowners interviewed felt that real estate agents were intentionally doing a poor job, in fact many felt that the agents were simply uneducated about the district. Jim Quilty of Sherman Hill had this to say about the real estate agents in his area: “I think they do a fair job overall. However, I think many fail to appreciate the practical realities of what it entails to do work within such a district. Hence, some make the process seem more arduous than it is and others set false expectation as to how "user friendly" the process is” (Quilty 3/21/08). Jim’s neighbor, Joe Smith agreed that “most real estate agents don't know or understand historic preservation” (Smith 3/26/08). Education for real estate agents as well as the

homeowners they are servicing would be a valuable addition to the typical practices for those who are dealing with or buying in historic districts.

You may be left wondering who else can help you find out if the historic home you have purchased is in a historic district. Your neighborhood association is often a good source of information; you can typically get in touch with other residents in the area and learn from their experiences. Some neighborhood associations have started to work with real estate agents and their companies to better inform prospective buyers and new homeowners because they often don't hear about a homeowner's troubles until after they move into the neighborhood. Lyne Burkey of Holland Historic District Neighborhood Association and Holland Historic District Commission feels that "it has been an uphill battle with Realtors, and they do not always fulfill obligations, but now addresses within the district are "tagged" at City Hall so new owners realize they are within the district and have certain obligations. We encourage realtors to disclose as much as they know to potential purchasers about owning a historic home. Many Realtors do a good job" (Burkey 3/21/08). Some neighborhood association board members and preservation commission members have expressed wishes that the real estate agents would provide information to the homeowner that outlined their responsibilities living in a historic district and where they could go for guidance. Typically the neighborhood association board members and preservation commission members in most districts are willing to provide guidance and assistance to homeowners in order to make their process less arduous.

The involvement of the neighborhood associations varies in each historic district, partially because the board of directors is an entirely volunteer job in most neighborhood associations. While many of the volunteers are dedicated to their work for the association, it is still a second priority for those also working full-time jobs and caring for families. This could still leave you wondering why these volunteers chose to take on this responsibility without doing more to educate homeowners coming into the neighborhood when so many of the neighborhood associations act as liaisons between the homeowners and the Historic Preservation Commission. Residents of the Sherman Hill Historic District in Des Moines, Iowa feel that they provide a welcoming feeling to new owners but do not feel like they have the ability to inform owners of the neighborhood ordinances until after they have moved in (Loheed 3/23/08 & Quilty 3/21/08). Jim Quilty of Sherman Hill says, “We are an involved Association. Welcome packets are something of a new addition we have begun to implement within the last 12 - 18 months. Members of the association attend relevant city council meetings, historic district commission meetings, planning and zoning meetings and regularly meet with developers and city planners about projects envisioned for or adjacent to our neighborhood” (Quilty 3/21/08). Jack Porter, also on the board of directors for the Sherman Hill Neighborhood Association agrees with Jim, “We do make an effort to include new people who move into the neighborhood for neighborhood social events” (Porter 3/21/08). Still it is apparent to the members of the association that their methods of welcoming are still somewhat informal despite how active the membership is (Loheed 3/23/08 & Quilty 3/21/08).

In a more established historic district like Holland's, the association members have found additional ways to formally welcome their new neighbors and try to get them information about the community and its ordinances, still they too have no way of informing potential buyers. Monica Donnelly of Holland says,

“The Neighborhood Association does not receive any formal notice of new ownership in the District. It sometimes takes a while for the Title Transfer to make it to the Clerk's office and there is no easy way to notify us. Our District is small enough - 380 properties - that we usually hear about new owners moving in and a Board member will make an informal contact. Our newsletter goes out to all properties in the HD each quarter, and has contact information and a calendar of events open to all residents, not just dues paying members” (Donnelly 3/21/08).

The possibility for neighborhood associations to find out about potential buyers seems to be remote at best. Associations who conduct regular social functions have the ability to reach out to more new homeowners more often. The residents of Holland Historic District believe that their social functions are the draw for their owners and make a point to include new owners whenever possible.

“We have a very active neighborhood association. We have multiple social events yearly – holiday open houses, snowman contest, pumpkin carving contest, ice cream social, giant garage sale, plant sale and yard cleanup day, and monthly TGIFs – which are all free to members. We have a quarterly newsletter, two of which go to every household in the district and two of which go to members only. We have multiple fundraisers to pay for events and prizes and city neighborhood projects. We have had garden tours and home tours,” says Lyne Burkey of Holland (Burkey 3/21/08).

The priority for the Holland Historic Neighborhood Association is to get the word out to all residents and invite them to events whenever possible, a tactic that is currently working for them as they have volunteer homeowners heading up each of their numerous social events.

Even with all the social events, are homeowners getting enough information about the historic district to act appropriately when they decide they want to put up a fence or put up a new back porch? Residents in both the Broadway Historic District of Rock Island, Illinois and Stuart Area Historic District of Kalamazoo, Michigan believe that new homeowners need even more education from the neighborhood association and therefore provide a welcome bag or packet with information about the neighborhood and about the city (Bratsch 3/24/08 & Baldwin-Wilson 3/22/08). Matthew Baldwin-Wilson of the Stuart Area Restoration Association explains the welcome packet provided in his area, “We have a rather extensive ‘welcome to the neighborhood’ packet. While most of the materials we offer in a customized



Figure #19 Home in Stuart Area Historic District, Kalamazoo, Michigan
Photo by Betsey French

bag have to do with our Historic District, about 25% of the materials cover the City of Kalamazoo and Kalamazoo County” (Baldwin-Wilson 3/22/08). A neighborhood association’s resources and time commitment will often dictate the time elapsed for contact from the neighborhood association to a new homeowner. The Stuart Area Restoration Association has a superior welcome packet when

compared to some other historic districts but Matthew Baldwin-Wilson is paid on a part-time basis to facilitate management of association related business (SARA). A paid position like Baldwin-Wilson's is not often heard of in neighborhood associations and historic districts.

The neighborhood association in your area might be trying to provide you as a homeowner with as much information as possible and your real estate agent may have the best intentions, but it is still ultimately up to you to do the digging when it comes to your new home. If you have your sights set on an Italianate style home with original woodwork and a history over a century old (See *Figure #19*), expect that you also have some duties to take on in order to understand the care and maintenance of this wonderful home. Many prospective homeowners higher a real estate agent in order to save them time in looking for a house and sorting out the details with the purchase; if this is the case, push your agent to show you documentation of what they've found. If you are looking in an area that seems to have historical significance, ask your agent to provide you with information about the neighborhood association and contact information for the board president. Chances are the information is out there, you just have to seek it out. You are ultimately the responsible party for your home. For information on designated historic districts, you can look up historic districts using your state and county at www.nationalregisterofhistoricplaces.com; this site will list the year of establishment, the boundaries of the district and the prominent building styles.

Introduction to Article #2

This article was written to illustrate the benefits that property owners living a historic district can receive. This article is meant to reach not only single family homeowners but also people who have invested or are thinking of investing in historic properties. Many historic homes were divided into rental units in the 1970s and many of these homes continue to leave a mark on the surrounding neighborhood. With some incentives, some owners might be more willing to improve their property and thus improve the neighborhood.

Title: “What are the Benefits of living and buying in Historic Districts?”

America is turning over an eco-friendly green leaf, so what does that mean for home buyers? It means that its time to start seeing the benefits of a home that has already been built rather than new construction. There are plenty of existing homes to be bought and among them are historic homes that can be purchased with additional benefits for the property owner. For some homeowners the character of a historic home is enough appeal to entice them to buy. For property owners that need a more practical reason to buy a home, historic homes can benefit from quality craftsmanship, an increase in property values, and indirectly from tax credits.

Quality of Construction

With new homes being built at qualities and prices that range from poor to great, there is no certainty about the quality you will get other than letting your home stand the test of time.

When you purchase a historic home you can see what parts of the home have stood the test of time. If you purchase the home with the intent of restoring or rehabilitating the home, you will have more of an opportunity to see first hand what the home is made of and depending on how extensive your restoration efforts are, you may see right down to the studs and foundation, something that you wouldn't see in a completed new house. The restoration or rehabilitation of a historic home has been a positive experience for many homeowners. Residents of the Stuart Historic District in Kalamazoo, Michigan often purchase properties with the intent to bring back some of their original glory, "Many homeowners in Stuart purchased their home with the intention of fixing it up. We are a neighborhood of do-it-yourselfers. So we believe the homes are worth restoration" says Matthew Baldwin-Wilson of the Stuart Area Restoration Association (Baldwin-Wilson 3/22/08). If you're not interested in restoration or rehabilitation, you can still buy a historic home. There are several people who are restoring them and then selling them for profit which can feel like you are still buying a new home, yet receiving the integrity of an older home. No matter what house you buy, there will undoubtedly be routine maintenance items that will need to be taken care of like re-roofing every 25-30 years or maybe an update to the heating system. Depending on when your historic home was built, you could avoid structural problems altogether if your home was built during a time when quality construction was first and foremost. There were times in American history when craftsmanship was superior and the materials used were of the highest quality. If you are fortunate your historic home could benefit from fine craftsmanship and high quality building materials.

This isn't a 100% guarantee that nothing will go wrong with the structure of a historic house; however, it is an assurance that if you purchase a historic house and have it properly inspected, surprises, particularly structural, will be minimal. In a newly constructed home you run a greater risk for surprises because you don't know how the house will settle or what was on the land before. Many problems in house, like settling of walls and foundations, cannot be exposed until the home is lived in. With a historic home, you can be certain that someone has lived in it for over 80 years or more, maybe even several different people have lived in it over the years, allowing the home much more time to expose its problems.

Property Values Controlled

Property values in a neighborhood are significantly affected by the actions of the surrounding property owners. Rehabilitation causes a domino effect; by improving the conditions of a neighborhood or downtown area, interest is spurred in the community, which leads to a more affluent population moving into the area, which in turn creates demand and a rise in property values.

Homeowners in historic districts can benefit financially simply by living and owning a home in a historic district. The controls imposed by historic preservation commissions result in maintained property values and sometimes increased property values. Historic districts often have restrictions on exterior improvements; the level of restrictions varies from one district to the next. Many types of improvements are controlled by the district and the preservation commission that oversees it. Some homeowners see this as a disadvantage because they want



Figure #20 Historically appropriate home and bed & breakfast in Stuart Area Historic District, Kalamazoo, Michigan
Photo by Betsey French

to paint their house any color that pleases them or build a garage of any size and style they like. Other homeowners may not appreciate extremes in exterior improvements, like a metal garage behind a Queen Anne style home, causing the surrounding properties to be of value to less people. With the restrictions imposed by the historic district, homeowners are not free to make exterior changes without first obtaining a certificate of appropriateness from the local historic district commission and therefore are not free to paint their house orange or add a metal garage behind a Queen Anne style home (See *Figure #20*).

Control of New Development

Property owners who advocate the restoration and preservation of historic buildings are sometimes not in favor of new development in a historic area because some developers have compromised a historic building or have demolished it all together. Historic districts that have been recognized both nationally and locally have the most control over new development (National Park Service & NRHP). Often new development can be prohibited due to strict requirements imposed on the district and demolition can not be done without prior approval from the historic district commission (National Park Service & NRHP).

The Sherman Hill Historic District, established in 1982 and located in Des Moines, Iowa, is a district that is still in the process of rehabilitation (NRHP). Today it remains one of only two historic districts to be recognized both nationally and locally in Des Moines, allowing the district to benefit from control by the local Historic Preservation Commission and the State Historical Preservation Office (Des Moines Historic Preservation Commission & NRHP). However, many property owners in Sherman Hill are only now realizing the benefits of historic preservation and rehabilitation. The owners of the Harrington (See *Figure #21*) recently received the 20% historic tax credit and began rehabilitation in the Summer of 2006 with an estimated completion date of Summer 2008 (Qualley 2/11/08). The building was used for residential rental and will be put back into service as such upon completion with the possibility of being converted into a condominium after the tax credit has expired (Qualley 2/11/08). While the owners have realized several restrictions imposed on the rehabilitation by the Des Moines Historic Preservation Commission, they have also foreseen the potential

economic benefits to improving the building which includes doubling the current monthly rental rate on most units (Qualley 2/11/08). The homeowners surrounding the Harrington have also benefited from the restrictions imposed by the Des Moines Historic Preservation Commission, such as off-street parking requirements for the building and exterior guidelines like historically accurate windows, which have kept the building looking similar to its original state.

Figure #21 The Harrington
Photo from Conlin Properties, Inc.



Tax Credits

Property owners can receive several benefits for restoring a historic property. Arguably the most tangible benefit is the historic tax credit. The federal government considers the Federal Historic Preservation Tax Incentive to be an extremely successful and cost-effective way to revitalize a community (National Park Service). It is a way for the federal government to

reward owners for using private money to rehabilitate offices and rental properties in historic areas (National Park Service). According to the National Park Service, the tax credit program has helped to revitalize downtown and main street areas. Additionally, it creates jobs and provides low and moderate income housing (National Park Service).

The Federal Historic Preservation Tax Incentive is not merely a tax deduction. Where a deduction generally reduces the amount of income on which tax is paid, a tax credit actually reduces the total amount of tax owed. Under the The Federal Historic Preservation Tax Incentive plan, there are two types of tax credits offered (National Park Service website):

- 20% tax credit for the certified rehabilitation of certified historic structures.
- 10% tax credit for the rehabilitation of non-listed, non-residential buildings built

before 1936.

The 20% tax credit is available to commercial, industrial, agricultural, or residential rental properties; it is not available for an owner's use on their own private single-family residence.

The National Park Service, acting on behalf of the Secretary of Interior, designates a certified rehabilitation of a certified historic structure with the help of a state's historical preservation office. In order to be a certified historic structure, the property must be listed on the National Register for Historic Places or be located in a National Historic District (National Park Service). This is the tax credit the Harrington in the Sherman Hill Historic District is now

benefiting from as are the surrounding homeowners due to the significant improvements in the building.

The following requirements have been established in order for a property to be eligible for the historic tax credit by the IRS acting on behalf of the Secretary of Treasury (National Park Service):

- The building must be depreciable
- The rehabilitation must be substantial (over \$5,000 must be spent on rehabilitation work)
- The property must be placed in service (put back into use)
- The building must be a certified historic structure at the time it is placed into service
- Upon completion, the building must meet all ten of the Secretary of Interiors Standards for Rehabilitation
- The building must be used for an “income producing purpose” for at least five years

Like the 20% rehabilitation tax credit, the 10% tax credit only applies to buildings. It does not apply to ships, bridges or other structures. Only non-residential properties like hotels and other buildings used for commercial purposes qualify for the 10% tax credit. Unlike the 20% tax credit, rental properties do not qualify, therefore the use of the 10% tax credit is seen less often in the predominantly residential historic districts.

The following criteria must be met in order to be considered for the 10% historic tax credit (National Park Service website):

- The rehabilitation must be substantial
- The property must be depreciable
- at least 50% of the building's walls existing at the time the rehabilitation began must remain in place as external walls at the work's conclusion
- at least 75% of the building's existing external walls must remain in place as either external or internal walls
- at least 75% of the building's internal structural framework must remain in place

The historic tax credits offered through the National Park Service do not benefit individual single-family homeowners directly but can have a huge impact on the surrounding homes in the district because of the improvements that are required when a property owner is using one of these tax credits. There are some additional benefits that can be received by individual homeowners but they vary from city to city. For example, residents in the Holland Historic District can receive financial benefits for restoration, according to Holland Neighborhood Association Board Member, Ruth Sill, "The city has a part time employee whose sole purpose is to work with Holland residents in home restoration, plugging them into Michigan state tax credits or the 'Our Street' program" (Sill 3/27/08). Individual homeowners in Des Moines, Iowa can receive up to \$20,000 in a forgivable loan for returning a multi-family home to the original single-family home from the Neighborhood Finance Corporation (NFC). Residents must be in a designated area of the city, not own another home or property and

finance their mortgage loan through the Neighborhood Finance Corporation (NFC). Several cities around the country offer incentives to homeowners who are willing to rehabilitate a home in a specific area; check with your city council representative or your local real estate agency for more details on what you could be eligible for in your area.

Property owners of historic homes especially those in historic districts can benefit financially in many ways. With our environment in trouble and America responding by “going green,” what easier way to go green than by purchasing a historic home? A historic home does not require the mass amounts of building materials that come with new construction and has stood the test of time. Benefits for a homeowner in a historic district are greater with the controlled property values, especially valuable in the current market, the control of new development, tax credits and other financial incentives. While you may have to jump through more hoops than you’re used to for something as simple as putting up a privacy fence, it will be worth the effort when you realize that your neighbor won’t be able to install that rooftop hot-tub they’ve been telling you all about!

Introduction to Article #3

This article was written to give property owners a more in-depth idea of some of the issues they might face, like blight, code restrictions and city inspections, if they are restoring a property in a historic district. It is intended to highlight some of the more likely scenarios they will come up against with the various city agencies they will interact with and who they might work with to find solutions and obtain assistance. It is also intended to give them some insight as to what a neighborhood association does and how they can be of help during a restoration or rehabilitation project in a historic district.

Title: “Who Can Help Me in a Historic District?”

The closing papers are signed, you’ve made the commitment not only to buy a historic home in a historic district, but you’re going to restore or rehabilitate it as well. This is no easy feat and you will encounter difficulties along the way whether it be going over your budget or having trouble passing a building inspection. What will help you in your plight is some upfront knowledge about who you will have to deal with and how the experience can be made easier by knowing what to expect in advance. There are people both in your city agencies and in your neighborhood that can assist you while restoring or rehabilitating your home; they may not come over for a weekend of manual labor but they can help in other ways that you may not yet realize you need help with.

The building code requirements that affect the preservation and rehabilitation of historic properties differ from one city to the next. Historic preservationists have to face the facts that current city code requirements almost always require changes in the mechanical and electrical systems. For instance, many homes built before the turn of the 19th Century were originally built to accommodate gas lighting. Then in the early 1900s, they were updated to what is referred to as “knob and tube” wiring which is essentially a single insulated copper wire that is supported by strategically placed porcelain knobs. Now codes require updating modern electrical systems using Romex wiring (Mackatee). Once you have opened up a wall or a ceiling to begin repairs, you are likely opening yourself up to city inspections and the requirement to update from knob & tube to Romex wiring.

When you are faced with an inspection by the city or have to acquire a building permit to begin restoration on your home, a challenge you will face is whether or not the city officials will treat your home like new construction and thus expect you to change historic elements of your home in order to meet the new construction requirements. Some cities have adopted codes in order to accommodate and reaffirm the restoration guidelines set forth by the National Park Service. The city of Des Moines has adopted Section 58-26 of the Des Moines municipal building code to, among other things, “Safeguard the heritage of the city by preserving districts in the city which reflect the elements of its cultural, social, economic, political, historical, aesthetic and architectural significance” (City of Des Moines Municipal Code). The stated intent of the city is to assist the community in its restoration and



Figure #22 Home currently being rehabilitated in the Sherman Hill Historic District, Des Moines, Iowa
Photo by Betsey French

rehabilitation efforts. This does not mean that you will not encounter any problems when working with both the city requirements and the Secretary of Interior's Standards for Rehabilitation.

Most of the people interviewed in Historic Districts, despite living in different cities, had an overwhelming response that the cities are helpful in restoration efforts now but haven't

always been and ultimately it comes down to the issue at hand. When asked how well the city of Des Moines works with the residents of Sherman Hill who are restoring historic homes, Lyn Loheed of Sherman Hill Historic District says that relations with the City of Des Moines are:

"Pretty good, now. But in the early years, we were considered pretty contentious and I think they just wanted us to shut-up and go away. Mostly, it was a lack of understanding and appreciation for the value and housing diversity that we represent. Now that city officials understand our contribution and value, they like us very much. The Sherman Hill Association was the first 'designated' neighborhood recognized as a political entity by the city of Des Moines. Since our lead in this, the entire city of Des Moines is now recognized by I think 27 neighborhood organizations. These have become an effective communication link for the city to gather and disseminate information and input from the neighborhoods" (Loheed 3/23/08).

It's not uncommon for a homeowner to encounter some difficulty when working with a city agency, but ultimately they are there to help homeowners. If you find yourself in a difficult situation with an inspector who won't approve an improvement you've made, try giving them examples of where this improvement has proved to be the best option in other homes or explain to them why you chose the method you did rather than the method they are willing to approve. Kindness and understanding is the key to many human relationships, so it is only fitting to try it in a tough situation like an inspection with the city.

Different cities provide different levels of commitment to their historic districts. While most cities seem to be jumping on the supportive bandwagon for the historic neighborhoods, some are going further by providing continual funding in districts. An example is the Stuart Area Historic District (SARA) in Kalamazoo, Michigan.

“There is a very close working relationship between the neighborhood associations and the city. The city funds each neighborhood association between \$20,000 to \$35,000 per year. There are audits and bimonthly reports. I consider myself to be a representative of the city. I think the majority of homeowners in the Stuart Neighborhood consider the city to be if not helpful – then at least benign. But everyone complains about their government – that's a popular pastime in the Midwest” says Matthew Baldwin-Wilson of SARA (Baldwin-Wilson 3/22/08).

Residents of Holland Historic District in Holland, Michigan also experience a good relationship with the city, perhaps in part due to the city's overall commitment to the community and its foundation. Lyne Burkey of Holland Historic District Neighborhood Association and Holland Historic District Commission supports the City of Holland and also feels supported by the city in her capacity as a board member and historic district commission member. Burkey says, “We have an excellent relationship with the city of

Holland. A city employee acts as the liaison between the district and the city and state regarding historic regulations. She advises the Historic District Commission, which meets monthly. Our city realizes the importance of the health of the District, which is our ‘inner city,’ and we currently work well with our mayor and city council” (Burkey 3/21/08). Like the residents in Holland, residents in many other cities have a specific person within the city government to turn to for assistance with compliance to regulations of the historic district. If you don’t feel that your city agencies are as supportive of your neighborhood as they are in Holland, consider talking to your neighbors to find out if they know of a city official who is more receptive to historic preservation; neighborhood networking can often be helpful.

Interactions with the city do not stop at inspections and funding. Many historic districts have experienced a situation of blight in their community and whether the frequency is seldom or often, the city is an integral part to either saving these properties or destroying them. Lyn Loheed of Sherman Hill sees the city’s involvement in blighted properties as improved over time. Loheed says that:

“In the early years, there were many homes that were completely unfit and there were two choices of action: demolition or renovation. For this reason, very little displacement of low-income occupants occurred in those years. People bought abandoned and empty houses. Most of these homes had been cut up into multiple apartments and most were worth restoring. We lost a few along the way, more for political or personal reasons than for city staff reasons. The city has learned to work very well with restorers. But it was a process of education on both sides” (Loheed 3/23/08).

The residents of Sherman Hill are now working with the city in yet another capacity of preservation by moving buildings from areas where they were planned to be demolished and inserting them into empty lots in the Sherman Hill Historic District to be rehabilitated (Quilty



Figure #23 Recently relocated building to Sherman Hill Historic District, Des Moines, Iowa
Photo by Betsey French

3/21/08) (See *Figure #23*). The recent moving successes have left many residents with a positive view of the city officials. Jim Quilty is one of the pleased residents who says, “The city has been very receptive to the association's desire to save and maintain historic structures” (Quilty 3/21/08).

Residents and board members of the Holland

Historic District find that some city agencies are helpful while others seem to be assisting to perpetuate the not-so-nice areas of the district. Teresa Heinz-Housel of Holland believes that there are still city agencies working against the motivation of the neighborhood association. Housel says,

“Our neighborhood is mixed. Remnants of the neighborhood (which used to be in bad disrepair) are still found here and there. It is also mixed income, meaning the area is segregated block by block by class and race, to some extent. Our main problem, though, are deadbeat landlords who are still hanging on to their rentals and don't maintain them. Our block and the block north of us...have struggled with a particular deadbeat landlord who is notorious for these practices” (Heinz-Housel 3/22/08).

Fellow board member Monica Donnelly sees that there is in fact some progress being made with homes that have been left vacant by foreclosure and abandonment. Improvements have been made through the efforts of the Historic District Commission, local non-profits who have rehabbed derelict houses for resale to low-income first-time homeowners, and the State of Michigan tax credit programs (Donnelly 3/21/08). If you want to restore or rehabilitate a

home that has been declared a public nuisance or is slated for demolition, talk to the city inspectors in charge of removing the home from the public nuisance list and find out what it would take in terms of repairs to get the house a certificate of occupancy from the city.

For many Historic Districts the first battle with the city is to coordinate their issuance of building permits with the certificate of appropriateness provided by the historic district or preservation commission. Some cities recognize the need for joint cooperation and have a working process in place. Monica Donnelly of Holland says, “The City office automatically refers applicants for building permits to the HDC (Historic District Commission) for a certificate of appropriateness review if the property is within the district and the project is for an external modification. A building permit will not be granted without a C of A” (Donnelly 3/21/08) and Burkey agrees adding, “Homeowners are offered help in their choices of materials by the commission” (Burkey 3/21/08). In Kalamazoo, Michigan the permit and development office does not issue a building permit without first seeing the approved paperwork from the Historic District Commission. It’s likely that most cities will try and work with the historic district or preservation commission when issuing permits to homeowners in these areas. The exemplary coordination efforts of these city agencies leave fewer homeowners in a situation where they have a building permit from the city but not approval from the preservation commission.

What is a homeowner to do after they’ve been to battle with the city over permits and permission? Consider seeking advice and assistance from your neighborhood association;

they often have involved homeowners with experiences to share. Some neighborhood associations get involved on an informal basis while others go to city council meetings and organize efforts to save a building slated for demolition and even line-up buyers whom they will help to obtain the property for. With the recent building relocations happening in the Sherman Hill Historic District in Des Moines, Iowa, the neighborhood association has gotten involved on a more formal level by purchasing property and even getting restoration efforts started (Quilty 3/21/08). Many of the individual members of the association have invested their own funds to relocate and save properties in similar circumstances (Quilty 3/21/08).

Unfortunately, most neighborhood associations simply don't have the financial means to assist homeowners in restoration efforts in the way that the Sherman Hill Neighborhood Association has. "The Neighborhood Association does not have the personnel or financial resources to assist in restoration efforts. We do give annual awards for significantly improved properties (typically a gift certificate from Lowe's or Menard's). The HDC (Historic District Commission) and the Neighborhood Association also have co-operated on community informational newsletters and the HDC provides educational sessions on issues of interest – windows, masonry repairs, painting, etc. free to residents," says Donnelly (Donnelly 3/21/08). What the associations are providing is moral support, education and a helping hand whenever possible. The Broadway Historic Association makes an annual effort to lend a helping hand in their district; "We have what is called the great unveiling which takes off artificial siding from the homes, we try to do one a year, but this year there are going to be two. This event is the only physical labor that the neighborhood association gets

involved in. Most of us are busy working on our own homes, but we have so many people with so much knowledge of things, anyone can get the help they need with just a neighbor away” (Kuntzi 3/24/08), says Deb Kuntzi of Broadway Historic District. Fellow board



Figures #24 & #25 Before and after pictures of the most recent “Great Unveiling” event, April 19, 2008 in the Broadway Historic District, Rock Island, Illinois
Photo from www.broadwaydistrict.org

member Ken Bratsch adds that the association often offers free workshops to homeowners as well (Bratsch 3/24/08). Many neighborhood associations centered around historic districts find that their residents enjoy a common bond through their restoration and rehabilitation efforts and often want to help each other succeed.

Assistance can be found in many forms throughout your historic district and from your city officials. It’s important to keep in mind that not everyone wants to be helpful all of the time, so be prepared for a little let down, disappointment, or maybe more work than you had expected. This doesn’t mean that all of your work and efforts won’t be worth it. The best way to find out what you can do to your property and who can assist you is to do your research?

Look up your city code requirements, and call one of your neighborhood association representatives or a member of the historic district commission.

Introduction to Article #4

This article was written to explain the role of the historic district commission and to give property owners some ideas of what they might experience when dealing with the commission. The idea is to take some of the fear out of dealing with the commission by providing a thorough explanation as to what they do and why and examples of personal experiences with different commissions.

Title: “How Can You Deal with Your Historic District or Preservation Commission?”

Life in a historic district goes beyond your house, your neighborhood and your city. Like it or not, when you want to make a change or addition to your home, you’ll have to run it by the Historic Preservation Commission or Historic District Commission, depending on what it is called in your city. This commission is made up of a group of people who are usually commonly linked by their interest in preservation. The composition of the group will vary from city to city. Some require the inclusion of an architect and others dictate that a certain number of residents from each historic district in the city be represented. What you can count on is that this group will take its job seriously.

For some residents, dealing with the Historic Preservation Commission can be a daunting task. The Historic Preservation Commission has a duty to review all structural changes within a historic district and make a decision on whether or not to issue a certificate of appropriateness. Commission members review each proposal using the Secretary of Interior’s



Figure #26 Rehabilitation efforts underway in Stuart Historic District, Kalamazoo, Michigan
Photo by Betsey French

Standards for Rehabilitation and often use other rehabilitation and design guidelines. The commissions typically meet on a monthly basis to review proposals for a certificate of

appropriateness. It might be

hard to understand why you

have to wait for a monthly meeting before you can start your weekend project (See *Figure #26*). If you've been a homeowner before, the most you have probably waited on is a building permit, a contractor, or a trip to the hardware store, so waiting for a group of people to convene who may not even grant you the permission you're seeking might be a bit frustrating.

Try to accept your neighborhood and the benefits it brings; learn to work with the commission as so many others have done. Consider looking through a commission member's perspective. Jim Quilty of Sherman Hill Historic District in Des Moines, Iowa, believes that, "The commission members have a time consuming and thankless job. By and large, I think they are helpful but we have certainly not always agreed with how the commission has addressed certain issues" (Quilty 3/21/08). It is a commission member's duty to act in the best interests of the district and uphold the historical character of the district. Ken Bratsch,

who serves on the Rock Island Preservation Commission in Rock Island, Illinois, also wears the hat of a homeowner affected by the commission as a resident of the Broadway Historic District. Bratsch takes a positive perspective on his dual roles; “I am on preservation [commission] in addition to being the historic district’s president and we try and help out homeowners as much as we can. I think most find our advice helpful” (Bratsch 3/24/08).

It is entirely possible that you won’t agree with every decision made by the commission, many residents don’t. Lyn Loheed, a resident of the Sherman Hill Historic District does not feel as fondly about the Historic Preservation Commission that she deals with on a regular basis. Loheed says:

“There have been shameless abuses of power on the commission by certain members from time to time, but in general the rest of the commission has done their best to keep that in check, and as soon as possible that member was removed from the commission. There are many instances where the commission members are seen as being WAY too picky, but the ultimate effect is to ensure high standards for buildings, which is not a bad thing. I understand the process as a necessary evil and a good check and balance needed in the system. But my husband, for instance, finds it absolutely appalling that we have to go, hat in hand, to ask to be allowed to spend our own money on our own house” (Loheed 3/23/08).

Loheed is not alone in her feelings about the commission’s use of their power. It’s not uncommon for homeowners to feel like their limitations or concerns are not considered by the commission. Matthew Baldwin-Wilson, who serves on the board of directors for the Stuart Area Restoration Association in Kalamazoo, Michigan and interacts with the residents of the district on a regular basis, has had numerous dealings with Kalamazoo’s Historic District Commission (Baldwin- Wilson 3/22/08). Through all of his work in the district, Baldwin-Wilson has formed an opinion on the commission:

“As a director of a neighborhood association, I am obligated to work closely and harmoniously with them. And I do. But a commission has the personality of its members. Some commissioners are easier to work with than others. Sometimes I think that the commission focuses overly much on the Historic and not so much on the Living. A lot of our homes are owned by working stiff who can’t afford to put up authentic copper rain-gutters and downspouts. And it would be nice to have the driveway graded and paved with road brick and the back porch rebuilt with cedar and redwood. Historic is not cheap” (Baldwin- Wilson 3/22/08).

Dealing with the commission is not only frustrating for some homeowners but can also be expensive and if you are on a budget or trying the do-it-yourself approach to home rehabilitation, you may find that their expectations are lofty.

Mixed opinions of the commissions’ and the commissioners’ rolls could leave you wondering if you should give up your ideas of a new garage. Rest assured that not all commissions act in the same way. Jack Porter, a resident and board member of the Sherman Hill Neighborhood Association and employee of the State Historical Society of Iowa, feels that because of his personal and professional rolls, he has fostered a close relationship with



Figure #27 Home that has gone through the Historic Preservation Commission for a certificate of appropriateness in Stuart Historic District, Kalamazoo, Michigan
Photo by Betsey French

the commission and finds them easy to work with in all capacities (Porter 3/21/08). These positive feelings are shared by Monica Donnelly who currently serves on the board of

directors for the Holland Historic District in Holland, Michigan. Donnelly has had years of experience with the commission:

“I was a member of the Historic District Commission for 7 years and it was a terrific experience for me and for most of the homeowners who had applications before us. In that time we only turned down a handful of projects - maybe 2%, and we frequently were able to help homeowners find ways to accomplish what they wanted more economically and with better materials. We are very fortunate to have a very knowledgeable City Preservation Planner who is great to work with” (Donnelly 3/21/08).

Donnelly feels that the relationship between the homeowners and the commission depends on the issue and the presentation of it by the homeowner (Donnelly 3/21/08). Overall she is of the opinion that the homeowners and the commission have and continue to work well with each other and that most homeowners find the commission an invaluable resource for understanding the processes and materials needed to meet the standards, particularly because both an architect and a builder are serving on the commission currently (Donnelly 3/21/08).

It is important to find out who your commission members are and learn a little background on them; find out if they are on the commission in a professional capacity or as a resident of a district. Doing your homework will prepare you for what they might expect when you are presenting your request for a certificate of appropriateness. Remember that it is ultimately the commission's duty to uphold the historic fabric of the district, so present your request with that in mind. Many of the commission members will share your love for historic character and most commissions have a low percentage of denials for certificates of appropriateness.

Chapter 4

Recommendations & Conclusions

When I began researching for this thesis, I was certain that more could be done to help homeowners understand what it means to live in a historic district. It seemed like many homeowners were not given proper guidance from their real estate agents, neighborhood associations, city agencies and even the architecture discipline as a whole. I still believe that each of these groups can assist homeowners in a more productive and proactive way, allowing homeowners to see the benefits of living in a historic district more clearly. I have also realized that these groups are all failing on some level to do an important part of their intended purpose, making sure that homeowners have all of the information they need before purchasing a home in a historic district.

Educating Real Estate Agents

One conclusion that can be drawn from the findings of this thesis is that real estate agents do need more education on what a historic district is and how to properly present and sell it to a homebuyer. Some real estate agents are not educating themselves before they sell a home in a historic district, simply because they don't know where to start or may not realize that it exists. However, homebuyers today have become very reliant on real estate agents, which could be a direct result of the companies that are advertising how easy the process will be on a homebuyer or seller if they let their agent take care of everything. Century 21 has commercials that air nationwide with testimonials from homebuyers and sellers that say they came across a problem in their sale and called their agent who took care of it. It's a great pitch, but I think it can offer a false sense of security to today's homebuyer who thinks their real estate agent is informing them of everything they need to know about their new home.

Real estate agents have important roles to play for homebuyers and sellers because in most cases they are dealing with a person's most valuable asset and because of this I believe that it would benefit both the agent and the buyer or seller for the agent to take the initiative to find out all they can about the neighborhood where the house is located. The National Trust for Historic Preservation offers a historic real estate program that is specifically designed for real estate professionals and could be a valuable resource to many of the agents selling historic homes.

From my interviews I concluded that there are real estate agents selling homes in historic districts that are purposely not telling potential buyers about the historic district because they believe it will be a draw-back for a potential buyer. If the National Association of Realtors addressed this issue and imposed requirements through their certification it would force all real estate agents who are certified to disclose this information and would provide credibility to the association in the eyes of historic homeowners, neighborhood association members and historic preservation commission members. A little research and education by the real estate agent could go a long way for their client and possibly even create a more satisfied client, which could ultimately lead to referrals and future business.

Role of the Neighborhood Association

Real estate agents are not the only group of people who should share in the responsibility of getting the word out about a historic district; the neighborhood associations who represent the districts should also play a role. After researching several historic districts, I narrowed my

case studies down to four districts all of which had neighborhood associations that played an active role in the community and the historic district. Of these four neighborhood associations only one, the Stuart Area Restoration Association (SARA), has a member of the association who receives compensation for the work that he does for the association.

It is important to consider that association board members are taking on a big job for which they are frequently not paid. They do still have a responsibility to do what is best for the association, membership and the historic district because they have accepted this role, but it should be recognized that they are often volunteers. After talking to board members from each of the four districts I profiled, it seemed like each association had either just implemented a new way to reach new homeowners or was working on a plan to do so. It is necessary for the neighborhood associations to reach new homeowners as soon as they can so that they can not only make them feel welcome, but also to notify them of their resources. I would recommend to all of the neighborhood associations that they team-up with the real estate agents that are frequently selling homes in their historic district so that they can share knowledge and make sure the new homeowner is well informed from the beginning.

Importance of City Agencies

City agencies are also an important part of the information equation for homeowners living in a historic district. The preservation commission that oversees each historic district is often one of the last groups that a homeowner finds out about. I can see a simple solution to solve this problem; the preservation commission could easily put together an informative brochure

to give to the neighborhood associations and real estate agents. Of the four neighborhood associations that I profiled, all of them either had or were working on a welcome packet for new homeowners and a brochure from the preservation commission would be a helpful addition to this packet. It should not be the responsibility of the preservation commission to contact new homeowners in the historic districts as they too are usually a volunteer group and most of the commissions have a set line of communication already set up with the corresponding neighborhood associations.

Beyond the preservation commissions are the city officials who oversee building permits and neighborhood code enforcement. Of the four historic districts that I profiled, Broadway Historic District, Holland Historic District, Sherman Hill Historic District, and Stuart Area Historic District, I gathered the most mixed opinions about those who issue city building permits and the neighborhood code enforcers. Some board members felt that the city employees in permits and development did what they could to help educate the homeowners while others had personally experienced problems when obtaining permits for work on their home. For instance, they were issued a permit to build a garage before the preservation commission had reviewed it and thus ended up having to go to the commission after they had started the work. Issues like this one can easily be avoided if the permit & development offices for each city are well aware of the location of each historic district in their city and the procedures that homeowners must follow before obtaining a permit.

Above all else, the City Council has a duty to make sure that the commission members they appoint carry out their responsibilities. The council should be ensuring that the commission has the proper presence in the historic districts.

Involvement of the American Institute of Architects

It is the responsibility of the American Institute of Architects (AIA) to be on the cutting edge of the most important movements in architecture. With the growing trends for “green” building and design, it is an obvious conclusion that preservation should be accompanying the sustainability movement. I see very little involvement of architects in historic districts. Many of the commissions require that at least one member of the commission be an architect but seldom is there more than the one required member. I encountered very little involvement of architects while researching historic districts which leads me to believe that the AIA and the discipline as a whole has failed to promote this aspect of sustainable living.

The AIA should be taking an active role by highlighting historic preservation as a viable option for “green” design. There are very few schools that offer architecture programs in historic preservation. Historic preservation is a viable option for sustainable living, especially during a time when the cultural mindset is willing to question consumption.

Final Thoughts and Recommendations

Owning a historic home is not easy, needless to say, owning one in a historic district can be even more challenging for uninformed homeowners. The challenges, such as obtaining the

correct information about a historic district, can also bring a lot of benefits, like satisfaction in knowing what to expect from your home and your neighborhood that should not be discounted. Homeowners might be tempted to see only the difficulties of living in a historic district, like the requirements imposed by their local historic preservation commission. With better information from their real estate agents, neighborhood associations and city officials, homeowners will have a much easier time of seeing the positive effects the historic district has on their home. Positive effects include the way a homeowner's property value is maintained by the careful control of the preservation commission or the way that blighted properties are brought back to their original historic appearance through the intervention of city agencies.

It is easy to place blame on the real estate agent, the neighborhood association or the preservation commission, but ultimately every homeowner needs to take responsibility for their own homes. Frustrations with real estate agents or city agencies are often valid, but that still doesn't mean that homeowners shouldn't take the initiative to do their own research on their valuable investment to ensure that they will be happy living there.

There are definitely things that could be done to make information more accessible to homeowners who are buying a historic home. Given an ample amount of money, I would create a website that homeowners could go to that would allow them easy access to information about the historic district their home is in. This information would be searchable by the address of their home and would quickly yield a list of requirements of the historic

district, boundaries of the historic district and important contacts. This website would also allow you to search by district, city or state to find out information about each historic district currently designated. Again, with ample amount of funds, this website would be updated on a monthly basis so that users could be sure that they were getting current information. I would also contact all of the historic districts that are currently designated and ask them to link this site to their own website and contact the National Association of Realtors and ask them to provide homeowners with this web address whenever they are selling a historic home.

I would also like to see changes made in the legal proceedings of a home closing. There should be a legal document that requires the homeowner's signature, stating that they have been made aware that their home is in a historic district. This type of document is prepared for homes that are in flood plains, so it seems reasonable that a similar one should be prepared for homes in historic districts. I am interested in doing additional research to find out how to develop and enact such a document.

Overall, I believe that historic district status has more positive outcomes than negative for a neighborhood and its homeowners. In the four cases that I've studied most of the residents interviewed felt that the commissions who oversee the local ordinances, while sometimes slow to make a decision, are not overly strict or outrageous in their expectations. Depending on the historic preservation commission's regulations, there are varying things like fences, garages, siding, paint colors, and more that can be regulated by a historic district and the commissions that oversee them, so it is important for homeowners to always understand the

regulations and restrictions before starting on a project or even purchasing a home. I would recommend that homeowners take the time to talk to the board of directors for their neighborhood association and to contact other owners who have done rehabilitation work in the area and have worked with the local Preservation Commission. I would also recommend that every homeowner be patient when working with the city agencies while restoring their home. A historic district may have more hoops to jump through, but it will be worth it in the end when a historic property has maintained its value as other houses in non-regulated areas plummet in value as a result of surrounding, uncared for properties. Life in a historic district is worth the extra effort hands down.

Appendix A

Real Simple Demographic & Circulation Information

affluent changemakers

Real Simple's unique blend of practical and inspirational editorial resonates with over 7.3 million affluent, educated women each month. Whether they're entertaining, organizing, shopping, working, connecting with friends or making time for themselves, these women trust *Real Simple* to help them create a fulfilling and streamlined life.

A VITAL BRAND AND GROWING AUDIENCE

- Largest readership ever: 7.3 million readers
- #1 readership growth among the competitive set: +18%
- Median HHI: \$93,110
- #1 MOST AFFLUENT women's monthly measured on MRI



DEMOGRAPHICS

7.3 million* readers

YOUNG	median age 44
25-49	58%
35-54	52%
AFFLUENT	median HHI \$93,110
HHI \$75K+	66%
HHI \$100K+	44%
COLLEGE EDUCATED	85%
EMPLOYED	80%
WORKING FULL-TIME	59%
PROFESSIONAL/MANAGERIAL	47%
MARRIED	69%
WITH KIDS	42%

Source: 2007 Fall MRI
*Audience based on 3.6 RPC

READER INVOLVEMENT

loyal and engaged readers

READ 3 OR 4 OUT OF 4 ISSUES	53%
AVERAGE TIME SPENT READING	50 minutes
ONE OF MY FAVORITES	38%
ACTION TAKEN	37%

Source: 2007 Fall MRI, Women

REAL SIMPLE®
| life made easier |

the solution source

Real Simple combines the information women want and the tools they need to make every day a little easier. Whether they're entertaining, organizing, shopping, working, connecting with friends or reconnecting with themselves, these women turn to *Real Simple* for the insight and inspiration that helps them achieve their dreams.



“Our lives are so busy, so complicated, yet so rich. *Real Simple*'s mission is to make women's lives easier so readers can focus on what really adds meaning to their lives.”

Kristin van Ogtrop
Managing Editor

monthly editorial features

SIMPLE SOLUTIONS: life's little complexities resolved

THE ORGANIZER: a game plan for taking charge of daily chores

EVERYDAY CELEBRATIONS: simple recipes and fun ideas for gathering the gang

ROAD TEST: top picks for the best of everything

FASHION: the clothing and accessories every wardrobe wants

BEAUTY: good looks, demystified

HOME: rooms that feel as good as they look

FOOD: quick, easy-to-prepare recipes and menu options

ETIQUETTE: practical solutions for what to do in any sticky situation

MONEY: strategies to increase investments (and peace of mind)

HEALTH/FITNESS: taking care of yourself, from the inside out

TECHNOLOGY: tools to help make digital life easier

SOUL: inspiring true-life lessons, motivation to make change and ways to give back

REALSIMPLE®
| life made easier |

REAL SIMPLE life made easier

When to Do It Yourself, When to Hire a Pro

From reviving your decor to recovering from a computer crash, when it pays to call for household help



Ngoc Minh Ngo

Problem: You'd like to spruce up your house, but you can't seem to find the right red paint to complement your olive green couch.

Enter: The color consultant. She can help you select colors that work for your space and spare you from testing 15 different reds on your walls. She can also lead you to unexpected, possibly more daring choices.

Cost: Around \$50 to \$75 an hour (enough time to pick colors for two rooms).

To Find One: Contact the International Association of Color Consultants/Designers at www.iaccna.org.

Consider Doing It Yourself When: You have the time and the inclination to sort through paint chips and design magazines for inspiration. For ideas, try *Choosing Colors*, by Kevin McCloud (Watson-Guptill, \$35, www.amazon.com).



Ngoc Minh Ngo

Problem: Your bookcases are buckling under their heavy load.

Enter: The carpenter. A professional knows exactly what to do, from choosing the right veneer to finding the proper wall studs that will prevent it all from crashing down.

Cost: Varies considerably. Count on spending at least a few hundred dollars for multilevel shelves.

To Find One: Ask friends and neighbors for referrals, or contact your local building association at the National Association of Home Builders' website (www.nahb.org).

Consider Doing It Yourself When: You relish the chance to act as a handyman and break out your power drill. Find a kit with instructions and hardware at a home-improvement or hardware store.



Problem: Your energy bill has gone through the roof, and you still feel a chill.

Enter: The energy auditor or rater. These pros come armed with sophisticated equipment to trace even tiny air leaks and will prioritize problem areas in your home. Some local utility companies will send a contractor to you for a free basic inspection.

Cost: Zero to \$350.

To Find One: Check out www.energystar.gov or the Residential Energy Services Network at www.natresnet.org for a certified rater.



Ngoc Minh Ngo

Consider Doing It Yourself When: You want to know your house from the insulation out. Check your local utility company's website. Many have relatively easy instructions for do-it-yourself energy audits. Or see the U.S. Department www.eere.energy.gov/consumer.



Ngoc Minh Ngo

Problem: Your china cabinet is full of unused mint-condition heirlooms.

Enter: The eBay drop-off store. These independently owned stores handle everything from photographing to shipping. Stores known as Power Sellers, such as iSold It, may fetch a higher price than you can, and there's usually no charge if an item doesn't sell.

Cost: A commission of up to 35 percent of the sale.

To Find One: Go to www.i-soldit.com for stores, or look under Consignment Services at www.auctionbytes.com.

Consider Doing It Yourself When: You are comfortable uploading digital pictures and have time to pack and ship the goods. Setting up an eBay account and posting a picture is free. If you sell, eBay keeps a commission of 5.25 to 1.5 percent of the sale, depending on the selling price.



Ngoc Minh Ngo

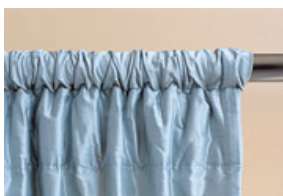
Problem: Despite your best efforts, your house always seems to be a disaster zone.

Enter: The house cleaner. One person or a whole crew will do the dirty work for you, whether it's a weekly visit or a job every few months — all in a couple of hours.

Cost: \$80 to \$400 a visit, ranging from maintenance to a deep cleaning.

To Find One: Ask friends for referrals, or try the National Cleaning Directory (www.cleaningassociation.com).

Consider Doing It Yourself When: You're picky about where you stash Bobby's toys. It may take a bit longer to get the job done, but you'll have the peace of mind of knowing what's where.

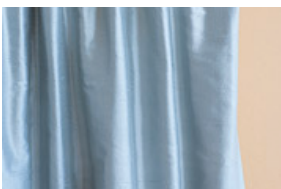


Problem: Your carpet is stained, and your upholstery and curtains are looking dingy enough to darken anyone's mood.

Enter: Curtain, upholstery, and carpet cleaners. They'll work with heavy equipment and cleaning solvents for a deep cleaning that will extend the life of your home's fabrics.

Cost: About 25 cents a square foot for curtains, \$12 to \$25 a linear foot for upholstery, and 30 cents a square foot for carpets.

To Find One: Ask around, or look up Carpet and Upholstery Cleaning in the Yellow



Ngoc Minh Ngo

Pages.

Consider Doing It Yourself When: It's a small job, the stains are minor, or it's an in-between maintenance job. For less risk of permanent damage, know the type of fiber and stains you're dealing with.



Ngoc Minh Ngo

Problem: You have a living room full of lovely furniture, but the arrangement isn't working.

Enter: The professional restyler. Also called redecorators and interior refiners, restylers will pop into your home, look at what you've got, and rearrange it, giving your old furniture new life.

Cost: \$200 to \$350 a room.

To Find One: The Interior Refiners Network (www.interiorrefiners.com) has a directory of local restylers.

Consider Doing It Yourself When: You want to learn the tricks of the styling trade. You can read a book such as *Home Therapy* (Perigree, \$20, www.amazon.com), by Lauri Ward, or check out [15 Minutes to a Better Room](#).



Ngoc Minh Ngo

Problem: Your home computer has taken mutiny to a new level.

Enter: The home-technology consultant. A pro will save you time on tasks like setting up a computer and rescuing a hard-drive crash and make all systems go by the end of setup.

Cost: \$100 to \$250 a visit.

To Find One: Find a tech specialist nationwide at Best Buy stores or www.geeksquad.com, or www.servicemagic.com.

Consider Doing It Yourself When: You have a knack for technology and aren't intimidated by the jungle of wires inside your machine's guts. For live troubleshooting help, call a manufacturer's 800 number and be prepared for a wait and perhaps a fee.

February 2007

www.realsimple.com

Midwest Living Demographic & Circulation Information

Editorial

Midwest Living
Life's Richer Here



Life's Richer Here

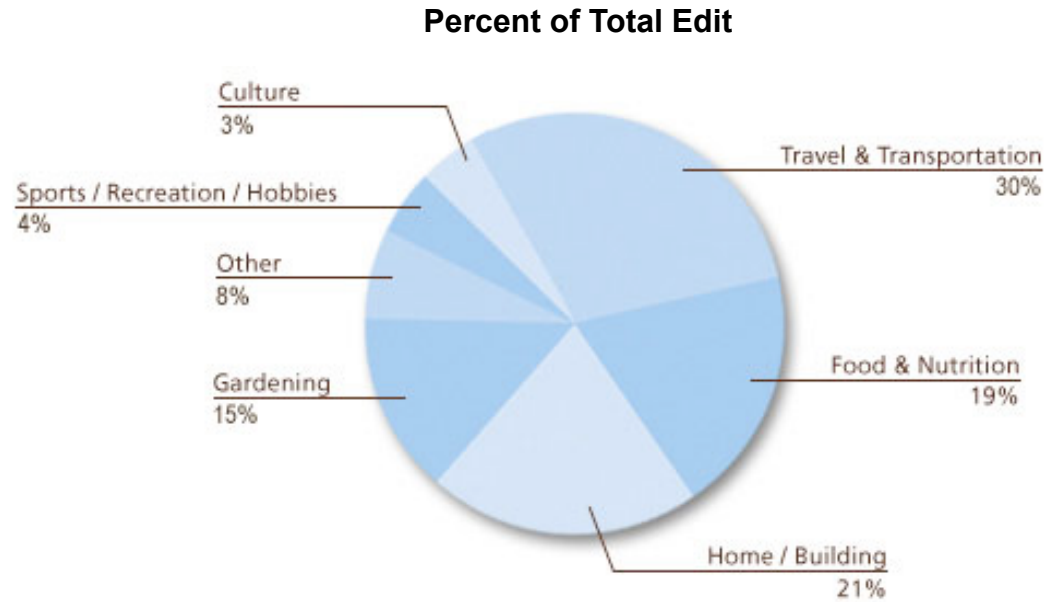
The Midwest is much more than just a geographic region. It is a place and a people with a voice and values all their own. Only one magazine speaks in that voice — and is a mirror image of those values — *Midwest Living*.

Midwest Living provides its readers with the richest reflection of what matters most to them. Home. Family. Travel. Food. All with a distinctly Midwestern focus and flavor. All presented with spirit and style. And with a

combination of trusted information and inspiration that compels readers to take action.

To reach America's richest market, you need the magazine that defines it. And delivers it. You need *Midwest Living*. Life's Richer Here.

Editorial Categories



Source: Hall's Magazine Reports, January – December 2006

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Facts & Figures

Midwest Living
Life's Richer Here

ADULTS	
	(000) PERCENT COMP
Adults	3,831 100%
Men	914 24
Women	

	2,917 76
Median Age	52 yrs.
Married	2,617 68
Own a Home	3,285 86
Median Home Value	\$167,478
Professional/Managerial	1,056 28
Att/Grad College+	2,441 64
HHI \$50,000+	2,440 64
HHI \$60,000+	1,976 52
HHI \$75,000+	1,317 34
HHI \$100,000+	832 22
Median HHI	\$61,383

Source: 2006 MRI Fall

Base: Total Adults

WOMEN	(000)
	PERCENT COMP
Women	2,917 100%
Median Age	51 yrs.
Married	1,939 67
Own a Home	2,547 87

Facts & Figures



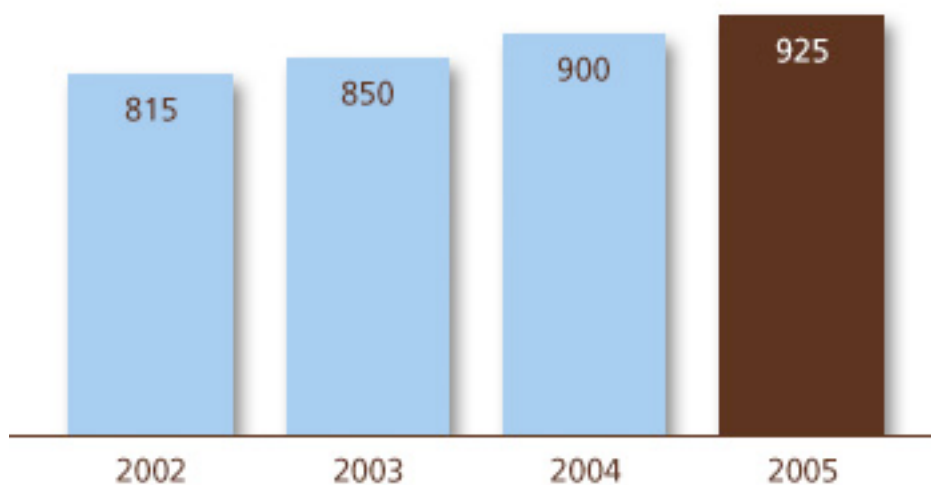
Circulation Basics

ADVERTISING RATE BASE

	925,000
SUBSCRIPTION	90%
NEWSSTAND	10%
FREQUENCY	6 TIMES PER YEAR
COVER PRICE	\$4.95
SUBSCRIPTION PRICE	\$19.97

Circulation Vitality

Rate Base (000)



Source: ABC Publisher's Statement, December 31, 2006

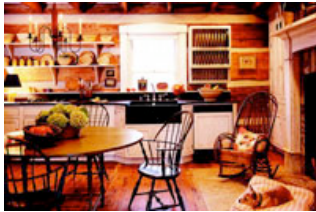
Member of The Audit Bureau of Circulations



My Old Kentucky Home

Dace Stubbs bought a 200-year-old cabin to restore, discovering only later that she'd purchased a piece of her family's history.

Written by Christine Hofmann-Bourque.



[+ ENLARGE IMAGE](#)

The kitchen's shelves and plate racks match the cabin's period style and display Dace's yellowware.

Something stirred deep within her the moment she saw this two-story log house 14 years ago. Perhaps it was the unique opportunity to restore an early American house that had been vacant and neglected for 40 years. Perhaps it was the thrill of seeing first-growth poplar logs that stretch a full 56 feet across the house and measure as much as 30 inches deep.

Or perhaps it was that Dace had unknowingly bought a piece of her own family's history.

The property, part of an 8,000-acre land grant made to the prominent John Howard in the 1780s, is the subject of several books. When Dace sat down to read one, "I opened up to page five to the genealogy chart, and it went straight to my grandmother." She realized she was now living on her ancestors' land. "It was meant to be."

The renovation's goal was modernizing the 1,400-square-foot home while preserving its primitive charm. Some local historians believe this was the main plantation house due in part to its excellent craftsmanship and the first floor's unusually tall 11-foot ceilings. The logs were rechinked, the fireplaces rebuilt and the original doors, trim and chestnut floors refinished. An addition that includes a master bedroom, mudroom and screen porch was built at the back of the house.

Challenges of the Log Cabin

One big challenge was shoehorning in two tiny new bathrooms as discreetly as possible. Another was the original kitchen (once a freestanding structure), which lacked cabinetry and needed major work, including custom white cupboards, new open shelves and panels to hide modern necessities such as the refrigerator. "It's not a really high-tech kitchen, but it works," Dace says. "It's very cozy."

Some modern concessions simply weren't made. "There are no closets, so we use Shaker pegs," says Dace, who encourages guests to pack lightly. "Bring blue jeans and shirts. We're very casual." The limited space also dictates that most decorative objects serve a practical purpose, too. Old pottery works for dinner dishes, vintage bedding warms chilly nights and a pewter mug holds flowers.

Dace furnishes the home with quilts, wood game boards, blue-and-white stoneware and American flags. "I'm kind of a country girl, and I love the casualness and intrigue of Americana and antiques," she says.

Dace and King's restoration extends even to the land. "We're real conservationists," Dace says. "I've farmed all my adult life and grew up on a farm." Today, crops fill the fields, and the barns hold horses, cattle and llamas. An easement will ensure the property is never subdivided.

The couple's four grandchildren are particularly taken with the miniature pony that pulls a kid-size cart. "It's like

My Old Kentucky Home

5/7/08 12:25 AM

going on a treasure hunt," Dace says of the little ones' frequent visits. "We go collect worms and fish a lot."

The grandkids are still too young to enjoy one of the family's signature traditions: Kentucky bourbon. Dace's great-grandfather sold his first bourbon in 1870; today, the company, Brown-Forman, employs more than 7,000 people, including many family members.

It was common for early settlers here to grow corn, distill it for whiskey, then feed cattle with residue from the bourbon-making. Much like life on this family farm, "it's a perfect cycle," Dace says.

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Appendix B

Permissions/ Releases from Interviewees Quoted in Thesis:

Balwin-Wilson, Matt. Historic Stuart Neighborhood, Board member. Personal Interview via email correspondence 3/22/08.

From: "Matthew J. Baldwin-Wilson, MSW" <admin@mjbwilson.com>

Subject: RE: Thesis Student Follow-up

Date: May 6, 2008 10:02:13 PM CDT

To: 'Betsey French' <betseyfrench11@mac.com>

Reply-To: matt@mjbwilson.com

Hi Betsey,

You're welcome. You have my permission to use comments and quotes from my responses to your questions.

What a tortured sentence! Good luck in your studies!

Matthew Baldwin-Wilson

From: Betsey French [<mailto:betseyfrench11@mac.com>]

Sent: Tuesday, May 06, 2008 3:55 PM

To: matt@mjbwilson.com

Subject: Thesis Student Follow-up

Hi Matt,

I wanted to thank you again for taking the time to answer my questions for my thesis on historic districts. I would like to ask

you for written permission that I may use the comments from March 22nd in my thesis and use quotes from your responses.

If you could reply to this email and let me know if I do have your permission that would be great.

Sincerely,

Betsey French

betseyfrench11@mac.com

Bratsch, Ken. Broadway Historic District; Board President. Personal Interview via email correspondence 3/24/08.

Burkey, Lyne. Holland Historic Neighborhood Association, Board Secretary. Personal Interview
via email correspondence 3/21/08.

From: Peter Burkey <pburkey@comcast.net>

Subject: Re: Thesis Student Follow-up

Date: May 6, 2008 4:48:55 PM CDT

To: Betsey French <betseyfrench11@mac.com>

It is fine to use my comments. I certainly hope you are successful with your thesis. The more people we have interested in preservation the better.

Lyne

Donnelly, Monica. Holland Historic Neighborhood Association, Board Treasurer. Personal
Interview via email correspondence 3/21/08.

From: Monica Donnelly <monica_donnelly@ameritech.net>

Subject: Re: Thesis Student Follow-up

Date: May 6, 2008 3:12:22 PM CDT

To: Betsey French <betseyfrench11@mac.com>

Reply-To: Monica Donnelly <monica_donnelly@ameritech.net>

Betsey

Of course you may quote me as you wish. Best of luck with your thesis.

Monica

----- Original Message -----

From: Betsey French

To: Monica Donnelly

Sent: Tuesday, May 06, 2008 3:56 PM

Subject: Thesis Student Follow-up

Hi Monica,

I wanted to thank you again for taking the time to answer my questions for my thesis on historic districts. I would like to ask you for written permission that I may use the comments from March 21st in my thesis and use quotes from your responses. If you could reply to this email and let me know if I

do have your permission that would be great.

Sincerely,

Betsey French

betseyfrench11@mac.com

Frew, Rob. Broadway Historic District, Board member. Interview 3/27/08.

From: Rob Frew <rfrew79@gmail.com>

Subject: Re: ISU Thesis Student Follow-up

Date: May 6, 2008 3:56:54 PM CDT

To: Betsey French <betseyfrench11@mac.com>

That is fine with me.

You have my permission.

On Tue, May 6, 2008 at 2:57 PM, Betsey French <betseyfrench11@mac.com> wrote:

Hi Rob,

I wanted to thank you again for taking the time to answer my questions for my thesis on historic districts. I would like to ask you for written permission

that I may use the comments from March 27th in my thesis and use quotes from your responses. If you could reply to this email and let me know if I

do have your permission that would be great.

Sincerely,

Betsey French

betseyfrench11@mac.com

--

ROBERT FREW

www.robandmallory.com

Heinz-Housel, Teresa. Holland Historic Neighborhood Association, Board member. Personal

Interview via email correspondence 3/22/08.

From: Teresa Heinz Housel <housel@hope.edu>

Subject: Re: Thesis Student Inquiry

Date: May 13, 2008 9:18:01 PM CDT

To: Betsey French <betseyfrench11@mac.com>

Betsey,

Hello! Thanks for your e-mail. I am happy to help you out. You have my permission to use most of my comments, except for the comments that I have

put **in bold** below. I just pasted in the comments below and your questions. Let me know if you need any more information. Thanks!

Teresa

3. What is the relationship like between homeowners and the city?

It is okay. The historic district is near some industrial areas on the lake and we've run into problems with the businesses not respecting the nearby

neighborhoods with noise and dust. **Luckily, the neighborhood is pro-active and recently forced a business to change their policies after**

neighbors went to City Council and even looked into legal action (please delete this info in bold because the case is ongoing).

4. How often is a home found unfit for human occupancy in your neighborhood? And do you find that these homes are worth restoration? And does

the city work well with or are they receptive to those who do restore these types of homes?

Our neighborhood is mixed. Remnants of the neighborhood (which used to be in bad disrepair) are still found here and there. It is also mixed income,

meaning the area is segregated block by block by class and race, to some extent. Our main problem, though, are deadbeat landlords who are still

hanging on to their rentals and don't maintain them. **Because it's a small town, the landlords usually are friends with the chief of police, etc. and**

know how to do just enough to get by and pull strings when necessary. Sorry to sound so negative, but this is what we've found (please

delete this info because it is a well-known unofficial fact around the neighborhood, but probably best that I don't print it).

Our block and the

block north of us, particularly, have struggled with a particular deadbeat landlord who is notorious for these practices. **There are "for rent" signs**

outside her homes, but it's just a formality because she finds her rentals through social agencies and it's well known that she gets

government kickbacks (please do not use this info, too, because it is similar to the situation above: unofficial information that could be

libelous). It would be interesting in your research to see if this practice happens elsewhere in newer historic districts that used to have primarily rentals.

On Tue, May 6, 2008 at 3:53 PM, Betsey French <betseyfrench11@mac.com> wrote:

Hi Teresa,

I wanted to thank you again for taking the time to answer my questions for my thesis on historic districts. I would like to ask you for written permission

that I may use the comments from March 22nd in my thesis and use quotes from your responses. If you could reply to this email and let me know if I

do have your permission that would be great.

Sincerely,

Betsey French

betseyfrench11@mac.com

--

Teresa Heinz Housel

Assistant Professor, Dept. of Communication

Lambda Pi Eta Advisor

Hope College

Martha Miller Center 126

Holland, Michigan 49423

Office Phone: 616-395-7268

E-mail: housel@hope.edu

Kuntzi, Deb. Broadway Historic District, Board member. Personal Interview via email

correspondence 3/24/08.

From: Loud Thunder Medical Billing <ltmb1800@sbcglobal.net>

Subject: Re: ISU Thesis Student Follow-up

Date: May 7, 2008 8:54:58 AM CDT

To: Betsey French <betseyfrench11@mac.com>

Betsey,

You have my permission, hope you get a good grade, let me know if there is anything else I can help you with.

Deb

Betsey French <betseyfrench11@mac.com> wrote:

Hi Deb,

I wanted to thank you again for taking the time to answer my questions for my thesis on historic districts. I would like to ask you for written

permission that I may use the comments from March 24th in my thesis and use quotes from your responses. If you could reply to this email

and let me know if I do have your permission that would be great.

Sincerely,

Betsey French

betseyfrench11@mac.com

Loheed, Lyn. Sherman Hill Historic District, Resident. Personal Interview via email

correspondence 3/23/08.

From: Hugh & Lyn Loheed <hughlyn@gmail.com>

Subject: Re: ISU Thesis Student Follow-up

Date: May 6, 2008 3:04:48 PM CDT

To: Betsey French <betseyfrench11@mac.com>

Sure, knock yourself out!

(In other words, you may use this email as written permission to quote me, with or without attribution)

Lyn Loheed

P.S. I would love to read it when you're done, and see what observations and conclusions you've drawn about us. We're an interesting bunch!

On Tue, May 6, 2008 at 3:01 PM, Betsey French <betseyfrench11@mac.com> wrote:

Hi Lyn,

I wanted to thank you again for taking the time to answer my questions for my thesis on historic districts. I would like to ask you for written permission

that I may use the comments from March 23rd in my thesis and use quotes from your responses. If you could reply to this email and let me know if I

do have your permission that would be great.

Sincerely,

Betsey French

betseyfrench11@mac.com

Porter, Jack. Sherman Hill Neighborhood Association, Board member. Personal Interview via email correspondence 3/21/08.

From: Jack Porter <sherman815@msn.com>

Subject: RE: ISU Thesis Student Follow-up

Date: May 6, 2008 9:11:11 PM CDT

To: Betsey French <betseyfrench11@mac.com>

you have my permission to use my comments. I hope I did not say anything really stupid.

Jack C. Porter

From: betseyfrench11@mac.com

To: sherman815@msn.com

Subject: ISU Thesis Student Follow-up

Date: Tue, 6 May 2008 15:02:14 -0500

Hi Jack,

I wanted to thank you again for taking the time to answer my questions for my thesis on historic districts. I would like to ask you for written permission that I may use the comments from March 21st in my thesis and use quotes from your responses. If you could reply to this email and let me know if I do have your permission that would be great.

Sincerely,

Betsey French

betseyfrench11@mac.com

Quilty, Jim. Sherman Hill Neighborhood Association, Board Vice President. Personal Interview via email correspondence 3/21/08.

From: quiltyclf@aol.com

Subject: Re: ISU Thesis Student Follow-up

Date: May 6, 2008 3:22:11 PM CDT

To: betseyfrench11@mac.com

I am pretty sure nothing I said will get me sued so you have my permission

-----Original Message-----

From: Betsey French <betseyfrench11@mac.com>

To: quiltyclf@aol.com

Sent: Tue, 6 May 2008 3:03 pm

Subject: ISU Thesis Student Follow-up

Hi Jim,

I wanted to thank you again for taking the time to answer my questions for my thesis on historic districts. I would like to ask you for written permission

that I may use the comments from March 21st in my thesis and use quotes from your responses. If you could reply to this email and let me know if I do

have your permission that would be great.

Sincerely,

Betsey French

betseyfrench11@mac.com

Plan your next roadtrip with MapQuest.com: America's #1 Mapping Site.

Sill, Ruth. Holland Historic Neighborhood Association, Board President. Personal Interview via email correspondence 3/27/08.

From: Ruth Sill <ruthesill@sbcglobal.net>

Subject: Re: Thesis Student Follow-up

Date: May 6, 2008 10:52:25 PM CDT

To: Betsey French <betseyfrench11@mac.com>

Hi Betsey,

Yes, you have my permission to use anything I said in your thesis. Congratulations on finishing it! That must feel good. I'd love to see a copy of it. (I

hope I didn't say anything bad.....I don't remember....)

Kindest regards,

Ruth Sill

Betsey French <betseyfrench11@mac.com> wrote:

Hi Ruth,

I wanted to thank you again for taking the time to answer my questions for my thesis on historic districts. I would like to ask you for written permission that I may use the comments from March 27th in my thesis and use quotes from your responses. If you could reply to this email and let me know if I do have your permission that would be great.

Sincerely,

Betsey French

betseyfrench11@mac.com

Smith, Joe. Sherman Hill Historic District, Resident. Personal Interview via email correspondence 3/26/08.

From: Joe & Claranel Smith <wepoccnr@ecity.net>

Subject: Re: ISU Student Thesis Follow-up

Date: May 9, 2008 9:37:22 PM CDT

To: betseyfrench11@mac.com

Reply-To: wepoccnr@ecity.net

Of course you may quote if you wish. Good luck w/ your thesis. Joe

----- Original Message -----

From: Betsey French

To: wepoccnr@ecity.net

Sent: Tuesday, May 06, 2008 3:04 PM

Subject: ISU Student Thesis Follow-up

Hi Joe,

I wanted to thank you again for taking the time to answer my questions for my thesis on historic districts. I would like to ask you for written permission

that I may use the comments from March 26th in my thesis and use quotes from your responses. If you could reply to this email and let me know if I

do have your permission that would be great.

Sincerely,

Betsey French

betseyfrench11@mac.com

Staal, Tim. Holland Historic Neighborhood Association, Board member. Personal Interview via email correspondence 3/25/08.

From: Tim Staal <tstaal@mac.com>

Subject: Re: Thesis Student Inquiry

Date: May 7, 2008 9:35:08 AM CDT

To: Betsey French <betseyfrench11@mac.com>

Hi Betsey:

You have my permission to use my comments within your thesis. Thanks for asking!

Tim

On May 6, 2008, at 3:52 PM, Betsey French wrote:

Hi Tim,

I wanted to thank you again for taking the time to answer my questions for my thesis on historic districts. I would like to ask you for written permission

that I may use the comments from March 25th in my thesis and use quotes from your responses. If you could reply to this email and let me know if I do

have your permission that would be great.

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<http://www.dmgov.org/departments/CD/PUD2/historicdistrictcomm.htm>. Accessed 4/4/06 through 4/30/08.

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<http://www.cr.nps.gov/hps/tps/tax/brochure2.htm> . Accessed 1/11/08 through 4/15/08.

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Porter, Jack. Sherman Hill Neighborhood Association, Board member. Personal Interview via email correspondence 3/21/08.

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Staal, Tim. Holland Historic Neighborhood Association, Board member. Personal Interview via email correspondence 3/25/08.

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