
Property Ownership and the National Register of Historic Places

The [National Register of Historic Places](#) is a program administered by the [National Park Service](#) in partnership with state historic preservation offices across the country. It is the official federal list of buildings, structures, objects, sites and districts that are significant to local, state or national history in architectural or engineering design; association with historic events, patterns of development, or significant persons; and archaeology. Listing can benefit a property in a number of ways, such as qualification for [historic preservation grants](#) and [state and federal tax credits](#). Listed properties and those eligible for listing are also taken into account during the [review and compliance process](#) for various preservation and development projects that use federal funds, permits or licenses.

Common Concerns

The following information addresses some common misconceptions about properties listed on the National Register of Historic Places.

1. The government does not dictate what property owners choose to do or not do with their properties listed on the National Register of Historic Places.

No federal or State of Iowa regulations prohibit owners from altering, renovating, remodeling or even destroying their listed properties unless the project uses federal money, licenses, or permits or state funds through grants or tax credits. If significant modifications that are incompatible with the historic character of the property do occur or if it is demolished, the property may be removed from the National Register of Historic Places. For more information, see the National Park Service's [FAQs on restrictions, rules, and regulations for historic property owners](#).

Regulations for historic properties could be enforced by a city through historic preservation ordinances. Please check with your local governing body if you have questions about possible local ordinances or zoning restrictions.

2. Private property owners are not required to provide public access, tours or turn it into a museum.

3. Owners can insure the property and don't need any type of special insurance if it's on the National Register of Historic Places.

Listed properties can and should be treated as any other for insurance purposes. Property owners are not required to maintain properties in any specific way nor are they required to hold insurance that mandates the replication of a property if it is accidentally destroyed.

Regardless of whether or not a property is deemed "historic," poor maintenance, worn-out or broken plumbing, electricity or gas systems may pose insurance headaches for any building. Good maintenance and repairs are a part of property ownership.

Please contact the [Iowa Insurance Division](#) with concerns regarding the refusal to underwrite listed properties within Iowa. Alternatively, the National Trust for Historic Preservation also operates [National Trust Insurance Services](#), which offers coverage for historic properties.

4. Property value and sale ability is not dependent on listing on the National Register of Historic Places.

Though property values are also dependent upon larger market forces, studies show that historic districts and listing of individual properties actually increases value. Buyers interested in these types of properties value the qualities that historic neighborhoods provide and are invested in maintaining those qualities for the future, which often inspires surrounding property owners to do the same. This helps to stabilize neighborhoods, reassuring future buyers that these properties are a good investment in the long run, and provides some buffer against unstable real estate markets.

5. Listing a property on the National Register of Historic Places will not trigger historic district zoning in your city or neighborhood.

The National Register of Historic Places is separate from historic preservation ordinances enacted at the local level. For questions regarding the existence and details of any historic preservation ordinances, contact your local government.

6. Installing a plaque identifying the property as listed on the National Register of Historic Places is entirely voluntary.

Common Questions

1. How do I obtain a National Register of Historic places plaque for my property?

Any property owner wishing to obtain and install a plaque may do so at their own cost. The National Park Service maintains a [list of potential vendors](#) from across the country as well as offers suggested wording. The State Historic Preservation Office of Iowa does not require specific wording or have a preferred plaque style.

2. I was told there are funds to help me fix up my historic property. Where can I obtain more information?

Properties listed on the National Register of Historic Places may be eligible for grants or tax incentives. At the state level, the State Historical Society of Iowa offers [competitive grants](#) each year. [Tax incentives](#) are also available through state and federal tax credits as well as county property tax exemptions. Grants may also be available through the [National Trust for Historic Preservation](#).

3. How can I find out more about taking care of my historic property?

The National Park Service provides guidance on caring for specific features, materials, and issues common to historic properties. All are [available to download](#) from their website.

4. Someone is threatening to tear down or drastically alter a building on the National Register of Historic Places. Can the historic preservation office or National Park service step in or stop it?

In general, as long as no federal funds, licenses or permits are involved, no Iowa or federal regulations give the State Historic Preservation Office or National Park Service the authority to stop a property owner from altering, renovating, remodeling or even destroying their historic property. If the project uses federal money, licenses or permits, the overseeing federal agency must follow established [review and compliance procedures](#).