



SELECTED RESOURCES FOR OWNERS OF HISTORIC HOMES IN NEW YORK STATE

PRESERVATION LEAGUE OF NEW YORK STATE • 44 CENTRAL AVENUE, ALBANY, NY 12206
518-462-5658 • 518-462-5684 (FAX) . info@preservenys.org . www.preservenys.org

FUNDING

Grants and Loans

There are few sources of financial assistance for homeowners rehabilitating historic homes. Most grant programs are directed at not-for-profit organizations or municipalities, and few offer capital funding. In some cases, however, a municipal government or local organization may administer special tax abatement programs or revolving funds to assist property owners with repairs or restoration work. Check with your local:

- County, Town or City Planning Department
- Neighborhood Improvement Corporation
- Neighborhood or Rural Preservation Corporation
- Housing agency or economic development agency
- Landmark or Historic Preservation Commission
- Historic Preservation organizations.

Package Loans for purchasing and renovating a home are available from some banks. Funding is based on the value of the house after the completion of renovations. Rates are based partially on the duration of the work beginning with a 3-month period.

Department of Housing and Urban Development (HUD) Federal Housing Administration (FHA)

has a flexible loan program that helps developers, investors, and families at all income levels to buy and restore properties in urban and rural historic districts. The program operates through FHA approved lending institutions, and the loans are insured by FHA. The 203(k) Mortgage Rehabilitation Insurance Program helps preservationists deal with problems such as appraisal barriers, the high cost of second mortgages, and prohibitive down payment and closing costs. The 203(k) is available to potential homeowners before restorations are completed. See www.hud.gov/; www.hud.gov/offices/hsg/sfh/203k/203kmenu.cfm or follow a link to this site from the **National Trust's** website: www.nthp.org/historic_homeowner/rehabilitating/financial.html.

Programs, mainly for low-income households, are also

available through the **USDA Rural Housing Service:** www.rurdev.usda.gov/rhs/.

Tax Incentives

Federal tax incentives are available for rehabilitation work on National Register-listed, income-producing buildings, including rental units. You can read about such programs at www.cr.nps.gov/helpyou.htm.

New York State Historic Homeownership Rehabilitation Credit Program

Owner-occupied residential structures listed on the State or National Register of Historic Places qualify for this residential rehabilitation tax credit. The qualified structure must be located in a census tract at or below 100% State Median Family Income, or in census tracts defined as "targeted areas" under Section 143(J) of the Internal Revenue Code.

This program provides a New York State tax credit of up to \$50,000 per structure and 20% of qualified rehabilitation expenses. For taxpayers whose adjusted gross income does not exceed \$60,000 and who cannot use the full credit against their tax liability, NYS will provide a refund check equal to the difference. A minimum of 5% of planned expenditures must be on exterior work and the New York State Historic Preservation Office (SHPO) must approve the project prior to the start of construction. The program expires on December 31, 2014.

LANDMARK STATUS

To list buildings as local landmarks, ask the municipal clerk whether your community has a preservation ordinance and a preservation commission designating local landmarks and districts. For State and National Register information, see the National Register information below and then visit the website of the Field Services Bureau of the NYS Office of Parks, Recreation and Historic Preservation: www.nysparks.state.ny.us/shpo or call 518-237-8643.

TECHNICAL ASSISTANCE

Original and Old Wood Windows. The Preservation League strongly advocates for the repair and retention of original wood windows including those in 20th-century buildings. Claims for energy savings and maintenance-free vinyl windows have not been validated by evidence. Contact the League for an information packet and see the following sites:

www.cr.nps.gov/hps/tps, *The Repair of Historic Wooden Windows*, Brief #9

www.oldhouseweb.com/ Step-by-step instructions.

www.historichomeworks.com Many restoration topics including windows.

www.restorationworksinc.com/whyrestore.ivnu

www.windowrepair.com/

The **National Park Service** website has an extensive list of resources; a section on "Caring for your historic building," briefs on preservation issues, technical information and publications. See www.cr.nps.gov/architecture.htm, www2.cr.nps.gov/tps/index.htm or www.nps.gov. <http://www.cr.nps.gov/buildings.htm>

See also the **National Register of Historic Places** for information about the process of researching and analyzing historic structures and issues regarding landmark and historic district designations: www.cr.nps.gov/nr/, or National Register Reference Desk at 202-354-1496.

Secretary of Interior's Standards for Rehabilitation.

Detailed guidelines on the accepted practices for various approaches to preservation work, see www.cr.nps.gov/local-law/arch_stnds_0.htm.

The Landmark Society of Western New York has extensive information and the online publication *Rehab Rochester*, www.landmarksociety.org.

John Leeke's Historic Home Workshop

www.historichomeworks.com/hhw/index.htm

National Trust for Historic Preservation has a website section for owners of historic homes: www.nthp.org.

The Old House Journal has all types of information about preservation issues, restoration, history and products: www.oldhousejournal.com/index.shtml

This Old House: www.thisoldhouse.com/toh/ (Not to be confused with the site "oldhouse.com")

PreservationDirectory.com is an online resource for

historic preservation, building restoration and cultural resource management in the United States & Canada. 7017 N. Alma Avenue; Portland, OR 97203; 503-223-4939

General information: www.oldhouse.com/newsite/

Architectural style guides: www.antique-homes.com/style_guide/index.html

PROPERTY RESEARCH & CARE, ARCHITECTURAL HISTORY

Caring for Your Historic House, National Park Service/Heritage Preservation, Inc. Harry N. Abrams, Inc. 1998. Maintenance and guidance on all exterior and interior issues. \$39.95 (hdcvr); \$24.50 (pbk). Heritage Preservation, 1625 K Street, NW, Suite 700, Washington, DC 20006; 202-634-1422.

Discovering the History of Your House and Your Neighborhood, Betsy J. Green. Santa Monica Press, 2002. Research resources, guidelines and stumbling blocks in the process of documenting buildings and land ownership. \$14.95; ISBN: 1891661248

Dover Publications, including a catalogue of architecture books: www.doverpublications.com

House Histories: A Guide to Tracing the Genealogy of Your Home, by Sally Light, Golden Hill Press, 1989. A guide to analyzing a building and the archival research process. \$14.95; ISBN: 0961487615.

A Field Guide to American Houses, Virginia and Lee McAlester. Knopf, 1984. A thorough look at houses from Native to the 1940s. Photographs and line drawings show "high style" and vernacular examples. Knopf, (hdcvr), \$40.00, ISBN 0-394-73969-8; Random House (pbk), \$24.95, ISBN 0-394-73969-8.

American Architecture Since 1780, Marcus Whiffen. MIT Press, 1969. One of the best concise, standard introductions to architectural styles. \$14.95, ISBN 0-262-730979. Two other books by Whiffen include: **American Architecture from 1607 to 1860**, \$16.95, ISBN 0-262-730-693 and **American Architecture From 1860-1976**, \$16.95, ISBN 0-262-730-707.

American Shelter, An Illustrated Encyclopedia of the American Home, Lester Walker. The Overlook Press, 1996 (1981). Drawings of styles including floor plans. Overlook Press, Lewis Hollow Road, Woodstock, NY 12498, or Viking Press. \$45.00, ISBN 0-879518715; \$27.95, 0-8795-14825.

Building Watcher Series pocket guides from the National Trust for Historic Preservation, Washington, D. C. (Available through John Wiley & Sons, Inc.): **America's Architectural Roots**, "Ethnic Groups That Built America," 1986, Dell Upton, ed., \$10.95, ISBN 0-471-14349-9. **Master Builders**, "A Guide to Famous American Architects," Diane Maddex, ed., \$10.95, ISBN 0-471-14402-9. **What Style Is It?**, "A Guide to American Architecture," John Poppeliers, et al., 1983, \$12.95, ISBN 0-471-14434-7.

Identifying American Architecture: A Pictorial Guide to Styles and Terms, John J. G. Blumenson. W. W. Norton & Co., 1990. \$13.95, ISBN 0-393306100.

The Elements of Style: An Encyclopedia of Domestic Architectural Detail, Alan Powers, Stephen Calloway & Elizabeth Cromley, eds.; Firefly Books Ltd; \$75.00; ISBN 1-55407-079-1

Local Preservation Organizations may have staff who can assist with technical questions. A few operate an architectural salvage warehouse.

Adirondack Architectural Heritage Keeseville, 518-834-9328 www.aarch.org

Essex Community Heritage Organization Essex, 518-963-7088 www.essexny.net

Friends of Historic Kingston Kingston, 845-339-0720; www.fohk.org

FRIENDS of the Upper East Side Historic Districts, New York City, 212-535-2526 www.friends-ues.org/

Greenwich Village Society for Historic Preservation 212-475-9585 www.gvshp.org

Heritage Foundation of Oswego, Inc. Oswego, 315-342-3354;

Historic Albany Foundation Albany, 518-465-0876 (office); 518-465-2987 (parts warehouse); www.historic-albany.org/

Historic Districts Council New York City, 212-614-9107, www.hdc.org

Historic Ithaca, Inc. Ithaca, 607-273-6633 www.historicithaca.org

Historic Saranac Lake Saranac Lake, 518-891-0971 www.historicsaranaclake.org

Hudson River Heritage Rhinebeck, 845-876-2474; www.hudsonriverheritage.org

Landmark Society of Western New York Rochester, 585-546-7029 info@landmarksociety.org; www.landmarksociety.org

Landmark West! New York City, 212-496-8110 landmarkwest@landmarkwest.org; www.preserve.org/lmwest/

Landmarks Society of Greater Utica (315) 732-7376; www.uticalandmarks.org

Market Street Restoration Agency Corning, 607-937-5427 patrick@gafferdistrict.com; www.corningrestoration.com/

New York Landmarks Conservancy New York City, 212-995-5260; nylandmarks@nylandmarks.org; www.nylandmarks.org

Newburgh Preservation Association Newburgh info@preservewburgh.org; www.preservenewburgh.org

Otsego 2000 Cooperstown, 607-547-8881

Preservation Association of Central New York Syracuse, 315-475-0119; www.pacny.net/

Preservation Association of the Southern Tier Binghamton, 607-723-4620; www.pastny.org

Preservation Buffalo Niagara Buffalo, 716-852-3300, www.landmark-niagara.org

Saratoga Springs Preservation Foundation Saratoga Springs, 518-587-5030 www.saratogapreservation.org

Society for the Preservation of Long Island Antiquities, Cold Spring Harbor, 631-692-4664 www.splia.org

Troy Architectural Program, Inc. (TAP) Troy, 518-274-3050; www.tapinc.org/

New York State Rehabilitation Tax Credit

The State Historic Preservation Office (SHPO) administers the New York State Rehabilitation Tax Credit, passed in 2006 and expanded in 2009 (A.9023/S.6506). While the SHPO is the official point of contact for the tax credit programs, the Preservation League serves as lead advocate for program use and expansion. This memo provides a brief overview to guide implementation of the newly-expanded programs for commercial and residential properties. The NYS Historic Preservation Office will release more detailed regulations on this new credit prior to its January 1, 2010 implementation date.

New York State Historic Homeownership Rehabilitation Credit Program

Owner-occupied residential structures listed on the State or National Register of Historic Places qualify for this residential rehabilitation tax credit. The qualified structure must be located in a census tract at or below 100% State Median Family Income, or in census tracts defined as “targeted areas” under Section 143(J) of the Internal Revenue Code.

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New York State Commercial Rehabilitation Credit Program

Qualified users of the federal rehabilitation tax credit are eligible for this New York State rehabilitation tax credit. Eligible buildings must be income-producing properties listed – or eligible for listing – on the National Register of Historic Places. The property must also be located in a census tract at or below 100% State Median Family Income, or in census tracts defined as “targeted areas” under Section 143(J) of the Internal Revenue Code. If a property meets the census tract requirements and is approved for the federal rehabilitation tax credit, it also qualifies for the state credit.

This program provides a New York State tax credit of up to \$5 million per project and 20% of the qualified rehabilitation expenses as defined by the National Park Service, making it equal to the federal rehabilitation tax credit. The program expires on December 31, 2014.

NYS Historic Preservation Office Contact Information

The SHPO has designated staff for these NYS rehabilitation tax credit programs who can provide application materials and discuss more detailed program requirements on a case-by-case basis, such as particular qualifying rehabilitation expenses. For more information, contact:

Sloane Bullough, Historic Preservation Specialist, 518-237-8643 x3252, [sloane.bullough\(at\)oprhp.state.ny.us](mailto:sloane.bullough@oprhp.state.ny.us).

Preservation League of New York State Contact Information

For technical assistance by the Preservation League of New York State on the implementation of the NYS rehabilitation tax credit program or for information regarding tax credit workshops, contact:

Erin Tobin, Regional Director of Technical & Grant Programs, Eastern NY, 518-462-5658 x12, [etobin\(at\)preservenys.org](mailto:etobin@preservenys.org) or

Tania Werbizky, Regional Director of Technical & Grant Programs, Western NY, 607-272-6510, [twerbizky\(at\)preservenys.org](mailto:twerbizky@preservenys.org).