



STATE OF RHODE ISLAND

HISTORICAL PRESERVATION & HERITAGE COMMISSION

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INSURANCE COVERAGE AND PROPERTIES LISTED IN THE NATIONAL REGISTER OF HISTORIC PLACES

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The National Register of Historic Places is the nation's official list of historic places worthy of preservation. Listing in the National Register recognizes historic properties that are significant to our communities, our state, and our nation. The National Register is a federal program of the National Park Service, administered in Rhode Island by the Rhode Island Historical Preservation & Heritage Commission (a.k.a., the State Historic Preservation Office).

The National Register of Historic Places is primarily an honorary designation. Inclusion in the National Register in itself places no restrictions on what owners may do with their property. Should a property that is listed in the National Register become damaged or be destroyed, there is no state or federal requirement that the property be rebuilt or repaired to reflect its historic appearance, and the property owner is under no obligation to make the repairs following accepted historic preservation standards or guidelines. Listing in the National Register does not result in higher replacement costs and adds no special insurance requirements.

Under applicable state and federal statutes (RIGL 42-45 and 530-RICR-10-00-1; Section 106 of the National Historic Preservation Act of 1966 and 36 CFR 800) undertakings utilizing state or federal funding, permitting, or licenses do require notification and review by the Rhode Island Historical Preservation & Heritage Commission. The review process is triggered by the utilization of federal or state funding, permitting, or licensing, not by National Register listing. Privately funded undertakings subject only to local permitting are not subject to this review. For residential homeowners, it is unlikely that state or federal funds, permits, and licenses would be utilized or required for any repair or reconstruction. An exception to this would be a federal declaration of disaster where FEMA and/or state funding is used for recovery and repair efforts.