



WISCONSIN
HISTORICAL
SOCIETY

Date: June 2019

To: Insurance Agencies & Owners of Listed Properties

From: Wisconsin State Historic Preservation Office

Re: Insurance coverage of privately owned properties listed in the National Register of Historic Places and Wisconsin State Register of Historic Properties

This memo provides information regarding Wisconsin State Register and National Register-listed properties and insurance coverage. The National Register of Historic Places is a program of the National Park Service. The Wisconsin Historical Society administers the National Register program in Wisconsin, as well as the Wisconsin State Register of Historic Places.

National and State Register listing is primarily honorific for private property owners, and in itself places no obligations on private property owners. Unless there are state or federal funds, licenses or permits that relate to work on the property, changes to a building are not reviewed by our office. In addition, there are no restrictions on the use, treatment, transfer, or disposition of private property, nor does it prohibit demolition.

If a listed property is damaged or destroyed, there is no state or federal requirement that a listed building be rebuilt or repaired to recreate its historic appearance. In Wisconsin, individually listed properties that are destroyed are typically removed from the registers.

In its FAQ on the subject, the National Park Service states:

Listing in the National Register places neither restrictions nor requirements on a private property owner. You may do with the property as you wish, within the framework of local laws or ordinances. You are not required to maintain the property in any specific way; you may demolish the property without federal permission. Should the property be demolished through accident (fire, storm, or other cause), you are not required to have insurance that mandates “replications” of the historic property; in fact, this would be discouraged. A replacement copy of the historic house is not historic—it is merely a new house that looks like a historic house. The historic property should be treated like any other house for insurance purposes.

The National Park Service’s National Register FAQs page, including what it means to be listed, may be found here: <https://www.nps.gov/subjects/nationalregister/faqs.htm>. More information about the State and the National Register in Wisconsin may also be found on the Wisconsin Historical Society website at <http://wisconsinhistory.org/hp/register/> and <http://wihist.org/NR-FAQ>.