

Rock Hill Board of Historic Review

Newsletter

The Rock Hill Board of Historic Review was created in January of 1989 to oversee and aid in the preservation of the City of Rock Hill's identified historic structures, both within districts that have been locally and nationally designated as historic, and structures individually listed as historic.

Insurance and Historic Properties

Insurance is a necessary, and many times required, part of owning anything of significant value. Recently, insurance companies have been performing more building inspections than done in years past, mainly due to the higher number of refinancing and mortgage applications. This practice certainly protects the value of your property, but what happens if you own a property in an historic district and the insurance company threatens to cancel your policy if you don't do some drastic changes to your structure within the next 30 days – and you still have to get approval from the Board of Historic Review?

Don't panic. Your first action should be to contact Janice Miller, Historic Preservation Specialist, at the City of Rock Hill to find out what you will need to do the work that your insurance company re-

quires. **Remember, any work done to the exterior of any property within the City's designated historic districts must be approved by a Certificate of Appropriateness.** And depending on the work needed, staff may be able to approve the work within minutes as well as help you find out if building permits are required.

If the work is more extensive, also contact a licensed contractor. Usually, as long as you have a contract with a contractor to do the work, the insurance company may consider extending the required time limit. A signed contract with a licensed contractor lets the insurance company know that you are making a sincere effort to remedy the situation and may give you the extra time you need. However, always keep your insurance company aware

of the steps you are taking to fix the problem; otherwise an inspector may come to your property at any time for a follow up inspection and find that nothing has been done – which may cause a cancellation of your policy.

Let your insurance company agent know that you own an historic building and work with them to make certain you have the best coverage. You may also want to consider a company that deals specifically with historic properties. The National Trust Insurance Services, LLC, a subsidiary under the National Trust for Historic Preservation, contracts with a number of nationally recognized insurance firms.

Questions? Contact Janice Miller at 803-817-5129 or janice.miller@cityofrockhill.com.



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Why it's Important to Hire a Licensed Contractor

As a homeowner, it's important to understand what to look for when hiring a contractor to perform work on your home. Your home is an important investment and remodeling can add value but, when the work is performed by an unlicensed contractor or without obtaining a building permit you can run into many problems.

So where do you start? The first thing you should do is plan your project. If you are adding an addition or re-purposing a room for a



new use, like changing a bedroom to a bathroom, you will need a floor plan

showing the new changes. Sometimes a contractor can help you with these drawings or you may need to consult an architect. If you are remodeling, make a detailed list of the changes you want to make.

Once you know the details of your project you can then contact contractors to get estimates for the work. Get at least two to three estimates. When comparing estimates from different contractors, don't just compare the bottom line cost. Look at the cost and quality of materials that each one is offering. Make sure the estimate includes the total price, the materials to be used, a time table for payments and the expected time line for the work to be completed.

When you find a contractor that seems suitable make sure he or she has the proper licenses. In the City of Rock Hill, contractors are required to have a City business license. South Carolina requires that the contractor have a state license

through the Department of Labor, Licensing and Regulation. You can check a contractor's license information by contacting the Permit Application Center at (803) 329-5590. If the contractor does not have the proper licenses, he won't be able to obtain the building permit.

Ask your contractor for three references in writing. Contact the references and ask if they were satisfied with the contractor's work. Ask if the contractor kept to the schedule and the contract terms.

You should always have a written contract with any contractor. The contract should have a detailed description of the work to be done, the material to be used and the equipment to be installed. Make sure there is a schedule of payments and time line for the work to be completed. Be sure you understand the contract before you sign it. Any changes should be noted in writing.



You should never make a large down payment. The down payment you should pay in order for work to begin should be minimal. Beware of a contractor who is asking for a large down payment so that they can purchase the materials to begin your project. Set up a payment schedule that follows the amount of work completed. You should never pay for something that has not been completed. Don't pay for anything in cash because you won't have a record of it.

Make sure the contractor obtains a building permit before he starts the work. Any and all permits should be

displayed by the contractor while the work is being done. Never obtain a building permit in your name even if the contractor asks you too. Often times the contractor will ask you to obtain the permit because he doesn't have the proper license or no license at all. By obtaining the permit in your name you are accepting responsibility for the work and not the contractor. Monitor the contractor's progress by checking it regularly. Notify the contractor of any work not completed as agreed upon. Take pictures of the job in progress.

Don't make the final payment for your project until the work is complete. Make sure you are satisfied with the work. Keep a copy of all the paperwork related to your project. This includes the contract, any written changes, all bills and invoices, receipts of payments and all correspondence with your contractor. You should also keep any photos of the job in progress.

It's important to understand the value of using a licensed contractor and obtaining a permit for the work. A permit allows the City to verify the contractor has the proper licenses and keep a record of the work performed. The City will inspect the work to make sure it's safe and meets the minimum standards of the building code. If you don't get a permit for work performed on your home you may run into problems when trying to sell your home. Real estate agents usually check to make sure permits were obtained for repair work. Following these guidelines should help you to avoid problems with your project. For more information, please visit our website at www.cityofrockhill.com or call us at (803) 329-5590.

Energy Efficiency Tips for Historic Home Owners

Passive Measures

These “passive” measures can save as much as 30% of the energy used in a building. They are especially appropriate for historic buildings because they do not require alterations or introduce new materials.

- Reduce the number of lights needed by using windows, shutters, awnings and vents to get fresh air in and keep heat out in summer, and to allow heat through in winter.
- Lower room thermostats in the winter and raise them in the summer to control the temperature according to use.
- Have mechanical equipment serviced regularly, including cleaning radiators and forced-air registers to be sure they work properly.

Retrofitting

Limit retrofitting to measures that gain reasonable energy savings at reasonable cost, with the least effect on the building’s character. The best return on your investment is to make sure your attic is well insulated! Avoid retrofitting that results in inappropriate alterations, such as the wholesale removal of historic windows, the addition of insulating aluminum siding, or installing dropped ceilings in large rooms. Be sure that retrofitting does not create moisture problems. As moisture comes in through the walls and roof, it may condense in retrofitted materials, creating the potential for deterioration. You can avoid this problem by adding a vapor barrier facing in.

- Check the attic, roof, walls, and basement for construction methods and the presence of insulation. Check the insulation for coverage and a vapor barrier, to determine if you need additional insulation, what type, and where

to install it.

- Check air infiltration at doors, windows, and where the floors and ceilings meet the walls.
- Check the exterior materials, such as painted wood siding or brick, and the roof, to be sure they are weather tight. Be sure you can keep rain out before you spend money on weatherizing.

The following list includes recommended retrofitting measures. The list starts with the easiest and least expensive, with the highest potential for saving energy. Items at the bottom of the list can pose technical and preservation problems and often cost more than the energy they save.

Air Infiltration: A lot of heat loss occurs because cold outside air comes into the building through loose windows and doors and cracks in the building’s shell. Add weatherstripping to doors and windows and caulk open cracks and joints to reduce the infiltration. Be careful not to seal the building so tightly that moisture can’t escape. Avoid using materials that introduce inappropriate colors or visually damage the building’s architectural character.

Attic Insulation:

The best return on your investment in conserving energy is to insulate your attic. Heat rising through the attic and roof is a major source of heat loss, and reducing this heat loss should have high priority in preservation retrofitting. Adding insulation to accessible parts of the attic needs little skill, is effective in saving energy and usually reasonable in cost. If the attic is unheated and not lived in, place the insulation between floor



joists with the vapor barrier down. If the attic is floored or heated, insulation is usually placed between roof rafters with the vapor barrier facing in. Be sure the attic is properly ventilated, or the insulation will take up moisture and lose its effectiveness.

Basement and Crawl Space Insulation:

A lot of heat escapes through cold basements and crawl spaces. Adding insulation is very effective, but can be complicated by the dampness often present. Be sure to install the insulation properly for the specific location. In crawl spaces and some unheated basements, insulation is usually placed between the first floor joists (the basement’s ceiling) with the vapor barrier facing up. Do not staple the insulation, because staples often rust away. Use special anchors developed for insulation in damp areas.

Mechanical equipment: Be sure that your equipment works as efficiently as possible. If the best professional advice is to replace your equipment, keep the following in mind. First, equipment you install now will go out of date quickly relative to the life of your historic building. It may be best to wait until new technologies are more feasible, efficient, and inexpensive. Second, do not install new equipment and ductwork so that the installation or later removal will damage the historic building materials. Hiding piping and ductwork inside walls or floors may not always be appropriate because of the potential for damage. Make every effort to choose a mechanical system that requires the least intrusion into the building’s historic fabric and that can be updated or altered without major damage to floors and walls.

Windows and Storm Windows: Win-

Energy Efficiency Tips (continued)

dows are a source of heat loss because they are often sources of air infiltration. Adding storm windows improves these characteristics. If your building has storm windows, either wood or metal framed, keep them. Be sure they fit tightly and are in good working condition. When installing storm windows, be careful not to damage the historic window frame. If metal frames damage the building’s appearance, you may need to paint them to match the historic frames. Storm windows are readily available in a variety of sizes and styles, at reasonable cost.



Interior Storm Windows: These can be as effective as exterior storm windows, but they can damage the historic windows and sills by condensation. Moisture may condense on the outer (historic) sashes and sills, blistering the paint and damaging the wood. You can use rigid plastic sheets as interior storm windows by attaching them directly to the historic sash. They are not as effective as storm windows because they can allow air to infiltrate around the sash. If you use plastic sheets, be sure to install them with the least possible

damage to the historic sash, and remove them occasionally to let the sash dry. Be sure that the historic frame and sash are completely caulked and weather-stripped. If you use interior storm windows, you can reduce the potential for moisture deterioration by opening or removing the windows during mild months. Replacement windows, especially vinyl or aluminum, will seriously lower the historic integrity of your home, and are not allowed in most circumstances. The City of Albany staff and Landmarks Advisory Commission must approve replacement windows and doors on historic homes in the National Register Historic District.

Doors and Storm

Doors: Most historic wooden doors, if they are solid wood or paneled, have fairly good thermal properties and should not be replaced, especially if they are important architectural features. Be sure to maintain doors and frames, paint regularly, and caulk and weather-strip when needed. Storm doors improve energy efficiency, but the cost can be high compared to the savings. Storm doors are not recommended for mild climates, because of their effect on a building’s appearance. Storm doors should be compatible with the build-



ing’s architectural character and painted to match the historic doors.

Wall Insulation: The cost of adding wall insulation to a wood frame building is high, and the potential for damage even higher. Wall insulation is not very effective for small, one-story frame buildings because heat loss through the walls is relatively low. Consider wall insulation in a cold climate if your historic building is two or more stories, but use extreme care in installing. Insulation must be dry to work properly. Installing insulation in wall cavities without a vapor barrier and some ventilation can be disastrous. The insulation will become saturated with moisture and actually increase heat loss. Water vapor can also condense into droplets and seriously damage sills, window frames, framing and bracing. Correcting these problems can require completely dismantling the exterior or interior wall surfaces, at great cost. If it is absolutely necessary to add wall insulation to your frame building, install the insulation from inside the building, with the vapor barrier facing in.

Design Review Guidelines Study

Clemson University is conducting a research study on how you see the City of Rock Hill’s *Design Review Guideline Manual*. Under the direction of Dr. Robert Benedict, Director of the Master of Real Estate Development Program, postcards were mailed out to the property owners of

all of the City’s designated historic properties and contained a link to the survey, which is completely confidential and only takes about 10 minutes to complete. Please take a few moments to take the survey at www.surveymonkey.com/s/HMQG62B. If you have any questions

about the survey, contact Dr. Benedict at benedic@clermson.edu or Courtney Grunninger Bonney at cgrunni@clermson.edu.

