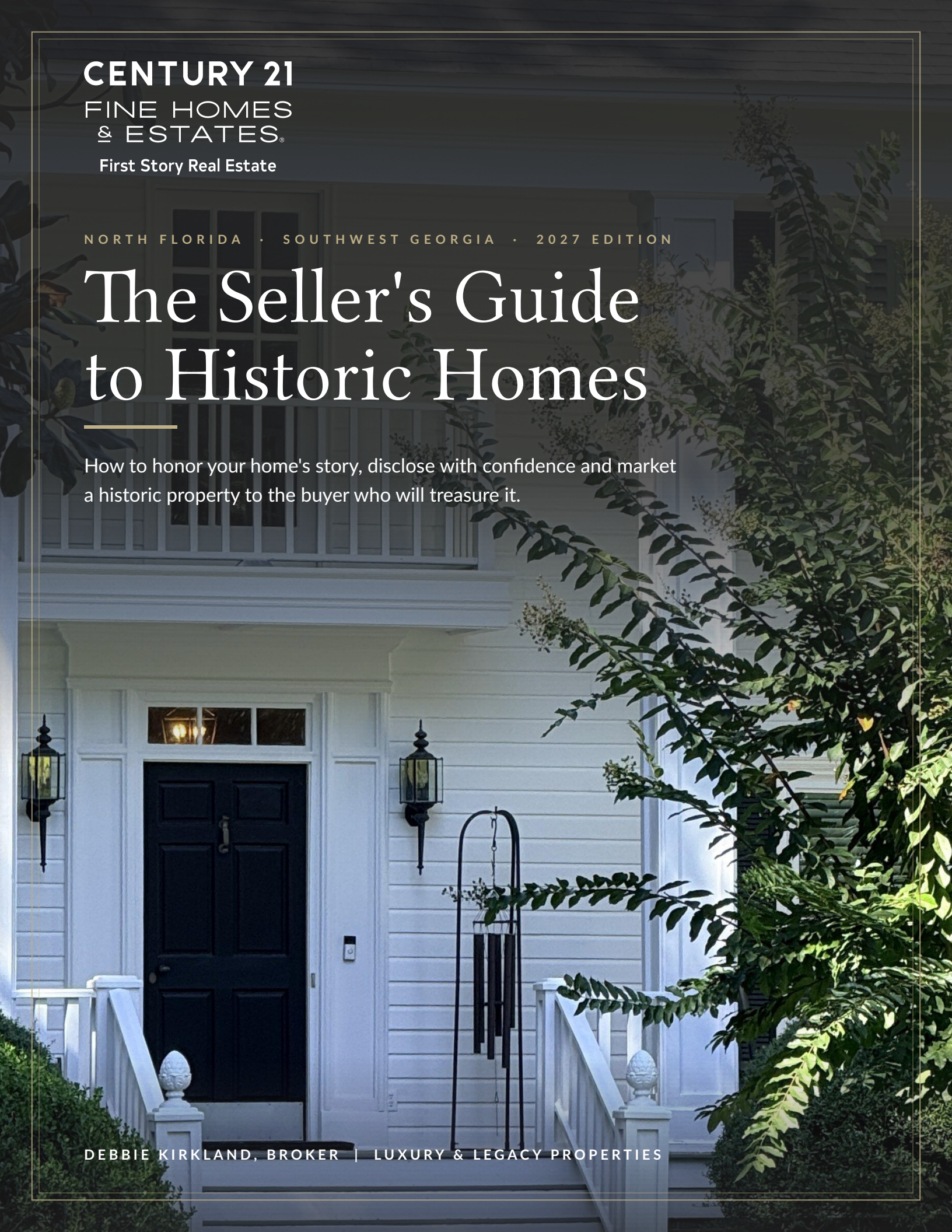
CENTURY 21
FINE HOMES & ESTATES
First Story Real Estate

NORTH FLORIDA · SOUTHWEST GEORGIA · 2027 EDITION

The Seller's Guide to Historic Homes

How to honor your home's story, disclose with confidence and market a historic property to the buyer who will treasure it.



DEBBIE KIRKLAND, BROKER | LUXURY & LEGACY PROPERTIES



WELCOME

You've been the steward of a story.

A historic home is never just square footage. It's the staircase your children raced down, the mantels you restored, the porch that has welcomed neighbors for more than a century. You have cared for something that will outlive all of us, and selling it deserves the same care.

Historic homes attract buyers who are passionate, and buyers who are cautious. My job is to reach the first group with your home's story and to answer the second group's questions before they're asked. That means telling the story well, documenting the house thoroughly and disclosing openly, so the right buyer can say yes with confidence.

This guide explains how we prepare, price and market a historic home, and what sellers should know about disclosure and district rules.

Debbie Kirkland

BROKER · CENTURY 21 FIRST STORY REAL ESTATE

INSIDE

Meet Debbie 03
Who Buys Historic Homes 04
Your Home's Story Is an Asset 05
Disclosure: What Sellers Must Share 06
Preparing a Historic Home 07
Pricing a One-of-a-Kind Home 08
Marketing History 09
Historic Towns We Know 10
Your Document Checklist 11
Resources 12

MEET YOUR BROKER

Debbie Kirkland

BROKER · CLHMS · LUXURY & LEGACY PROPERTIES

A fifth-generation Tallahassee native, Debbie has been licensed since 2002 and has led her own brokerage since 2014. She is licensed in both Florida and Georgia and works across the small towns, county seats and rural communities of North Florida and Southwest Georgia.

Debbie grew up among the old homes, courthouse squares and farmhouses of this region, and her family has lived here for five generations. She understands what historic buyers look for, how insurers and lenders view older homes, and how to present a property's history so it adds value instead of raising doubts.

Credentials

- Certified Luxury Home Marketing Specialist (CLHMS), Institute for Luxury Home Marketing
- Century 21 Centurion Producer
- Top 5% producer, Tallahassee Board of Realtors
- Specialty certifications in Farms & Acreage and Fine Homes & Estates
- 25 years of experience; licensed in Florida and Georgia; Broker since 2014
- A database of more than 34,000 buyers and sellers

Member boards

Tallahassee Board of Realtors · Realtor Association of Franklin & Gulf Counties · Central Panhandle Board of Realtors · Thomasville Board of Realtors · Southwest Georgia Board of Realtors · Georgia Association of Realtors

> Every old house has a story. My job is to make sure the next chapter is written by the right owner.





THE MOST PROBABLE BUYER

Who buys historic homes

Historic buyers buy with their hearts and confirm with their heads. Knowing who they are shapes every word, photo and showing.

The Steward

A buyer who loves preservation and wants an authentic home with its original features intact. Tell them what's original and what's been restored, and how carefully.

The Relocating Professional

Moving to the region and drawn to walkable streets near a courthouse square. Updated systems and move-in condition matter most to them.

The Legacy Family

Looking for a gathering place for children and grandchildren and a home to pass down. Porches, yards and room for the holidays sell this buyer.

The Entrepreneur

Pictures a bed and breakfast, event venue or guest rental. Zoning, parking and potential income-producing tax credits come up first.

The Right-Sizer

Leaving a larger property for character and walkability in town. Main-floor living, low-maintenance grounds and documented repairs reassure them.

The Restoration Buyer

Wants a project and the chance to bring a home back. Honest condition information and clear district rules help them make a strong offer.

One home, several audiences. We tailor the listing story, the photos and the showing materials so each type of buyer quickly sees why this home fits their life.

PROVENANCE

Your home's story is an asset

Buyers pay for what they can feel and what they can trust. A well-documented history gives a home emotional pull and builds confidence. We help you assemble a "house history" file to share with serious buyers.

What to gather

- [ ] Year built, original owner, builder or architect
- [ ] National Register nomination form or Florida Master Site File entry, if any
- [ ] Old photographs, postcards, letters and newspaper mentions
- [ ] Names and stories of past families who lived in the home
- [ ] Original features: floors, mantels, windows, doors, hardware, lighting
- [ ] Restoration records: who did the work, when, and with what materials
- [ ] Certificates of Appropriateness and permits for past work
- [ ] Home tour appearances, awards or plaques

> A buyer who knows the story becomes the next one to protect it.

How we use it

Your home's history shapes the listing remarks, a printed history sheet for showings, social media and video. We feature original details and the restoration work behind them, so buyers see the care behind the charm.





DISCLOSURE

What sellers must share

Full, honest disclosure protects you after closing and builds trust with buyers. Historic homes have a few extra items to think about.

FLORIDA

Known material defects

Under Johnson v. Davis, a Florida home seller who knows of facts that materially affect value, aren't readily observable and aren't known to the buyer must disclose them.

GEORGIA

Don't conceal

Georgia law generally follows "buyer beware," but sellers can't hide known problems or mislead buyers, and agents must disclose adverse material facts they know about. A written seller's disclosure is standard practice.

FEDERAL · PRE-1978

Lead-based paint

Sellers must disclose known lead paint and hazards, share any reports, provide the EPA pamphlet, and give buyers a 10-day testing period unless both sides agree otherwise.

Historic home items to disclose

- ☐ Designation status: National Register, local landmark or district
- ☐ Any easements, covenants or preservation agreements on the property
- ☐ Pending or past Certificates of Appropriateness, and any violations
- ☐ Tax incentives in place, such as a Florida exemption or Georgia freeze, and their terms
- ☐ Known lead paint, asbestos or mold, and any testing or abatement
- ☐ Any insurance claims, or difficulty getting coverage
- ☐ Foundation or pier repairs, settling and termite treatment history
- ☐ Roof age and type, and any leaks or repairs
- ☐ Wiring type, including any knob-and-tube still in use
- ☐ Plumbing materials, sewer or septic issues
- ☐ Unpermitted work, or chimneys that aren't safe to use
- ☐ Past water intrusion, crawlspace moisture or drainage issues
- ☐ Outbuildings, wells or cisterns and their condition

> **District rules are not defects, but they are material.** A buyer who plans to add a garage, pool or new windows needs to know about design review before making an offer. Sharing it early prevents surprises during the inspection period.

> **When in doubt, disclose.** A disclosed issue becomes part of the price conversation. An undisclosed one can become a lawsuit. Talk with a real estate attorney about your specific situation.

Sources: Johnson v. Davis, 480 So. 2d 625 (Fla. 1985); Nolo, "Selling a Georgia Home: What Are My Disclosure Obligations?"; U.S. EPA, epa.gov/lead. General information, not legal advice.

GETTING READY

Preparing a historic home for market

Inspect before you list

- [ ] A pre-listing inspection by an older-home specialist reveals surprises early, while you still control the fix and the story
- [ ] In Florida, a current four-point inspection (roof, electrical, plumbing, HVAC) answers the buyer's first insurance question
- [ ] Termite inspection, chimney evaluation and a sewer camera scope

Repair, don't erase

- [ ] Fix safety items and active leaks first
- [ ] Repair original windows, plaster and trim instead of replacing them
- [ ] Avoid quick "modern" updates that remove character, such as vinyl siding or replacement windows
- [ ] In a local district, get approval before exterior work. Approval can take weeks

Let the details shine

- [ ] Clean and polish mantels, hardware, chandeliers and stained glass
- [ ] Refresh porches, rockers and the front door, where the first impression starts
- [ ] Edit furnishings so floors, ceilings and staircases can be seen
- [ ] Groom the yard, gardens, walks and old trees

> **Spend where it counts.** Historic buyers often want to choose major finishes themselves. Put your budget into condition, safety and curb appeal rather than a full remodel.









PRICING

Pricing a one-of-a-kind home

Historic homes rarely have perfect comparables. Two 1905 homes on the same street can differ by hundreds of thousands of dollars because of condition, originality and systems. We study what actually drives value, item by item.

What adds value

- Original features in good condition: floors, mantels, windows, millwork
- Quality restoration with records and approvals
- Updated roof, wiring, plumbing and HVAC
- A location in a protected district near downtown
- Documented history and architectural significance
- Porches, gardens, outbuildings and room for guests

What buyers discount

- Deferred maintenance and unknown conditions
- Insurance hurdles from older roofs or wiring
- Remodels that removed historic character
- Unpermitted or unapproved work
- Foundation, moisture or termite concerns
- Uncertainty about district rules

> **The district premium.** Studies of local historic districts show homes there often appreciate faster than similar homes elsewhere, with a premium often between 5 and 20 percent. They also tend to hold value better when markets decline. We use local sales, your home's condition and its story to set a price that attracts the right buyer.

Source: City of Lakeland, "Benefits of Owning a Home in a Historic District," citing PlaceEconomics.

MARKETING HISTORY

How we market a historic home

Our five-step process, tailored to the romance and the reality of a historic property.

01 Gather the data and the history

Designation, permits, approvals, inspections, systems ages, utility costs, taxes and any incentives, plus the house history file.

02 Pricing strategy

Local historic sales, condition, originality and current demand, reviewed with you using our Seller Interview Sheet.

03 Feature story

A "then and now" feature sheet: architectural style, original details, restoration work and the updates that make it livable today.

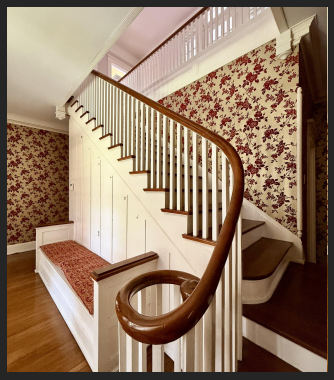
04 Marketing timeline

Launch timed around the market, and around local home tours and seasonal events when they fit.

05 Rollout

Professional photography of the details, video and aerials, a story-driven listing, our 34,000+ contact database, FirstStory.co and HomeSalesofTallahassee.com, and luxury networks as a CLHMS.









WHERE HISTORY LIVES

Historic towns we know

Many of the communities I serve outside Tallahassee are historic towns, with homes from the late 1800s and early 1900s. Knowing each town's buyers, character and rules helps us position your home.



Downtown Bainbridge, a historic clock tower, Blountstown murals, a painted brick wall sign, an arched Revival doorway and a mural of the old town. All photos by Debbie Kirkland.

NORTH FLORIDA

- **Tallahassee** – Park Avenue and Calhoun Street historic districts, plus landmark homes across Leon County
- **Quincy & Havana** – Gadsden County's courthouse square, Victorian and Classical Revival homes and antique shops
- **Monticello** – antebellum and Victorian homes in Jefferson County
- **Marianna** – Jackson County's historic county seat
- **Blountstown** – small-town brick storefronts and murals along the Apalachicola

SOUTHWEST GEORGIA

- **Thomasville** – Victorian winter-resort homes, brick streets and Red Hills plantation heritage
- **Cairo & Whigham** – Grady County's main streets and farmhouses
- **Quitman** – Brooks County's historic homes and courthouse square
- **Bainbridge** – a riverfront downtown on the Flint River
- **Moultrie** – Colquitt County's downtown and early 1900s neighborhoods

> **Rules vary from town to town.** Some places have a local historic preservation commission with design review. Others have National Register districts with no local review at all. Before you list or write an offer, we confirm exactly which rules apply to that address.

SELLER'S CHECKLIST

Your document checklist

The house history

- [ ] Year built, architect or builder, original owners
- [ ] Designation paperwork: National Register, Master Site File or local
- [ ] Historic photos and family or town stories

Condition and systems

- [ ] Pre-listing, four-point, termite and chimney reports
- [ ] Roof, wiring, plumbing and HVAC dates and invoices
- [ ] Lead paint or asbestos tests and abatement records
- [ ] Foundation and structural repair records
- [ ] Twelve months of utility bills
- [ ] A list of the craftsmen and vendors who know your house
- [ ] Warranties on the roof, systems and appliances

Approvals and legal

- [ ] Permits and Certificates of Appropriateness for past work
- [ ] Survey, deed, easements and any preservation covenants
- [ ] Tax incentive approvals and their remaining terms
- [ ] Zoning letters for any B&B, rental or event use
- [ ] Seller's disclosure and lead paint disclosure forms
- [ ] Homeowner's insurance declarations page and recent premium

For showings

- [ ] A printed house history and feature sheet
- [ ] Labels or notes for original features buyers might miss

> **We'll help.** We'll assemble the file with you and connect you with inspectors, preservation offices and craftsmen as needed.







RESOURCES

Helpful resources

Use these agencies and organizations to confirm your home's designation, the rules that apply and any incentives that transfer to a buyer.

DESIGNATION & PRESERVATION

National Register of Historic Places

What listing means, and what it does not restrict, for private owners.

nps.gov/subjects/nationalregister

NPS Preservation Briefs

Free federal guides on repairing windows, plaster, wood, masonry and roofs.

nps.gov · Preservation Briefs

Florida Division of Historical Resources

National Register listings, the Florida Master Site File and the local property tax exemption.

dos.fl.gov/historical

Georgia DCA Historic Preservation Division

Georgia Register listings and state tax incentive applications.

dca.georgia.gov/community-assistance/historic-preservation

Tallahassee Trust for Historic Preservation

The official Tallahassee-Leon County Architectural Review Board and COA applications.

taltrust.org

Thomasville Historic Preservation Commission

Certificates of Appropriateness for designated Thomasville properties.

thomasville.org/citizen-boards

Florida Trust for Historic Preservation

Statewide nonprofit advocacy, education and events.

floridatrust.org

The Georgia Trust for Historic Preservation

Statewide nonprofit advocacy and tax credit updates.

georgiatrust.org

SAFETY, INSURANCE & DISCLOSURE

EPA Lead-Based Paint Disclosure

Required disclosures and the 10-day testing period for homes built before 1978.

epa.gov · Lead disclosure

Citizens Property Insurance Inspections

Four-point and roof inspection requirements for Florida homes.

citizensfla.com/inspections

TAX INCENTIVES

Florida Historic Property Tax Exemption

Local-option exemption for approved rehabilitation, up to 10 years.

dos.fl.gov · Property tax exemption

Georgia State Tax Incentives

Property tax freeze and state income tax credit programs.

dca.georgia.gov · State tax incentives

Program details change. Confirm current rules, eligibility and deadlines with each agency before relying on them. This guide is general information, not legal, tax or insurance advice.



YOUR HISTORIC HOME SPECIALIST

Debbie Kirkland

BROKER · CLHMS · LUXURY & LEGACY PROPERTIES

Your home has a story worth telling. Let's prepare it, price it with care and present it to the buyer who will become its next steward.

Thinking of selling a historic home in North Florida or Southwest Georgia? Contact Debbie Kirkland.

Broker, Century 21 First Story Real Estate
850-212-0440 | debbie@firststory.co
FirstStory.co | HomeSalesofTallahassee.com
316 Williams Street, Tallahassee, FL 32303

CENTURY 21
FINE HOMES & ESTATES®
First Story Real Estate