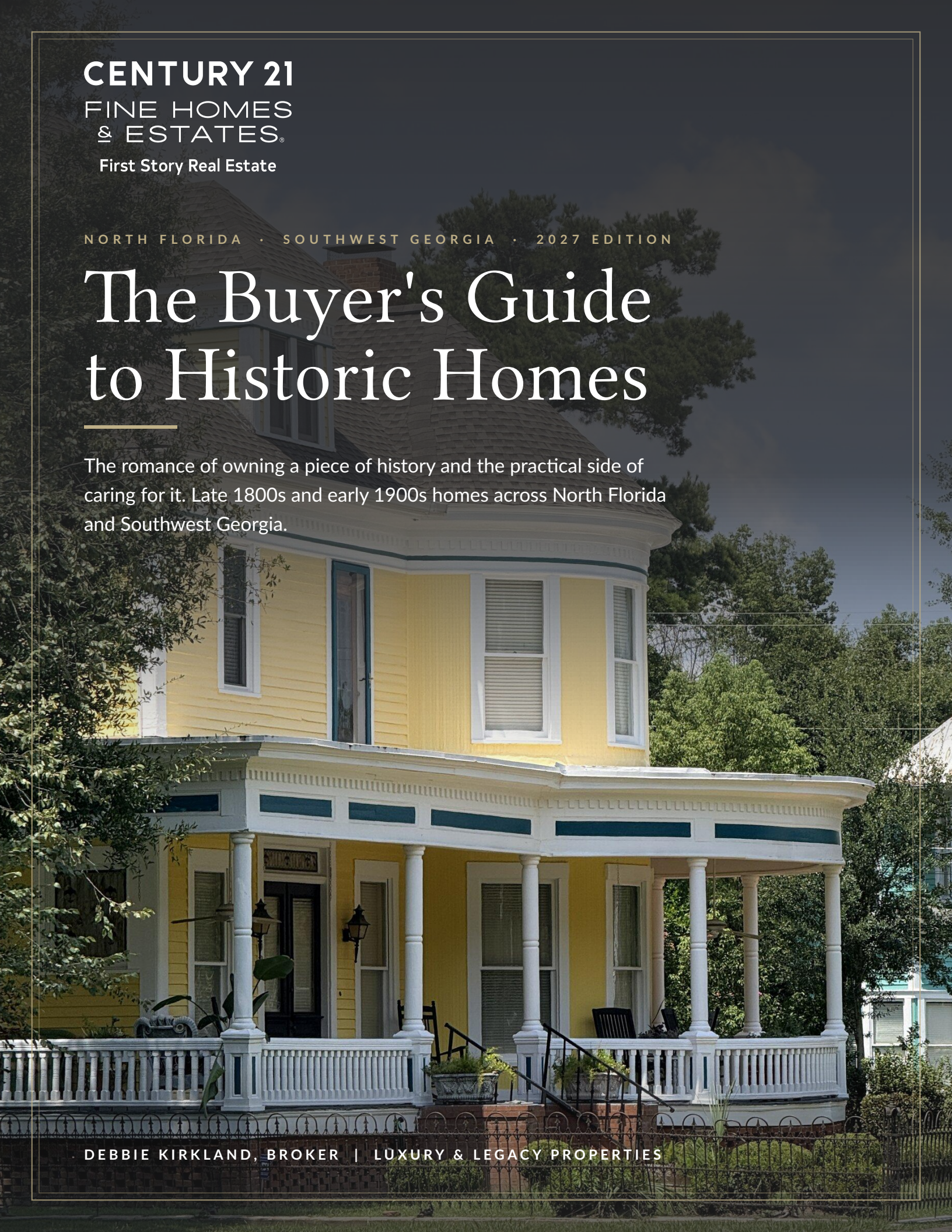
CENTURY 21
FINE HOMES & ESTATES
First Story Real Estate

NORTH FLORIDA · SOUTHWEST GEORGIA · 2027 EDITION

The Buyer's Guide to Historic Homes

The romance of owning a piece of history and the practical side of caring for it. Late 1800s and early 1900s homes across North Florida and Southwest Georgia.



DEBBIE KIRKLAND, BROKER | LUXURY & LEGACY PROPERTIES



WELCOME

Own a piece of history.

There is nothing quite like the sound of heart pine floors under your feet, the way afternoon light moves through hundred-year-old wavy glass, or the porch where families have gathered for generations. When you buy a historic home, you don't just buy a house. You join its story and become the next steward of its legacy.

I love these homes, and I also want you to go in with your eyes open. A home built in the 1890s or 1910s was made with different materials and methods, and it may come with design rules that a newer home doesn't have. Knowing that ahead of time is what turns a romantic purchase into a confident one.

This guide covers both sides: why historic homes are worth it, and what to check before you sign.

Debbie Kirkland

BROKER · CENTURY 21 FIRST STORY REAL ESTATE

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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 surrounded by the old homes, courthouse squares and farmhouses of this region, and her family has lived here for five generations. She knows which towns have design review, how insurers look at older homes, and which questions protect a buyer before the inspection period ends.

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 ROMANCE

Why buyers fall in love with historic homes

01

They're rare

Fine homes from the late 1800s and early 1900s are few, and well-kept ones are fewer still. Most sit close to a downtown square, so you can walk to shops, churches and restaurants.

02

Craftsmanship you can't buy today

Old-growth heart pine, tall ceilings, transoms, pocket doors, carved mantels, turned staircases and original chandeliers. Details like these would cost a fortune to recreate.

03

You become part of the legacy

Every historic home has a story of the families who built it and the town that grew around it. As the owner, you protect that story and add a chapter of your own.

04

A true sense of community

Historic districts tend to have less owner turnover and more long-time neighbors, along with home tours, porch-sitting and neighborhood events.

05

Predictability and value

Design review protects the look of a district, so the street will look much the same in 30 years. Studies show homes in local historic districts often appreciate faster than similar homes elsewhere, with a premium often between 5 and 20 percent.

06

The greenest house is the one already built

Restoring an older home avoids the waste and new materials of demolition and rebuilding. It keeps a well-built house in service for another century.

Sources: City of Lakeland, "Benefits of Owning a Home in a Historic District" (lakelandgov.net), citing PlaceEconomics and the National Trust; Raleigh Realty; Amanda Howard Sotheby's International Realty.



THE PRACTICAL SIDE

Heart and head: an honest look

Owning history is rewarding, and it takes planning. Here is what you gain, and what to budget time and money for.

What you gain

- One-of-a-kind character and architecture
- Quality old-growth lumber and solid construction
- Walkable, established neighborhoods near downtown
- Protection from out-of-scale development next door
- Strong long-term value in well-kept districts
- Possible tax incentives for approved rehabilitation
- Room for a guest house, B&B or event venue, where zoning allows

What to plan for

- Higher, more frequent maintenance. Plaster, wood windows and trim cost more to repair than modern materials
- Specialized craftsmen, salvaged or custom parts, and longer project timelines
- Design review for exterior changes in local districts
- Insurance hurdles for older roofs, wiring and plumbing
- Lenders who may hesitate on homes needing major work
- Lower energy efficiency from single-pane windows and little insulation
- Safety updates such as wiring, lead paint and second-floor exits

> **My advice:** Fall in love with the house, then let the inspections, insurance quotes and district rules confirm it's the right one. Set aside a maintenance reserve from day one.

KNOW THE BONES

Building materials of the era

Homes built from the 1880s to the 1920s were made by hand with materials that age differently than today's. Here is what you are likely to find, and what to look for.

FEATURE	WHY IT MATTERS	WHAT TO CHECK
Heart pine & cypress	Dense old-growth lumber that resists rot and insects better than modern pine. Floors, framing and siding are often original.	Soft spots, termite damage, rot at sills and porch decks, and past sanding thickness on floors.
Plaster & lath	Solid, quiet walls with a hand-finished feel. Repairs need a plaster craftsman, not drywall patches.	Cracks, bulges and loose plaster on ceilings; water stains under baths and roofs.
Wood windows	Wavy glass and true divided lights are prized. Restored and weatherstripped, they can last far longer than vinyl.	Rotted sills, broken sash cords, painted-shut sashes and loose glazing.
Pier foundations	Many Southern homes sit on brick piers with a crawlspace that keeps them cool and dry.	Settling, leaning or cracked piers, sagging floors, moisture and ventilation under the house.
Metal & slate roofs	Standing-seam metal is traditional here and very long-lived if maintained.	Rust, loose seams, flashing at chimneys, and the age of the roof for insurance.
Fireplaces & chimneys	Many homes have several. Most were built for coal or wood and may not be lined.	Have a chimney sweep inspect liners, dampers, mortar and hearths before you light one.
Wiring & plumbing	Original knob-and-tube wiring and galvanized or cast iron pipes may still be in the walls.	Panel type and age, ungrounded outlets, pipe material, leaks and water pressure.
Paint & insulation	Homes built before 1978 likely contain lead paint. Some later repairs may contain asbestos.	Peeling or chalking paint, old pipe wrap, flooring and siding. Test before you sand or remove.









DUE DILIGENCE

Inspections, insurance & safety

A standard home inspection is a start, but a historic home deserves a team that understands older construction. Use your inspection period wisely.

Your inspection team

- ☐ Home inspector experienced with older homes
- ☐ Wood-destroying organism (termite) inspection
- ☐ Licensed electrician to evaluate wiring and the panel
- ☐ Plumber, with a camera inspection of the sewer line
- ☐ Roofer, especially for metal or slate roofs
- ☐ Structural engineer for settling, piers or sagging floors
- ☐ Chimney sweep for every fireplace you plan to use
- ☐ Lead paint inspection or risk assessment
- ☐ Septic and well inspection on rural properties
- ☐ HVAC technician, especially for older ductwork or window units

> **Get an insurance quote before inspections end.** In Florida, Citizens Property Insurance requires a four-point inspection of the roof, electrical, plumbing and HVAC for homes more than 20 years old. Shingle roofs over 25 years old, and tile, slate or metal roofs over 50, need proof of at least five years of remaining life. Private insurers often have similar rules.

> **Lead paint rights.** For homes built before 1978, federal law requires the seller to disclose known lead-based paint and give you an EPA pamphlet. You also get a 10-day period to test, unless you agree in writing to a different time.

Sources: Citizens Property Insurance Corporation, citizensfla.com/inspections; U.S. EPA, epa.gov/lead.







DESIGNATIONS EXPLAINED

Is the home "historic," and what does it mean?

"Historic" can mean three very different things. The difference decides what you can change and which incentives you may qualify for.

HONORARY

National Register

A federal list of places worth preserving, either individually or in a district. Listing places no restrictions on a private owner using private funds.

It can make you eligible for some tax incentives and grants.

REGULATED

Local district or landmark

A city or county preservation ordinance. Exterior changes, new construction, demolition and sometimes fences need a Certificate of Appropriateness before you get a permit.

Interior changes generally are not reviewed.

SIMPLY OLD

Not designated

Many beautiful 1900s homes have no designation. There's no design review, but you also won't have access to most historic incentives.

You can still restore it to your own standards.

Two local examples

Tallahassee: Properties zoned with the Historic Preservation Overlay need a Certificate of Appropriateness from the Tallahassee-Leon County Architectural Review Board for exterior work beyond ordinary maintenance. The Tallahassee Trust for Historic Preservation administers the process.

Thomasville: The Historic Preservation Commission must approve any material change to the exterior of a designated property. Paint color doesn't need approval, but new siding of any kind does. The commission has 60 days to decide, and approved work must start within six months.

> **Before you buy,** ask the city or county planning office whether the address is locally designated or zoned with a historic overlay. A National Register listing alone does not create design review.

Sources: National Park Service, nps.gov/subjects/nationalregister; Tallahassee Trust for Historic Preservation, taltrust.org; City of Thomasville Code, Chapter 9, Historic Preservation.

INCENTIVES & FINANCING

Programs that can help

Most historic incentives reward approved rehabilitation work, not simply owning the home. Each has its own application, which usually must be filed before work starts. Ask early.

Florida property tax exemption

LOCAL OPTION · UP TO 10 YEARS

Counties and cities may adopt an ordinance exempting up to 100% of the increase in assessed value from an approved rehabilitation, for up to 10 years. The home must be National Register listed, contributing to a Register district, or locally designated. It applies only to the taxes of the government that adopts it, so ask whether your city or county participates.

Georgia property tax freeze

PREFERENTIAL ASSESSMENT · ABOUT 8.5 YEARS

Freezes the county assessment for about eight and a half years on a qualifying historic home and up to two surrounding acres. For an owner-occupied home, the rehabilitation must raise the building's fair market value by at least 50% and meet state standards.

Georgia income tax credit

25% OF QUALIFIED COSTS · UP TO $100,000

Owners of a historic principal residence may apply for a state income tax credit on approved rehabilitation. Since 2026, homes in local historic districts may also qualify. Statewide credits are capped each year and in high demand, so confirm availability with the DCA Historic Preservation Division first.

Federal 20% credit

INCOME-PRODUCING ONLY

A federal income tax credit for certified rehabilitation of income-producing historic buildings, such as a bed and breakfast, rental or event venue. It does not apply to a home used only as your residence.

Renovation financing

PURCHASE PLUS REPAIRS

Renovation mortgages such as FHA 203(k), Fannie Mae HomeStyle and Freddie Mac CHOICERenovation can roll repair costs into one loan. Some lenders hesitate on homes needing major work, so choose a lender with older-home experience.

> Apply first, then pick up the hammer. Most programs will not count work that starts before approval.

Sources: Florida Division of Historical Resources, dos.fl.gov/historical; Section 196.1997, Florida Statutes; Georgia DCA, dca.georgia.gov (State Tax Incentives); The Georgia Trust for Historic Preservation, georgiatrust.org; Georgia DCA, Federal Tax Incentives. This is general information, not tax advice.

WHERE HISTORY LIVES

Historic towns we know

Many of the communities I serve outside Tallahassee are historic towns, with homes dating to the late 1800s and early 1900s. Each one has its own character and its own rules.



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.



HOW I WORK WITH BUYERS

A guided path to the right historic home

01 **Discovery**

We talk about the era, style and town you love, how you'll live in the home, and how much restoration you want to take on.

02 **Search and early alerts**

Custom searches on FirstStory.co and HomeSalesofTallahassee.com, plus my network and 34,000+ contact database, for homes that may never reach a sign.

03 **Designation check**

Before you tour, we confirm whether the home is National Register listed, in a local district, or neither, and what that means for your plans.

04 **Tours with a trained eye**

We look past the charm at roofs, piers, windows, wiring and signs of past repairs.

05 **Offer and protections**

Pricing guidance based on condition and true comparables, with time for specialist inspections, insurance quotes and the 10-day lead paint period.

06 **Closing and beyond**

Introductions to restoration craftsmen, insurers and preservation offices, so you start ownership with the right team.

BUYER'S CHECKLIST

Before you write an offer

Ask about the house

- [ ] When was it built, and by whom? Is there a written history?
- [ ] Is it National Register listed, locally designated, or in a district?
- [ ] What major work has been done, when, by whom, and was it permitted?
- [ ] Were any changes approved with a Certificate of Appropriateness?
- [ ] Age and type of roof, wiring, plumbing, HVAC and water heater
- [ ] Any lead paint, asbestos, termite or foundation reports on file?
- [ ] Average monthly utility costs

Ask about your plans

- [ ] Will the exterior changes I want need design review?
- [ ] Can I add a kitchen, bath, garage, pool or fence where I want it?
- [ ] Does zoning allow a guest house, rental, B&B or event use?
- [ ] What will insurance cost, and will the home pass a four-point inspection?
- [ ] Do I qualify for any tax incentive, and must I apply before work begins?
- [ ] Who are the local craftsmen for plaster, windows and masonry?

> **Budget tip.** Many owners of older homes set aside a yearly maintenance reserve of 1 to 3 percent of the home's value. Plan toward the higher end for homes that haven't been restored recently.







RESOURCES

Helpful resources

Start with these agencies and organizations when you research a historic home, its designation and the incentives that may apply.

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

FINANCING & LOCAL GUIDES

FHA 203(k) Rehabilitation Mortgage

Financing that combines purchase and repair costs.

hud.gov · 203(k)

Quincy Main Street

Walking-tour booklet for the Quincy Historic District.

quincymainstreet.org

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

Whether you dream of a Victorian in Thomasville, a farmhouse outside Cairo or a home near a courthouse square in Quincy, let's find the historic home that fits your life and your plans.

Looking to buy 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

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