

The surprising and unexpected aspects of owning a city home

Whether you call it a city home, brownstone, townhouse or row house, urban homes that are built prior to the 1940s with masonry construction are making a comeback in popularity. Homebuyers are attracted to the historic aspects of this type of house and the perks of being in a city, including the ability to walk to restaurants, and easy access to entertainment and transportation. If you are considering purchasing a city home, below are some considerations that you might not have been aware of.

When you own a city home...



Renovations, general maintenance and damage to neighboring units may be your responsibility.

- City homes are often connected to property owned by other people. Take extra care to ensure that your neighbor's property isn't damaged during your renovations and if it is, you have the insurance to cover their loss too.
- Check the plumbing regularly. Since these systems are typically older, don't wait until there is a leak that can cause water damage. Repairs can be costly due to the specific materials needed.
- Unlike regular homes, facade maintenance is required. If you notice deterioration, take care of it right away instead of waiting to replace the entire facade.



Specialized labor and materials are often required.

- Only certain builders are qualified to work on an older city home. They are typically high-end and in high demand and may be booked 6-8 months in advance.



Unlike regular homes, facade maintenance is required.

- Certain elements of these homes can be expensive to repair or replace after damage. Note the following for consideration:
 - Original façade can be difficult to replace since it should match the color of the existing stone and replicate intricate architectural details.
 - Solid masonry structure (brick, brownstone, limestone etc.) with fine/ornate details that require expert craftsman.
 - Original framing is often rough cut true dimensional lumber that needs to be special ordered.
 - Windows are often landmarked and require additional filings to complete repairs or renovations.
 - Walls are typically plaster and lath, which require specialized labor.
 - Original millwork for staircases, doors, paneling, moldings, etc.
 - Original ornate hardwood flooring (true parquet, swallowtail etc.) with decorative inlaid borders or intricate patterns.
- Large equipment, such as a crane, may be needed depending on the type of repair or project. If so, the street or lane may need to be shut down for an extended time, which can be expensive.
- Parking and street congestion can be an issue, making it challenging for hired contractors and external vendors to get to your home.



You may need an architectural review.

- Unlike typical renovations, if your home is in a historic district, you may need to submit all renovation plans to local authorities or an architectural or landmark preservation committee, for approval before any work can be done.
 - Approval for your renovation plans may be dependent on whether the changes are visible from the street.
 - Your construction plans will also require special permits and additional filings.
 - Approvals can be a lengthy process, so that will need to be factored in when you are developing plans and speaking with your contractor.
- You may be required to get approvals from the city for work on any mechanicals, exterior façade, sidewalk, anything that would amend or adjust the egress in the home, changes in the occupant load (will there be a rental unit, etc), or anything that would require an updated Certificate of Occupancy.



One of the issues is that people who buy historic townhouses believe they can do whatever they want. But in fact, if it's a landmark property, there's a landmark review. Changes to facades, doors, door colors, all of those things have to be approved and may be forbidden. It takes time, architect and designer time, client time. It makes the whole process more expensive.

John Rusk, President of Rusk Renovations, specializing in luxury townhouses and condominiums



Contact your insurance agent if you need help finding professionals to help you inspect and assess a city home before you buy. You'll also want to understand what your insurance coverage will pay for if you suffer a loss, since not all policies will pay to bring older homes up to code.

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