



**COLORADO**  
Department of  
Regulatory Agencies  
Division of Insurance

## Property Insurance for Privately-Owned Properties listed in the National Register of Historic Places or State Register of Historic Properties

This memo provides information regarding National Register and Colorado State Register-listed properties and insurance coverage. The National Register of Historic Places is a program of the National Park Service, and the Colorado State Register of Historic Properties is a program of History Colorado. History Colorado administers both programs within the State of Colorado. Listing in either the National or State Register is an honorary acknowledgment of the property's historic significance.

People who own Colorado properties listed on these registers have contacted History Colorado saying that insurance agents and companies are refusing to provide property coverage because of burdensome restrictions regarding rebuilding such properties when damaged or destroyed.

However, agents and companies may be misguided in this approach, as no such restrictions exist. Listing in the National or State Register places neither restrictions nor requirements on a private property owner. Owners of listed properties are **not** required to have insurance that mandates "replication" of a historic property. A property designated in the National or State Registers should be treated like any other for insurance purposes.

Simply stated, if a listed property is damaged or destroyed, there is no state or federal requirement that the property be rebuilt or repaired to recreate its historic appearance or to use like materials. Private property owners using private funds may alter or demolish listed properties so long as they adhere to existing local building regulations.

For more information about the National Register of Historic Places and Colorado State Register of Historic Properties, please visit [History Colorado's National and State Registers website](#).