



THE CORPORATION OF THE MUNICIPALITY OF KINCARDINE

Subject: Heritage Workshop

Director: Corporate Services

Manager: Legislative Services

Report Number: Legislative Services-2022-20

Meeting Date: Monday, July 4, 2022

Recommendation: THAT Committee of the Whole recommend that Council support the recommendation of Heritage Kincardine;

AND FURTHER THAT Council defer the additional public meeting directed in resolution 10/13/21 - 09, until after the National Heritage Trust and Community Heritage Ontario have released the results of ongoing studies and provided recommendations to mitigate issues related to insurance of designated residential properties including perceptions of those insurance issues.

Date to be considered by Council: Monday, July 11, 2022

Report Summary:

Council is being asked to defer the public meeting requested as part of the Heritage Conservation District consideration, until after industry leaders have completed an assessment of the insurance issues related to Heritage Homes.

Origin: Resolution 10/13/21 – 08, 10/13/21 - 09

Existing Policy: N/A

Background/Analysis:

Council received Report Clerk-2021-32, in the fall of 2021 a proposed Heritage Conservation District (HCD) which included comments received following a public meeting for the HCD. The report identified concerns from homeowners whose insurance companies had indicated that they would not continue to insure them, or that their rates would rise if they were part of a HCD.

The decision to designate the Kincardine Heritage Conservation District and adopt the Heritage Conservation Plan was deferred at the October 13, 2021 Council meeting, until such time as an information session, focusing on insurance

for Heritage Properties could be held with property owners within the proposed district. Staff were directed to hold a public meeting before June 30, 2022 to provide more information on the Heritage Conservation district including insurance. Municipalities across the province have continued to report resistance to designation of heritage homes or districts, due to owners concerned that insurance may not be available, or costs would be in excess of insuring an undesignated property.

Recent steps have been taken within the Heritage field to identify, advocate and address insurance related concerns.

The City of Toronto recently worked with the Insurance Bureau of Canada to create an information sheet to clarify misconceptions and help insurance providers to better understand requirements. That document titled “Insuring your Heritage Home” includes the following information:

There is no general requirement under the Ontario Heritage Act for property owners to have special insurance beyond what you already need to have covered in the event of loss or damage. Heritage properties (both listed and designated) are not required to be restored or rebuilt to a previous condition.

Despite there being no requirement in the Ontario Heritage Act for homeowners to obtain special insurance, homeowners across the province, continue to report , difficulties associated with the availability and affordability of insuring a Heritage or other older home.

The National Heritage Trust for Canada recently conducted a Heritage Property Owner Insurance Survey to collect data on these concerns for advocacy purposes.

Additionally, Community Heritage Ontario (CHO) has retained a consultant and is currently undertaking a study on the relationship between designated properties and insurance issues. The purpose of this study is to determine what is creating perceptions of higher insurance requirements for heritage homes , why such insurance issues are occurring and if they are, what might be done to mitigate the problem. The results of the survey and study are expected to be released later this year.

Heritage Kincardine passed the attached motion at the meeting of May 24, 2022, recommending that Council defer the public meeting until more information is available for insurance providers and homeowners from ongoing advocacy efforts.

Integrated Strategy 2020 – 2025 – N/A

Financial Implications: None at this time.

Attachments: Motion – Heritage Kincardine Committee, Insuring your Heritage Homes; City of Toronto

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