

05/24/22 – 03

WHEREAS the Municipality of Kincardine passed resolution 10/13/21 – 08 deferring the decision to designate the Kincardine Heritage Conservation District and adopt the Kincardine Heritage Conservation District Plan until an information session, including information focusing on insurance for Heritage Properties can be held with property owners within the district;

AND WHEREAS Council directed Staff through resolution 10/13/21 – 09 to hold an additional public meeting before June 30, 2022 to provide more information on the Heritage Conservation District including insurance;

AND WHEREAS a number of municipalities have reported 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;

AND WHEREAS the National Heritage Trust for Canada recently conducted a Heritage Property Owner Insurance Survey to collect data on these concerns for advocacy purposes;

AND WHEREAS Community Heritage Ontario (CHO) has retained a consultant and is currently undertaking a study on the relationship between designated properties and insurance issues, with results expected to be shared later this year;

AND WHEREAS the purpose of this study is to determine whether perceptions of higher insurance requirements for heritage homes have any substantial basis in reality, why such insurance issues are occurring and if they are, what might be done to mitigate the problem;

NOW THEREFORE BE IT RESOLVED THAT the Heritage Kincardine Committee recommend that Council defer the additional public meeting directed in resolution 10/13/21 - 09, until after the National Heritage Trust and CHO have released the results of this study and provided recommendations to mitigate issues related to insurance of designated residential properties including perceptions both real and imagined or those insurance issues.