

January 19, 2021

Mayor Andy Letham
City of Kawartha Lakes
26 Francis Street
Lindsay ON K9V 6H7

Dear Mayor Letham and Members of Council;

At its meeting of January 13, 2021, the Kawartha Lakes Municipal Heritage Committee reviewed the objection received by staff regarding the listing of 1824 County Road 46 in Eldon Township. The Committee made a recommendation not to remove this property from the Heritage Register as it feels that the issues raised by the property owner could be solved in order that this historic property retain the protection that listing offers.

The property owner raised two primary issues in the objection: insurance and the heritage value of the property. The Committee discussed these issues at length and would like to offer the following rationale for its decision.

Insurance

- The Committee is certainly concerned that the owner has had issues with insurance since the property was listed on the Heritage Register and would not want to see property owners denied insurance because of the heritage status of their property.
- However, heritage status should not be an impediment to receiving insurance or result in higher insurance rates. Guidance from the Insurance Bureau of Canada and the Ministry of Heritage, Sport, Tourism and Culture Industries has stipulated that heritage properties should not be penalized for being protected properties. This is particularly the case for listed properties where the listing does not impede the owner's ability in any way to make repairs or reconstruct due to a full or partial loss.
- The Committee is aware that property owners do, from time to time, have issues with their insurance companies due to the heritage status of their property. Staff regularly work with property owners and their insurance companies to ensure that insurance companies understand the implications of heritage protection, through listing or designation, and to ensure that property owners are receiving appropriate insurance for their historic property.

- The Committee feels that the owner may have misunderstood the listing of the property on the Heritage Register as, throughout the communication, the owner refers to the property as being “designated”. Staff has tried to explain the difference to the owner. Perhaps the insurer is acting on this misunderstanding. Either way, there is assistance available from staff relating to the insurance situation for heritage properties.
- When the Committee reviewed the property, staff informed the Committee that assistance had been offered to the owner to address the insurance concerns and the owner was not receptive to receiving this assistance, which may have mitigated these concerns.

Heritage Value

- The owner states in the written objection that the property does not retain its heritage value because it has been physically modified over the years and some of the original architectural elements have been removed.
- The house is a good, but not fully intact, example of an Edwardian Classical residence from the early twentieth century. The house retains the key characteristics of this style including its massing and roofline. There are several elements of the property which have been removed since the time of construction, but the Committee would like to note that this often occurs to historic properties which are modified to suit the needs of the owners and it does not take away from the fact that the property has architectural value.
- The property also has cultural heritage value due to its historic associations with James McQuarrie, who built the house. McQuarrie was an important local figure in early twentieth century Eldon Township, particularly for his association with the growing auto industry during that period. Ontario Regulation 9/06, which the City uses to screen properties for listing, is clear that a property can hold cultural heritage value through its historical associations which is the case for this property.

Taking this information into account, the Committee feels that the property should remain listed on the City’s Heritage Register. The removal of the property from the Register for an issue that could be mitigated and because there have been modifications to the historic property sets a concerning precedent for future.

Sincerely,

A handwritten signature in cursive script that reads "Athol Hart".

Athol Hart
Chair, Kawartha Lakes Municipal Heritage Committee