TO: Chair and Members  
Economic Development and Planning Committee  
WARD(S) AFFECTED: WARD 9

COMMITTEE DATE: May 4, 2010

SUBJECT/REPORT NO:  
Request to Repeal Former City of Stoney Creek By-law No. 5002-99, Being a By-law to Designate 11 Manor Place, Stoney Creek, under Part IV of the Ontario Heritage Act (PED10098) (Ward 9)

SUBMITTED BY:  
Tim McCabe  
General Manager  
Planning and Economic Development Department

PREPARED BY:  
Meghan House  
(905) 546-2424, Ext. 1202

SIGNATURE:

RECOMMENDATION:

(a) That Council refuse the application by Ms. Kelly Delaney, owner of 11 Manor Place, Stoney Creek, City of Hamilton, to repeal the former City of Stoney Creek designating By-law 5002-99, under Section 32 (1) of the Ontario Heritage Act.

(b) That Report PED10098 be forwarded to the owner of the property for information.

EXECUTIVE SUMMARY

Staff has received a request from the property owner, Ms. Kelly Delaney, to repeal the designation of 11 Manor Place, Stoney Creek (known as the William Horton Jones House), under Part IV of the Ontario Heritage Act (see Appendix “A”). The property was designated by the former City of Stoney Creek, in September 1999, by By-law No. 5002-99 (see Reasons for Designation attached as Appendix “C”). The following report responds to the concerns expressed in the owner’s request to repeal the By-law, and provides a preliminary evaluation of the subject property using the criteria contained in
Ontario Regulation 9/06 to determine if the property warrants continued designation under the current regulatory framework.

The subject property is located to the east of downtown Stoney Creek (see Appendix "B"), and is a remnant portion of a 100-acre lot granted to Joseph Petry Sr. in 1801. After several severances and ownership transfers, 86 acres were purchased by John Gage Nash in 1887, and the existing two-storey frame house was built circa 1890. The subject property has been further severed and currently comprises 0.29 acres located on Manor Place, a residential cul-de-sac road. The subject property meets three of the criteria contained in Ontario Regulation 9/06, and is considered to have design and physical value, historical and associative value, and contextual value.

Notwithstanding the owner's rationale for repeal: property devaluation, insurance issues, and ineligibility of a proposed project for municipal funding, the owner has not provided any challenges to the cultural heritage value of the property. The Hamilton Municipal Heritage Committee considered this request on March 25, 2010, and recommended that Council refuse the owner’s request to repeal the designation. Accordingly, staff recommends that the Economic Development and Planning Committee and Council refuse the owner's request to repeal the designation as the property remains of heritage value, and continues to warrant designation under the Ontario Heritage Act.

Alternatives for Consideration - See Page 8.

FINANCIAL / STAFFING / LEGAL IMPLICATIONS (for Recommendation(s) only)

Financial: None.

Staffing: None.

Legal: Section 32 (1) of the Ontario Heritage Act provides that an owner of property designated under Part IV may apply to the Council of the municipality to repeal the By-law or part thereof. Council, after consultation with its Municipal Heritage Committee, shall consider an application, and within 90-days of receipt of the request shall: refuse the application; or consent to the application and cause notice of the intention to repeal the By-law to be served on the owner and the Ontario Heritage Trust, and publish notice of the intention to repeal the By-law in a newspaper of general circulation within the municipality.

Where Council refuses the application, the owner may, within 30-days after receipt of the notice of Council’s decision, apply to the Council for a hearing before the Conservation Review Board (CRB). Where Council consents to the application, any person may, within 30-days after the date...
of publication of the notice of intention to repeal the By-law, object to the repeal of a By-law, and the matter shall be referred to the CRB for a hearing. Following the hearing and considering the report of the CRB, Council shall make a final decision. Where Council refuses an application, the owner of the property may not reapply to have the By-law revoked for a period of 12-months, except with the consent of Council.

HISTORICAL BACKGROUND (Chronology of events)

Designation by the former City of Stoney Creek

Designation was requested on February 15, 1998, by the former owners of the property, Thomas and Elaine Gravelle. Members of the Research Subcommittee of the Stoney Creek Heritage Committee visited the property and prepared a report on the history. At its meeting of October 20, 1998, the Stoney Creek Heritage Committee considered a staff report and draft By-law, and recommended that the property be designated. A staff report and draft By-law were considered by the former City of Stoney Creek Planning Committee on November 12, 1998 (Report PL98-53). At that time, the property owners expressed concerns regarding future renovations, and inconsistencies in the research and description of the house were identified. The Planning Committee referred the matter back to the Stoney Creek Heritage Committee for further research.

At its meeting of June 15, 1999, the Stoney Creek Heritage Committee accepted the changes to the report and recommended that the property be designated under the Ontario Heritage Act. An amended staff report and draft By-law were considered by the former City of Stoney Creek Planning Committee on July 8, 1999 (Report PL99-34), and the Committee endorsed the recommendation that the property be designated. The recommendation of the Planning Committee was ratified by Council on July 13, 1999. There were no objections to the designation filed within the 30-day appeal period, and By-law No. 5002-99 was passed on September 14, 1999 (see Reasons for Designation attached as Appendix “C”).

Heritage Permits and Funding Requests

The current owner purchased the property in 2003, and obtained a Heritage Permit (HP2004-014) for the construction of an addition to the existing veranda in 2004. The owner has recently inquired regarding the Hamilton Community Heritage Fund interest-free loan program for the construction of the veranda addition. The owner was informed by Heritage staff that new construction is not eligible under the Council-approved terms of the program. The owner was informed that other renovations to the property may be eligible for funding, such as repair or restoration of the existing veranda or other designated features of the property.
Request for Repeal of Designation

A request by the property owner, Ms. Kelly Delaney, for repeal of the designating By-law, was received by staff as an email attachment on March 4, 2010 (see Appendix “A”). The stated reasons for the request are: that designation has an adverse impact on the resale value of the property, that property insurance is difficult to obtain and expensive, and that proposed construction of a veranda addition is not eligible for the City’s interest-free loan program. The applicant did not provide any information disputing the Reasons for Designation or the cultural heritage value of the property. A site visit was made by staff on March 16, 2010. However, staff was only able to observe the property from the public right-of-way, as the owner did not consent to allowing staff to enter onto the property.

POLICY IMPLICATIONS

Ontario Heritage Act

Designation under Part IV of the Ontario Heritage Act allows municipalities to recognize a property’s cultural heritage value or interest, and to conserve and manage the property through the Heritage Permit process enabled under Sections 33 (alterations) and 34 (demolition or removal) of the Act. Where alterations to designated properties are contemplated, a property owner is required to apply for, obtain, and comply with a Heritage Permit for any alteration that “is likely to affect the property’s heritage attributes, as set out in the description of the property’s heritage attributes” (Subsection 33(1)).

Designation does not restrict the use of a property, prohibit alterations or additions, or restrict the sale of a property. The City of Hamilton also provides heritage grant and loan programs to assist in the continuing conservation of properties once they are designated.

Section 32 (1) of the Ontario Heritage Act provides that an owner of property designated under Part IV may apply to the Council of the municipality to repeal the By-law or part thereof. Repeal of the designation, or a portion of the designation By-law, would not be in keeping with the overall conservation intent of the Ontario Heritage Act as there have been no alterations or other changes to the property that have diminished or otherwise impaired the cultural heritage value of the property or the attributes specified in the Reasons for Designation. The subject property meets the criteria of Ontario Regulation 9/06 - Criteria for Determining Cultural Heritage Value or Interest (see Appendix “D”).
City of Stoney Creek Official Plan

The objective of Subsection E.5 - Historic and Architectural Resources, in the former City of Stoney Creek Official Plan, is “to preserve, enhance and/or rehabilitate, where feasible, those resources of Historic and Architectural merit, and to promote the interest of the residents in the heritage of their City”.

Urban Hamilton Official Plan

Section 3.4 - Cultural Heritage Resources Policies of the Council-adopted Urban Hamilton Official Plan (adopted July 9, 2009), states that the City shall “protect and conserve the tangible cultural heritage resources of the City, including archaeological resources, built heritage resources, and cultural heritage landscapes” (3.4.2.1(a)), and “identify cultural heritage resources through a continuing process of inventory, survey, and evaluation, as a basis for the wise management of these resources” (3.4.2.1(b)). The policies also provide that the “City may, by By-law, designate individual and groups of properties of cultural heritage value under Parts IV and V, respectively, of the Ontario Heritage Act” (3.4.2.3). Although, the Urban Hamilton Official Plan has not been approved by the Ministry of Municipal Affairs and Housing, and is not in effect, these policies demonstrate Council’s commitment to the identification, protection, and conservation of the cultural heritage resources.

RELEVANT CONSULTATION

The Hamilton Municipal Heritage Committee considered the owner’s request at their meeting of March 25, 2010, and recommended that the Economic Development and Planning Committee and Council refuse the owner’s request to repeal the designation by-law.

ANALYSIS / RATIONALE FOR RECOMMENDATION

(Append any Performance Measurement/Benchmarking Data, if applicable)

Applicant’s Rationale for the Repeal of the Designating By-law

Property Value

The owner has indicated that the designation will lower the resale value of the property. However, various studies have shown that the resale value of properties is not adversely impacted by heritage designation. A study of almost 3,000 properties in 24 Ontario communities, published in 2000, by Dr. Robert Shipley, concluded that “heritage designation could not be shown to have a negative impact [on property value]”, and heritage properties “generally perform well in the market, with 74% doing average or better than average”.

Vision: To be the best place in Canada to raise a child, promote innovation, engage citizens and provide diverse economic opportunities. Values: Honest, Accountability, Innovation, Leadership, Respect, Excellence, Teamwork
There has been no decrease in the subject property's value since designation in 1999. In fact, Municipal Property Assessment Corporation (MPAC) records, obtained via the Assessment Rolls by the Corporate Services Department, indicate that the property's value has increased at a rate greater than the average for other homes in this area of Stoney Creek.

**Property Insurance**

The owner has indicated that it has been difficult for her to obtain house insurance, and that she pays an inflated premium for her current insurance. Staff is aware that some insurance companies do not insure homes over a certain age, or will refuse to insure specific properties for a variety of reasons. Often, the reasons that an insurance company refuses to offer insurance are not related to the property's “heritage” status, but to other non-heritage matters such as: out-dated wiring or heating systems, heating fuel storage, structural faults, and active wood burning fireplaces. Staff has discussed the meaning of heritage designation with several insurance companies on the behalf of property owners, and the Ministry of Culture has produced a fact sheet entitled “Insurance and Heritage Properties” (see Appendix “E”). Generally, the insurance industry has a misperception that in the event of a catastrophic loss, the building(s) would have to be replicated using the same materials and methods. However, once the heritage attributes of the property have been lost, the designation By-law does not oblige the owner to replicate those attributes that have been lost.

**Eligibility for Heritage Funding**

The current owner obtained a Heritage Permit for the construction of an addition to the existing veranda in 2004. The owner has recently inquired regarding the Hamilton Community Heritage Fund interest-free loan program for the construction of the veranda addition. The owner was informed by Heritage staff that new construction that is not related to the heritage features of the property is not eligible under the Council-approved terms of the program. The owner was informed that other renovations to the property may be eligible for funding, such as repair or restoration of the existing veranda, or other designated features of the property.

**Preliminary Evaluation - Ontario Regulation 9/06**

In 2006, the Province issued criteria for determining cultural heritage value or interest under the *Ontario Heritage Act*. The regulation identifies three broad categories: Design or Physical Value, Historical or Associative Value, and Contextual Value, under which three subsets of criteria are further identified (see Appendix “D”). The following provides a preliminary evaluation using the criteria contained in *Ontario Regulation 9/06 - Criteria for Determining Cultural Heritage Value or Interest*:
1. **Design Value or Physical Value:**

   The existing house is a two-storey frame dwelling built circa 1890. The house is a vernacular building with Georgian features, such as symmetrical façades, a shallow hip roof with bracketed eaves, and a veranda. The veranda features modest wooden details, including segmental arches, decorated treillage, and turned wood columns. The house was originally clad in wooden siding, which has been replaced with vinyl siding. The original front façade of the house faces south towards King Street East and, until the 1950’s, was known as 97 King Street East. The main interior staircase is also included in the Reasons for Designation.

   Staff was only able to observe the property from the public right-of-way, as the owner did not consent to allowing staff to enter onto the property. However, it appears that the designated features of the exterior of the house are intact, and that it remains a good example of vernacular Georgian architecture.

   Accordingly, the existing house meets criterion 1(i) as a representative example of vernacular design and construction.

2. **Historical Value or Associative Value:**

   The property is located to the east of downtown Stoney Creek (see Appendix “B”), and is a remnant portion of a 100-acre lot (Lot 23, Concession 3, Township of Saltfleet) granted to Joseph Petry Sr. in 1801. King Street runs through Lot 23, and the northerly 86 acres were acquired by William Horton Jones in 1842. William Horton Jones was a prominent member of the community, and was the treasurer for Saltfleet Township from 1854 to 1876. The Illustrated Historical Atlas of the County of Wentworth (1875) depicts a structure on the northerly portion of Lot 23.

   According to the research completed by the Stoney Creek Heritage Committee, the parcel was sold to John Gage Nash in 1887, and the existing house was built circa 1890. In 1903, the westerly portion of the parcel was sold to John Gage Nash’s son, Oliver M. Nash, who in 1921 also acquired the easterly portion. A portion of the lands were deeded to the School Board for the Saltfleet High School in 1927 and, in 1938, another portion was sold to George A. Dawson, who established the Stoney Creek Dairy along King Street. Further severances occurred through the 1940’s, including parcels for the Collegiate Avenue School and residential development.

   Accordingly, the property meets criteria 2(i) and 2(ii), as it has associations with the prominent local Jones and Nash families, and is associated with the early rural development of Saltfleet Township.
3. **Contextual Value:**

The subject property currently comprises 0.29 acres, containing a house with an attached garage and driveway. The existing house remains in its original location, and was designed with the primary façade facing King Street (south). Currently, the access to the property and the entrance to the house are on the east elevation, and the original front entrance of the house faces the adjacent house to the south. The property is surrounded by other residential parcels of approximately 0.22 to 0.35 acres in size arranged around a cul-de-sac road known as Manor Place.

Despite that the context of the existing house has been significantly altered, the property meets criterion 3(ii), as it is physically and historically linked to its surroundings.

**Conclusion**

Staff concludes that the property located at 11 Manor Place, Stoney Creek (known as the William Horton Jones House), satisfies all three of the criteria categories (four of the criteria sub-sets) and continues to be of cultural heritage value, sufficient for the property to remain designated under the **Ontario Heritage Act**.

**ALTERNATIVES FOR CONSIDERATION:**

(include Financial, Staffing, Legal and Policy Implications and pros and cons for each alternative)

**Repeal the designation By-law** - Council may agree to repeal the designation By-law. This alternative would satisfy the owner’s request, but is not consistent with the conservation intent of the **Ontario Heritage Act** and the City’s planning policies as the property continues to be of cultural heritage value.

**Repeal a portion of the designation By-law** - Council may agree to repeal a portion of the designation By-law (e.g. the interior staircase). However, the owner has not indicated any specific concerns with the scope of the Reasons for Designation, and staff is of the opinion that without further research and justification this would not be an appropriate strategy for mitigating the owner’s objections to designation.
SUBJECT: Request to Repeal Former City of Stoney Creek By-law No. 5002-99, Being a By-law to Designate 11 Manor Place, Stoney Creek, Under Part IV of the **Ontario Heritage Act** (PED10098) (Ward 9) - Page 9 of 9

**CORPORATE STRATEGIC PLAN** (Linkage to Desired End Results)


**Skilled, Innovative & Respectful Organization**

- Council and SMT are recognized for their leadership and integrity.
- **Staff comment**: The approval of the recommendations of this report demonstrates Council's commitment to the Council-approved polices with respect to conserving significant cultural heritage resources.

**Intergovernmental Relationships**

- Maintain effective relationships with other public agencies.
- **Staff comment**: The approval of the recommendations of this report demonstrates Council's commitment to conserving significant cultural heritage resources, as directed by provincial and federal level policies.

**Healthy Community**

- Plan and manage the built environment.
- An engaged Citizenry.
- **Staff comment**: There is demonstrated public interest in the cultural heritage value of this property and its conservation as a community resource. The approval of the recommendations of this report acknowledges this public interest.

**APPENDICES / SCHEDULES**

Appendix “A”: Owner’s Request  
Appendix “B”: Location Map  
Appendix “C”: Reasons for Designation  
Appendix “D”: Ontario Regulation 9/06  
Appendix “E”: Insurance and Heritage Properties, Ontario Ministry of Culture  
Appendix “F”: Maps and Photographs

:MH  
Attachs. (6)
To the Attention of:  
Community Planning and Design Section  
City of Hamilton  
77 James St N, Suite 250  
Hamilton ON L8R 2K3  

March 4, 2010

Please refer to Section 32 (1) “Repeal of designating by-law, owner’s initiative” in the Ontario Heritage Act.

I would like to request the Heritage Designation under the Ontario Heritage Act be repealed from my home at 11 Manor Place, Stoney Creek, Ontario, L8G 3S9.

The following reasons are cited as the reasons of repeal.

- Resale Value. Lowers the pool of potential buyers. I was in contact with a real-estate agent this week for an evaluation of my property, who said, “At one time the heritage designation was something that was seen as a positive but now it isn’t. It limits the amount of perspective buyers as many people have heard horror stories about requirements that need to be met because of the designation”.

- Extreme difficulty obtaining house insurance. When I purchased the property, I had extremely difficult time obtaining house insurance – many companies will not insure Heritage Homes. I did obtain insurance, however, at an over inflated premium. In the recent year I have tried once again without success to have my insurance lowered. (I have a excellent rating)

- Cost Savings - Over inflated House Insurance Premium, by removing designation I would save ~33%

- I have applied for a Heritage loan, and was denied, as my renovation would be considered as “new” even though it will be attached and replicated to the existing original structure. The Heritage Designation for 11 Manor Place offers me nothing as a homeowner, although it costs me.

My plan is to sell in the next few years, from an investment perspective; the designation will not allow me to obtain optimal results. Please advise the time line of the process.

If you would like to discuss further, please feel free to contact me.


Kelly Delaney  
11 Manor Place,  
Stoney Creek, Ont  
L8G 3S9  

Work – 1-800-267-7259-ext 7603  
Home – 905-664-3216 
Joseph Petty Sr., a sergeant serving with the Butler's Rangers during the American Revolution, first occupied Lot 23, Concession 3, prior to 1791. He received the Crown Patent to that parcel of 100 acres of land on July 10, 1801, and an additional 200 acres comprising all of Lots 22 and 23, Concession 4. In 1803, the entire 300 acres were sold to John Austin, and in 1820, Stephen Jones, who arrived in Upper Canada in 1797, acquired all of Lot 23, Concession 3.

That section of Lot 23, located south of present day King Street, was first severed from the original 100 acres in 1844, and was eventually purchased by William A. Lottridge. The 86-acre parcel, between King Street and Highway No. 8, was acquired by William Horton Jones from his father, Stephen Jones Jr., in 1842, although the transaction was not registered until 1851.

William H. Jones, the eldest of six children, was born in 1814. The great nephew of Augustus Jones and Mary Jones Gage, William Jones married Salome Moore (1806-1845) in 1830. His second wife was Catherine Gage (1822-1896). Finding no evidence to the contrary, it is surmised that the farmhouse on the site was likely built by William H. Jones circa 1850. William Jones played a prominent role in the community as Treasurer of Saltfleet Township from 1854 to 1876. He moved to Adamsville, Pennsylvania in 1887, where he died in 1901. William Jones had a son, William Ira Case Jones; a grandson, Alva Edgar Jones; and two spinster great-granddaughters, Hattie and Lottie Jones.

In 1887, the 86 acres were sold by William H. Jones to John Gage Nash. The Nash family had arrived in Upper Canada circa 1800 from Bedford, Connecticut. In 1801, Samuel Nash (1778-1850) was called to serve as a member of the Grand Jury at a fraud trial in York, present day Toronto. In 1810, he married Susannah Gage and settled at what is now the intersection of Nash Road and King Street East in Hamilton. The eldest son, William Gage Nash (1813-1892) married and became the father of John Gage Nash, who purchased the Lot 23 parcel of land in 1887.
In 1903, John G. Nash sold that part of Lot 23, upon which the 11 Manor Place house is located, to his son Oliver M. Nash. The remaining part of Lot 23, north of King Street, was later granted to Oliver M. Nash by John Gage Nash in 1921. In 1927, a portion of these lands were deeded to the High School Board of the Township of Saltfleet by Margaret E. Nash, sister of Oliver M. Nash, for the construction of the original Saltfleet High School. In 1938, another portion was sold to George A. Dawson, who established the Stoney Creek Dairy on that site. Various other portions of Lot 23 were sold during that era, and in the 1940’s the entire land parcel ceased to be owned by the Nash family. In time, parcels were sold for home building, as well as the construction of Collegiate Avenue School and the Skyway Drive-in Theatre.

This house was built by one of the pioneer families of Stoney Creek circa 1850. The house is a two-storey structure of timber frame construction with wood siding. The proportions and visual elements of this house are clearly influenced by vernacular Georgian and Queen Anne architectural styles.

Although the east elevation provides the streetscape on Manor Place, the front facade of the house faces south toward King Street, and until the 1950’s was known as 97 King Street East. The south elevation, which contains the principal entrance, displays an intricately detailed veranda graced with segmental arches together with decorative treillage below the roof. The roof of the veranda is supported on turned wood columns. Bracketed eaves support the shallow-pitched hip roof of the house.

The second floor has retained the original wide cut pine floor boards, and the staircase from the main entrance is a fine example of the workmanship of the period.

**REASONS FOR DESIGNATION**

The William Horton Jones House is being designated on the basis of the two pioneer families who have held long associations with this property: Stephen Jones Jr. and William H. Jones (1820-1887); and John G. Nash, Margaret E. Nash, and Oliver M. Nash (1887-1940’s).

Important to the preservation of 11 Manor Place are the foundation walls, veranda, eave brackets, and main staircase.
ONTARIO HERITAGE ACT

ONTARIO REGULATION 9/06

CRITERIA FOR DETERMINING CULTURAL HERITAGE VALUE OR INTEREST

Criteria

1.(1) The criteria set out in Subsection (2) are prescribed for the purposes of Clause 29 (1) (a) of the Act. O. Reg. 9/06, s. 1 (1).

(2) A property may be designated under Section 29 of the Act if it meets one or more of the following criteria for determining whether it is of cultural heritage value or interest:

1. The property has design value or physical value because it,
   i. Is a rare, unique, representative or early example of a style, type, expression, material, or construction method;
   ii. Displays a high degree of craftsmanship or artistic merit; or,
   iii. Demonstrates a high degree of technical or scientific achievement.

2. The property has historical value or associative value because it,
   i. Has direct associations with a theme, event, belief, person, activity, organization, or institution that is significant to a community;
   ii. Yields, or has the potential to yield, information that contributes to an understanding of a community or culture; or,
   iii. Demonstrates or reflects the work or ideas of an architect, artist, builder, designer, or theorist who is significant to a community.

3. The property has contextual value because it,
   i. Is important in defining, maintaining, or supporting the character of an area;
   ii. Is physically, functionally, visually, or historically linked to its surroundings; or,
   iii. Is a landmark. O. Reg. 9/06, s. 1 (2).
Ontario

Insurance and Heritage Properties

Will heritage designation make my property insurance premiums go up?
Your premiums should not go up as a result of a heritage designation. A variety of other reasons, such as services (out-dated wiring, old heating systems, etc.), can cause insurance companies to increase premiums for older buildings. In fact, some companies do not insure buildings over a certain age. Designation itself, however, does not place additional requirements on the insurer and therefore should not affect your premium.

What happens if a building is destroyed by fire, or some other accident? Would it have to be rebuilt as it was?
The intent of designation is to preserve the historic, physical, contextual or other community heritage value of a property. If a building on a heritage property is completely or partially destroyed, the designation by-law does not relieve the owner of the responsibility to replace the lost heritage attributes. A replacement building, for example, can be of a different design.

What if I want the original features of my property to be replicated in case of damage?
If this is what you want, make sure you are properly covered. Insurance coverage for this depends on the degree of risk you and your insurance company are prepared to share. The age, quality and condition of your building will affect what coverage is available and the premiums charged.

Replacement cost coverage requires prior insurance appraisal of the building. It generally provides for the property to be repaired or replaced with like kind and quality to the amount stated in the policy. If available, guaranteed replacement cost coverage can provide for replacement of original historical detailing and other important features that have been lost or damaged – whether or not a property is designated. Some insurance companies even offer a special type of “by-law endorsement” coverage. If you have a designated property, it is advisable to share your designation by-law with your insurer in order to be certain that heritage attributes are properly covered by your policy.

You can also obtain coverage for “actual cash value” (ACV). The ACV is the calculated cost of replacing the property with something of like kind after taking depreciation into account. When you arrange the insurance, be sure to speak with your insurance representative about the basis of your claim settlement. It is important to understand what you can expect if the building were to be completely or partially destroyed by an insured peril.

As with any insurance plan, it's best to research the various insurance providers in order to find the most competitive rate and best service from your insurer.

If you have further questions, you can contact the Insurance Bureau of Canada Consumer Information Centre at 416-362-9538 or 1-800-387-2880. Direct Line(s) Customer Office(s) available Mon. to Fri. 8:00 am to 6:00 pm. Voice mail is available 24 hr.

What is heritage designation?
Designation is a way for owners to express pride in the heritage value of their property, and for the community to protect and promote awareness of its local history. The Ontario Heritage Act provides municipalities with the tools to designate properties of cultural heritage value or interest through a by-law.

Designation can apply to individual properties, or to a whole neighborhood or district. If a property or district is designated, it gains public recognition as well as protection from demolition or unsympathetic alteration so that the heritage attributes of the property can be conserved.

If my property is designated, do I have to restore the property to its original design or appearance?
Heritage designation does not require you to restore your building to its original appearance. The designation by-law identifies the heritage attributes that are considered important, and council approval is required for changes that will affect those attributes.

If you want to restore any lost or missing features, you should discuss your project first with the Municipal Heritage Committee or appointed municipal staff person. They can best advise on the proposed work and its likely impact on your property – especially if the designation requires more than a superficial change.

Do I need permission for general maintenance?
General maintenance work, such as repainting of exterior trim, replacement or repair to an existing asphalt roof, or alterations and repairs to property features that are not covered by the designation by-law do not usually require heritage approvals. However, you may still need a building permit. Check with your local building department.

Who decides whether the work is acceptable or not?
Council is responsible for deciding on applications for a heritage permit unless this power has been delegated to municipal staff. Normally the Municipal Heritage Committee will review applications for changes to the property and provide advice to staff and council. Staff and committee members can advise you on how to ensure that the changes you want to make won't detract from the property's heritage attributes.
11 Manor Place – east elevation

11 Manor Place – south elevation, originally the front façade
Illustrated Historical Atlas of the County of Wentworth, 1875

Imperial Atlas of Wentworth County, 1903