



July 13, 2025

City of Kingston
216 Ontario St
Kingston, ON K7L 2Z3

Attention: Chair, Conny Glenn, Heritage Properties Committee

Re: File R01-002-2025

Dear Councilor Glenn and Committee members,

The Frontenac Heritage Foundation (FHF) is a not-for-profit charitable organization, dedicated to the preservation of structures and sites of cultural and historical interest across the Kingston region. The group was founded in 1972, and for more than fifty years, it has provided input on various proposals and development applications being considered in our large jurisdiction of Kingston, Loyalist, County of Frontenac, Town of Gananoque and Leeds and Thousand Island Twp. The Foundation holds monthly events celebrating heritage and each fall, we select a number of notable projects which receive an award for heritage conservation.

This spring the City of Kingston embarked on a Heritage Master Plan (HMP). The public consultation is this summer. In a slide deck at a focus session on June 12, it stated that the HMP is "a long-term strategy to guide how the city identifies, protects, and shares its heritage in meaningful and inclusive ways. The plan is intended to guide heritage conservation and planning, museum strategy, and cultural programming and education." Those in attendance at the focus group session agreed that the protection and conservation of cultural landscapes and heritage structures, including those designated under the Ontario Heritage Act and within Heritage Conservation Districts, is vital to preserving our area's history and cultural heritage.

While the Frontenac Heritage Foundation does not designate buildings, create easements or Heritage Conservation Districts, it strongly supports the City of Kingston in its role of designating properties under Part IV and Part V of the Ontario Heritage Act.

We note that the report HP-25-018 shows that city staff had have a series of consultations with both the province and insurances boards, and indicate that “as clarified by the Ontario government, designation itself does not place additional requirements on the insurer and should not affect premiums.”

The question that needs answering by insurance companies is what part of the increase in premiums is directly attributed to the replacement value of the heritage attributes listed in the reasons for designation. There is nothing in the Ontario Heritage Act that requires a property owner to replace or replicate a lost heritage building. Attribute replacement is always open to discussion and creative solutions.

We note that many of our members live in heritage homes and have negotiated better premiums by shopping around. Over the last year, the FHF has spoken to a number of landowners who are looking for insurance providers. We have recommended that local firms like the Amherst Island Mutual Insurance Company should be consulted for reasonable insurance rates. It is worthwhile taking some additional time to consult with additional insurance companies.

As a note of interest, the following link from an article in The Globe and Mail indicates large increases in household property insurance are tied to fire, hail, and flooding. Everyone is paying the price of climate change.

<https://www.theglobeandmail.com/investing/personal-finance/article-ontario-regulator-should-probe-surgin-home-insurance-bills-tied-to/>

While we sympathize with Ms. Shea, we respectfully ask that the committee not de-designate 2555 Hwy 38, as it will set a precedent which could set Kingston on a course to de-designate other outstanding heritage buildings. The City of Kingston was at the forefront of heritage protection in the 1970's, and we are regarded as a proud heritage community; much of our 'appeal' is based on our cultural and built heritage. We ask the committee to support the recommendation in the staff report HP-25-018 to retain the property designation at 2555 Hwy 38.

Sincerely,

The Board of the Frontenac Heritage Foundation

(Kristine Hebert, Shirley Bailey, Penny Sharman, Kurt Khan, Ron Tasker, Andrea Gummo, Jamie Vickers)