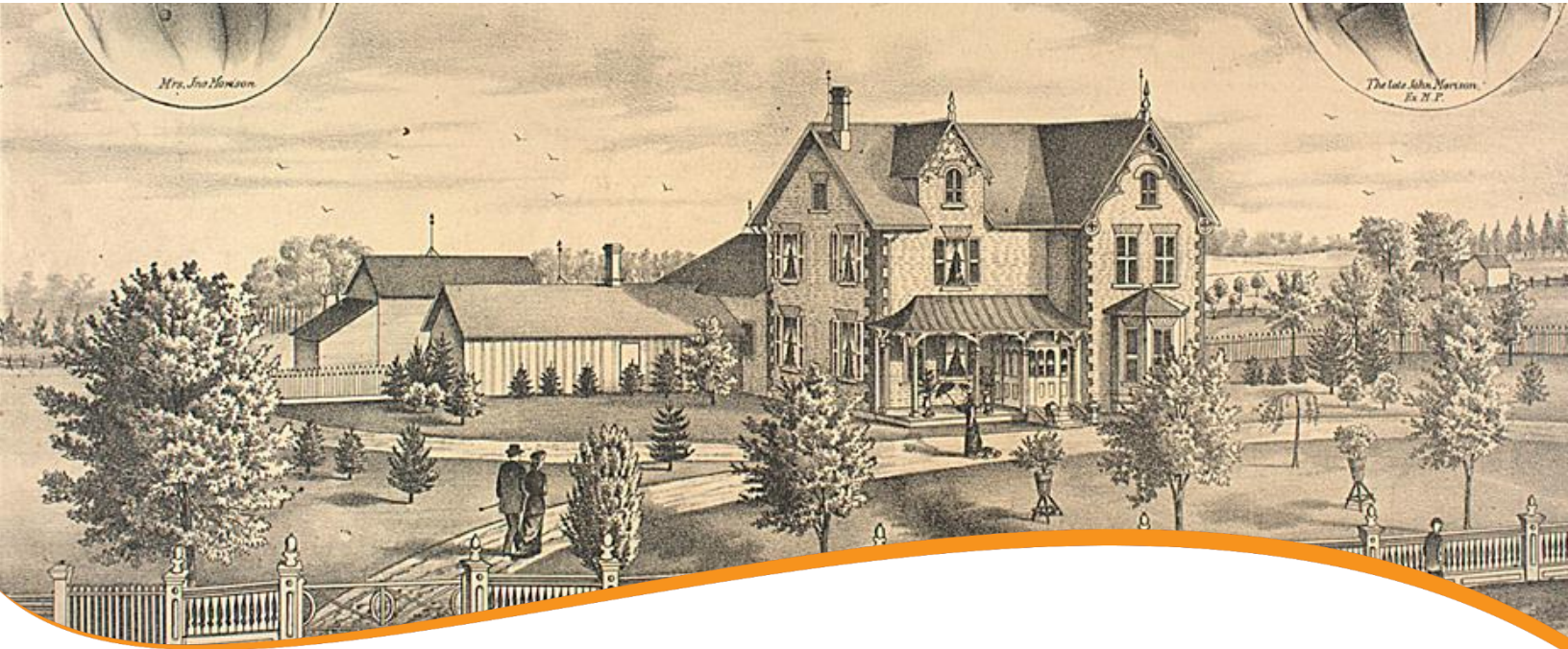




## **Heritage Designation Guide**

Kawartha Lakes Economic Development





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# Heritage Designation in Kawartha Lakes

Our heritage is an important part of the communities that make up Kawartha Lakes. Our historic buildings, villages and rural landscapes tell our story: they are a vital part of our identity and contribute to our communities, our histories, character and economic vitality. We have heritage properties throughout Kawartha Lakes that have been protected through heritage designation which helps preserve and celebrate our important historic landmarks for future generations.

Ontario municipalities have been protecting heritage properties since the Ontario Heritage Act was first introduced in 1975. The first designated buildings in what is now Kawartha Lakes were designated by the Village of Fenelon Falls in 1979. Since that time, thousands of important historic properties have been protected across the province, including many in Kawartha Lakes. Heritage designation allows municipalities to identify, protect and celebrate buildings that are important to local communities and tell local stories about important people, places, and events from the past.

While many designated properties, such as city halls, libraries and museums, are public buildings, most of Ontario's heritage buildings are privately-owned. How heritage buildings are managed and administered has changed drastically since the first buildings in Ontario were designated in 1975 and are different in every municipality across the province. This guide is intended to provide you with information about how heritage designation works in Kawartha Lakes and answer some common questions property owners have when exploring designation and its impact on their historic property.

## What is a designated property?

A designated property is a historic property that is protected by a municipal by-law that identifies why a property has historic value and what architectural features of a property are important and should be preserved.

Designation allows municipalities to regulate certain types of alterations to heritage properties, although all municipalities do this differently (see below). In general, it allows a municipality to say no to the demolition of a historic property as well as changes that would impact its heritage value, such as removing important architectural features.

Designated properties must meet certain criteria to be designated. These criteria are determined by the province and evaluate whether a property is important because of its architecture, because of its history such as if an important local citizen lived in a property, or because of its context such as where a building forms part of a historic downtown area.

## How does designation work?

The process for designation is determined by the province. First, a property must be evaluated to see if it has heritage value based on nine criteria related to architectural, historic, and contextual value. A property must meet two of these criteria to be eligible for designation. A heritage evaluation report

by City staff is prepared which outlines the history and architectural features of the property and how it meets the provincial criteria. As part of this report, City staff research and write about the history of the property, people who lived there, the architecture of the building, and why the property is important in our local communities.

This report is then presented to Council which reviews it and passes a motion telling staff to reach out to owners to let them know about the designation. This is known as a Notice of Intention to Designate. This notice is mailed to property owners along with any additional information – such as this package – and includes the reasons that the property has heritage value and information about objecting to a designation. Once this notice goes out, property owners are encouraged to reach out to staff to discuss designation and what it means for them. There are lots of unhelpful myths about heritage designation out there so reaching out to staff means that you get the right information and have access to appropriate resources to assist you.

Property owners are allowed to object to a designation by filing a formal objection. If this occurs, Council reviews the objection and decides if it wants to proceed with the designation or not. While Council must review any objections it receives, Council can designate a property even if the owner objects.

If there is no objection or Council decides it wants to proceed anyway, a by-law is passed which outlines the property's value and its important historic features. In Kawartha Lakes, we like to review the by-law with the property owner before it goes to Council for passage because we want property owners to understand what is in the by-law and be happy about its contents. Once the by-law is passed, it is provided to the property owner along with any other documentation for their records.

## **Do property owners have to consent to the designation of their property?**

No, the province allows municipalities to designate a property without an owner's consent, although there are opportunities for an owner to object to a designation throughout the process if they do not agree with it.

However, the City's preference is to work with owners regarding the designation of their property to help determine together what features of the property are important and how the property should be preserved in the long term. Property owners often have valuable information about their properties and are important partners in the preservation of heritage assets. Heritage designation is more effective when property owners and municipalities work together to protect buildings that are important to the community.

## **Can I get copies of the heritage evaluation report and other historic documentation about my property?**

Yes, we provide a copy of the heritage evaluation report to the property owner as well as any other historic documentation that was used in its preparation. This may include abstract pages, newspaper clippings or historic photographs, depending on the property. We provide this information to property owners free of charge in a digital or hard copy format.

## **Are there fees associated with designation?**

No, there are no fees associated with designation. Designation is a process undertaken by the City and we do not charge owners for this work. Documents related to a designated property, such as heritage evaluation reports, research material, and by-laws, are also provided to owners free of charge.

## **Do I have to get permission to do work on my property?**

As with most building work you might undertake on your property where you would be required to get a building permit from the City, you also need permission to undertake certain types of work on heritage properties. We provide permission through heritage permits which are issued to a property owner when work is approved.

In general, you need a heritage permit to undertake any work where you would also need a building permit, such as constructing additions, making structural changes to a building, or rebuilding a porch or deck. You will also need a heritage permit if you are undertaking work that will impact heritage features of the building such as changing or removing decorative brickwork or woodwork or cornices on commercial buildings. We also required commercial heritage properties to obtain permission to install new commercial signage as part of our sign permitting process.

You do not need a heritage permit to undertake any kind of maintenance, such as painting, repairing masonry or woodwork, reroofing, installing or replacing eavestroughing and downspouts, or repairing paths or walkways. You also do not need a heritage permit to undertake soft landscaping, such as planting gardens or trees, or putting up sheds or garden structures. You are also not required to obtain a heritage permit to install utilities such as air conditioning units or heat pumps, unless you are making significant changes to the property as part of the installation. The majority of work that heritage property owners regularly do on their properties does not require a heritage permit.

The intention of the heritage permitting system is to ensure that new work taking place on a property maintains its heritage character. There is no expectation that your property will look like a museum as we recognize that people need to live and work in our heritage buildings and sometimes that means making changes to them. Staff are here to assist you with the permitting process to make it

as seamless as possible and work with our Building Division staff to ensure that the heritage permitting process is aligned with our building permits to prevent delays in getting your work done.

## Is it difficult to get a heritage permit?

No, obtaining a heritage permit in Kawartha Lakes is relatively easy and staff are here to help you through the process. We want you to be able to undertake work on your property so that it works for you. Our heritage permit form is available in both hard and digital copies and we have a variety of options for submission so that it is convenient for you. Our turnaround times for applications can be as quick as one or two business days and we have a single point of contact for inquiries regarding heritage permits either by email at [heritage@kawarthalakes.ca](mailto:heritage@kawarthalakes.ca) or by phone at 705-324-9411 ext. 1366. For work that requires a building permit or planning permission, heritage staff can also help guide you through those processes.

It is important to understand that the regulations around heritage permitting are determined at a municipal level, so how easy it is to undertake work on heritage properties is different in different places across the province. While you may hear information about challenges undertaking work on heritage properties in other places in Ontario, they probably have very different regulations to what we have in Kawartha Lakes. In general, the regulations in Kawartha Lakes are more lenient than in other municipalities as we recognize that it makes more sense to work together with a property owner to preserve a heritage building than placing stringent and unobtainable restrictions that make it difficult to undertake work on a heritage property. We want you to succeed in maintaining and renovating your historic property and our heritage permitting process is designed with that in mind.

## Does the City regulate paint colour?

No, the City does not regulate paint colour and you are not required to obtain a heritage permit to paint your property. There are some municipalities that do regulate paint colour, but Kawartha Lakes does not. We do have a heritage colour palette with suggested historic colour schemes for property owners who are looking for some guidance on colour, but you are not obligated to use it.

## Are there fees for heritage permits?

No, the City does not charge fees for heritage permits, unless you are demolishing the building on the property. You are still required to pay for a building permit, if you need one, for the work you are looking to do. The regular building permit fee schedule applies. If you require a planning application, such as a minor variance, you will also be required to pay the regular fee for the required application.

## What parts of my property are impacted?

Generally, designations only protect the exterior of properties. There are a few properties in the City where there are interior features that are protected, but these are relatively rare and the City prefers to only protect exterior elements as it makes it easier for both the property owner to undertake renovations and easier for the City to administer. The City does not designate features such as kitchens, bathrooms or infrastructure (i.e. plumbing) to ensure that designated properties are livable and can be renovated to current standards. If there are important heritage features on the interior of your property that you would like to see protected, you should speak about it to City staff.

Designation by-laws are tailored to individual properties and each designation by-law is unique. City staff will work with you on the designation by-law to identify which features are identified as heritage attributes of the property and are specifically protected and which features are not.

## Do I get a plaque?

Yes, you are able to receive a bronze plaque from the City identifying your property as a heritage property, but only if you want one. You are not obligated to have a plaque on your property, although many owners want one. The City provides these plaques to owners for free, but it is your job to install it on your property. If you would like a plaque, let City staff know who will order one for you.

## Do I have to restore my property to what it looked like when it was built?

No, you do not have to restore your property to what it looked like when it was built. Features that have been removed or altered over the years do not have to be reconstructed or replaced. We recognize that this is not realistic and cannot force owners to do this. If you are looking to undertake restoration work, you are certainly welcome to do so and staff are here to assist you with resources and to guide you through City permitting and planning processes.

## How does this impact the use of my property?

Heritage designation does not impact the use of your property. If you have a downtown commercial property, for example, with a ground floor business and upper storey apartments, you are able to continue that use with no issue. Heritage designation does not allow municipalities to regulate use or force owners to use certain buildings in certain ways. If you would like to change the use of your property, such as converting a historic house into a professional office, you may be required to rezone the property and the heritage designation of your property will not impact a rezoning unless you are making major physical changes – such as demolishing the building – to the structure. You



are not required to obtain a heritage permit for a change of use unless the change requires making physical changes to the building, such as adding a new entrance. Inquiries regarding change of use and the rezoning process should be directed to our Planning division at [planningadmin@kawarthalakes.ca](mailto:planningadmin@kawarthalakes.ca).

## Will it impact my insurance?

No, heritage designation should not impact your property insurance. The Insurance Bureau of Canada and the Province of Ontario have provided direction to insurance providers across the province that insurance premiums for heritage designated properties should not be increased simply because of local heritage status. A heritage designated building should have similar insurance rates to a comparable non-heritage designated building of a similar type and age because their value and risk factors are the same. Designation does not require you to have certain types of insurance, or insurance at all, but you are encouraged to carry appropriate insurance for your property that is suitable to the building itself and your own needs.

Sometimes insurance providers are not familiar with heritage designation and how it related to insurance coverage. The City regularly fields calls from property owners and insurance providers in relation to coverage for heritage properties and is happy to meet with you or your insurance provider to discuss coverage and how that is impacted by heritage designation. We will also provide confirmation of heritage status and requirements to rebuilding and repairs as it relates to new insurance policies, renewals and claims to support owners in getting the insurance they need for their property.

Finding insurance coverage that is suitable for an older building often requires more research than for a new build, whether the building is heritage designated or not. We recommend that you shop around for an appropriate insurance provider who can provide you with competitive rates and coverage appropriate to your unique property.

Additional information from the province regarding heritage properties and insurance can be found at: [www.ontario.ca/page/heritage-properties-and-insurance](http://www.ontario.ca/page/heritage-properties-and-insurance)

## Will it impact the sale of my property?

Heritage designation should not impact the sale of your property. There are a lot of myths surrounding heritage designation and property value and we understand that most people are concerned about their property value and its impact on potential future sales. Because this is a concern that a lot of people have, many studies have been undertaken in jurisdictions across Canada to determine what impact heritage designation has on property sales and it has been found that its impact is negligible, in either a positive or negative way, when sale prices and days on the market are compared with non-designated properties of a similar age, location and condition. The wide variety of factors, of which heritage designation is only one, that go into determining the saleability and price of a property mean that people look at many different things when they are buying a

property: its location, its physical condition, their needs versus what the property offers, and local market conditions.

It is important to recognize that not every buyer wants to purchase a historic building, whether it is designated or not. Historic buildings are not suited for everyone's needs and so your pool of buyers will not include people looking to purchase a new house or commercial building. This, however, is the case whether or not a building has heritage protection or it doesn't, as many people simply do not want a building over a certain age.

## **Will it impact my property taxes?**

No, heritage designation will not impact your property taxes. The assessments undertaken by MPAC that inform your property taxes do not take into account heritage designation and your property taxes with neither go up nor down as a result of heritage designation.

## **Are there grants available to help heritage property owners?**

Yes, the City of Kawartha Lakes offers grants to heritage properties through its Million Dollar Makeover Program. The City recognizes that there are costs associated with maintaining historic buildings and is committed to supporting property owners in doing so as the work done by heritage property owners is extremely important in maintaining both historic buildings and the look and feel of our unique communities. The Million Dollar Makeover program was started by the City in 2018 as part of our Community Improvement Plan. The Heritage Conservation grant offers matching grants up to \$4,000 for businesses and residential properties to undertake work on their property that conserves or repairs its historic features. Each property can receive up to \$10,000 in grant funding through several applications. Commercial property owners can stack the Heritage Conservation Grant with other grants offered by the City specific to commercial properties which are also offered through our Million Dollar Makeover program. There are two intakes for applications each year in October and February. If you are interested in accessing grant funding, you should reach out to staff to discuss the grant application process and eligible projects. You can contact staff about the program at [makeover@kawarthalakes.ca](mailto:makeover@kawarthalakes.ca).

## **Who can I contact to discuss this further?**

To discuss the impact of heritage designation on your property and any thing else regarding heritage in Kawartha Lakes, please contact our heritage planning staff. We are happy to meet with you to discuss the designation process and any questions or concerns you might have.

Economic Development Officer – Heritage Planning

[heritage@kawarthalakes.ca](mailto:heritage@kawarthalakes.ca)

705-324-9411 ext. 1366

180 Kent Street West Lindsay ON K9V 2Y6