

May 18, 2026

Please be advised that during the regular Council meeting of May 12, 2026 the following resolution regarding improved accessibility to home insurance for owners of properties designated under the Ontario Heritage Act was carried.

**RESOLUTION NO.**    **2026-209**

**DATE:**                    **May 12, 2026**

**MOVED BY:**            **Councillor Pennell**

**SECONDED BY:**        **Councillor Hirsch**

**WHEREAS** the historic built and cultural heritage of Prince Edward County is recognized as a fundamental part of its community character and identity, and is a driver of the local tourism economy;

**WHEREAS** the Ontario Heritage Act encourages municipalities in Ontario to designate and protect properties that meet provincial criteria related to design, historical and contextual value;

**WHEREAS** the municipality has designated, and continues to encourage owners of heritage properties to protect those attributes which exemplify design, historical, and contextual value and interest by consenting to designation of those properties as being of cultural heritage value and interest under Part IV of the Ontario Heritage Act;

**WHEREAS** the municipality has designated properties of heritage value and interest in the Picton Heritage Conservation District and Wellington Heritage Conservation District under Part V of the Ontario Heritage Act;

**WHEREAS** homeowners require insurance to protect their homes, which is often their most significant investment, and can be required to maintain a mortgage; and

**WHEREAS** the Province of Ontario has stated that a heritage designation does not place additional requirements on insurers and that insurance premiums should not go up because of a heritage designation;

**WHEREAS** some owners of designated properties have reported that their premiums have gone up as a result of a heritage designation or they have been denied an insurance policy as a result of a heritage designation;

**WHEREAS** as a result of insurance concerns, some homeowners have objected to proposed heritage designation on their property; and

**WHEREAS** this directly threatens the unique and irreplaceable heritage character of Prince Edward County;

**NOW THEREFORE BE IT RESOLVED THAT** the Council of the Corporation of the County of Prince Edward calls on the Provincial Government to:

1. Investigate why some insurers are raising premiums on heritage designated properties or are denying insurance policies as a result of a heritage designation in contravention of provincial guidance;
2. Bring insurance regulators, insurance industry representatives and heritage professionals together to find solutions that enable the continued protection of heritage properties without unwarranted financial burden on homeowners;
3. Regulate the impact of heritage designation on insurance premiums through enforcement, education and new solutions; and

**THAT** the Built & Cultural Heritage Advisory Committee be directed to continue exploring ways to educate homeowners regarding insurance for heritage designated properties; and

**THAT** this resolution be forwarded to the forwarded to the Premier of Ontario, the Minister of Citizenship and Multiculturalism; Bay of Quinte M.P.P. Tyler Allsopp; the Association of Municipalities of Ontario; the Financial Services Regulatory Authority; the Canadian Council of Insurance Regulators, and the Insurance Bureau of Canada.

**CARRIED**

Yours truly,



Catalina Blumenberg, **CLERK**

cc: Mayor Steve Ferguson, Councillor Pennell, Councillor Hirsch

