



Annette Groves
Mayor

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November 3, 2025
REGION OF PEEL
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November 3, 2025

Sent via E-Mail: graham.mcgregor@ontario.ca

The Hon. Minister Graham McGregor
56 Wellesley Street West, 14th Floor
Toronto, Ontario M7A 2E7

Dear Minister McGregor,

RE: Heritage Property Insurance Rate

I am writing to advise that at the Town Council meeting held on October 28, 2025, Council adopted a motion regarding the City of Kingston Re: Heritage Property Insurance Rate. The resolution reads as follows:

That the Heritage Caledon Committee recommends support of the City of Kingston correspondence regarding heritage property insurance rates; and

That the Heritage Caledon Committee recommends a letter of support be sent to relevant stakeholders, the Region of Peel, and members of federal and provincial parliaments representing the Town of Caledon.

For more information regarding this request, please contact the undersigned by email to mayor@caledon.ca or by phone at 905.584.2272 ext. 4155.

Thank you for your attention to this matter.

Sincerely,

Annette Groves
Mayor

REFERRAL TO _____
RECOMMENDED _____
DIRECTION REQUIRED _____
RECEIPT RECOMMENDED

Cc: The Honourable. Rob Flack, Minister of Municipal Affairs and Housing,
minister.mah@ontario.ca

THE CORPORATION OF THE TOWN OF CALEDON

6311 Old Church Road, Caledon East, Caledon, ON, Canada L7C 1J6
T. 905.584.2272 | 1.888.225.3366 | F. 905.584.1444 | www.caledon.ca | annette.groves@caledon.ca

The Honourable. Sylvia Jones, MPP – Dufferin-Caledon, sylvia.jones@pc.ola.org
The Honourable. Kyle Seeback, MP – Dufferin-Caledon, kyle.seeback@parl.gc.ca
The Honourable. Ruby Sahota, MP – Brampton North – Caledon,
ruby.sahota@parl.gc.ca
Aretha Adams, Regional Clerk – Region of Peel,
regionalclerk@peelregion.ca

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**Reporting Out
City of Kingston
Meeting Number 2025-18
City Council Meeting**

Resolution Number 2025-269
Title: Heritage Property Insurance Rates
Date: Tuesday, August 12, 2025

Whereas heritage is a fundamental part of individual and community identity, and is a major driver of Kingston’s tourism economy; and
Whereas the *Ontario Heritage Act* encourages municipalities in Ontario to designate and protect properties that meet provincial criteria related to design value, associative value and contextual value; and
Whereas the Provincial Planning Statement states that protected heritage property shall be conserved; and
Whereas the City of Kingston’s Official Plan states that built heritage resources in Kingston shall be conserved; and
Whereas conserving heritage properties has direct benefits to property values, tourism and the environment; and
Whereas homeowners require insurance to protect their homes, which is often their most significant financial investment, and can be required to maintain a mortgage; and
Whereas the cost of living and the cost of insurance is on the rise in Canada; 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; and
Whereas some homeowners 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; and
Whereas, as a result of insurance concerns, some impacted homeowners have objected to a proposed heritage designation on their property or have applied to have a designating by-law repealed; and
Whereas this directly threatens the unique and irreplaceable heritage character of Kingston and Ontario;

Therefore Be It Resolved That Kingston City Council call on the Provincial Government to:

- 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; and
- 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; and
- regulate the impact of heritage designation on insurance premiums through enforcement, education and new solutions;

That a copy of this resolution be forwarded to the Honourable Doug Ford, M.P.P. Premier of Ontario, the Honourable Graham McGregor, M.P.P. Minister of Citizenship and Multiculturalism, Ted Hsu, M.P.P. Kingston and the Islands and John Jordan, M.P.P. Lanark-Frontenac-Kingston, all Ontario municipalities, the Association of Municipalities of Ontario, the Financial Services Regulatory Authority

of Ontario, the Canadian Council of Insurance Regulators, and the Insurance Bureau of Canada.

CARRIED