

Frequently Asked Questions About Buying Heritage Properties

Town of Mahone Bay Heritage Advisory Committee 2014

1. What is a Registered Heritage Property?

A municipal heritage property is a building, public building interior, streetscape or cultural landscape that has heritage value for the community. Heritage value is related to age, architecture, historical association and compatibility of surroundings. When properties meet the basic requirements for heritage designation, they can be included in the Municipal Registry of Heritage Properties and can have a heritage plaque.

A property can be registered provincially and municipally, if it has both local and Provincial heritage value.

2. I think I might want to register my property. Where do I start and what is the process? Is there a fee?

There is no fee to register your property.

Heritage registration is a voluntary process which begins with the homeowner contacting the Town Hall to get an application. You can ask for help doing the application. Once your application is received:

- The Heritage Advisory Committee (HAC) reviews the application, views the property, and prepares a Statement of Significance and sends its recommendation to either accept or deny the registration to the Town Council.
- Council informs the HAC of its decision.
- Once Council has approved the application, a notification is sent to the registered owner by the HAC.
- Finally, the Town provides a Heritage plaque which the owner needs to attach to the front elevation of the property.

3. I am purchasing a registered Heritage Property. How do I find out about the history of that property? Can I do research online?

You may ask at Town Hall to see the property file which will contain copies of registration application, research, and the Notice of Registration of a Heritage Property. If you want to see original documents, you could go to the Registry of Deeds in Bridgewater. Check also the Town of Mahone Bay website and the Historic Places Initiative website.

4. Is financial aid available to registered heritage property owners to help maintain and restore the property?

Limited financial support is available to eligible applicants including owners of municipally registered heritage properties through the province for building supplies, labour and conservation advice subject to prior approval. Details can be found at www.novascotia.ca/cch/exploring/heritage/

Additional information is available to you by contacting the departments listed below:

- Provincial Tax Rebate Program (under the Sales Tax Act) for materials used on the exterior of the building 1-800-565-2336
- Heritage Grants Program: 1-902-424-5647

5. Do I need special insurance to buy a Registered Heritage Property?

No, you do not need special insurance. The official heritage registration of a property should not have any effect on your policy. Like other older homes, a registered home is insured with the same type of policy. Repairs will be made and items replaced in the same manner.

Remember that the insurer is interested in the whole building not just the exterior appearance. If you like more information on this issue, please refer to the related brochure available at the Town Hall.

6. What if I want to make changes to my registered heritage property? Do I need special permission?

You can make changes to your heritage property. You may need to apply for approval to HAC for changes that affect the exterior of the building, in particular the designated “character defining elements” listed at the time of registration. The homeowner submits a proposal to HAC which reviews it at its regular monthly meeting. The homeowner(s) is welcome to attend HAC meeting. The Committee submits its recommendations to the Town Council. Council informs HAC of its decision, and HAC lets you know the outcome. Building permits may be required as with any other property.

7. Does registration affect property value? Are heritage properties assessed the same way as unregistered properties?

Studies indicate that heritage designation has a positive impact on property value. And, some people think that owning a registered property especially in a town as scenic as Mahone Bay is an advantage.

Heritage properties are assessed in the same way as all other properties. The assessments are done annually and are based on the market value.

8. Does a property owner(s) encounter problems when selling a registered heritage property? What might they be?

Problems that a heritage property owner might encounter should be no different than the problems any other property owner might have. Even so, a real estate agent may not understand fully the positive impact of heritage registration in Nova Scotia and may therefore be cautious about it. All parties to a property transfer should be aware that the main focus of registration is to preserve the street view of the property. Very few historic buildings are without changes that have taken place over decades of use. Heritage registration protects the characteristic elements that remain and tries to guide future changes, if desired or needed, so they are sensitive to the existing structure. Concerned potential buyers could contact the municipality for more information.