



STAFF REPORT

THE CORPORATION OF THE TOWN OF COBOURG

Public Works, Planning and Development Standing Committee

Report to: Mayor, Deputy Mayor, and Councillors
From: Emma Hughes, Planner I
Standing Committee Date: October 8, 2025
Report Number: DS-2025-022
Council Meeting Date: October 29, 2025
Subject: **Replacement of 3rd Storey Windows at 2 King St. W/239 Division Street**

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1. Recommendation:

WHEREAS the Committee adopt the following recommendation and refer to Regular Council for final approval.

NOW THEREFORE BE IT RESOLVED THAT Council approve HP-2025-028 for the replacement of twelve (12) third-storey windows to match the remainder of the windows at 2 King St. /239 Division St.

2. Executive Summary:

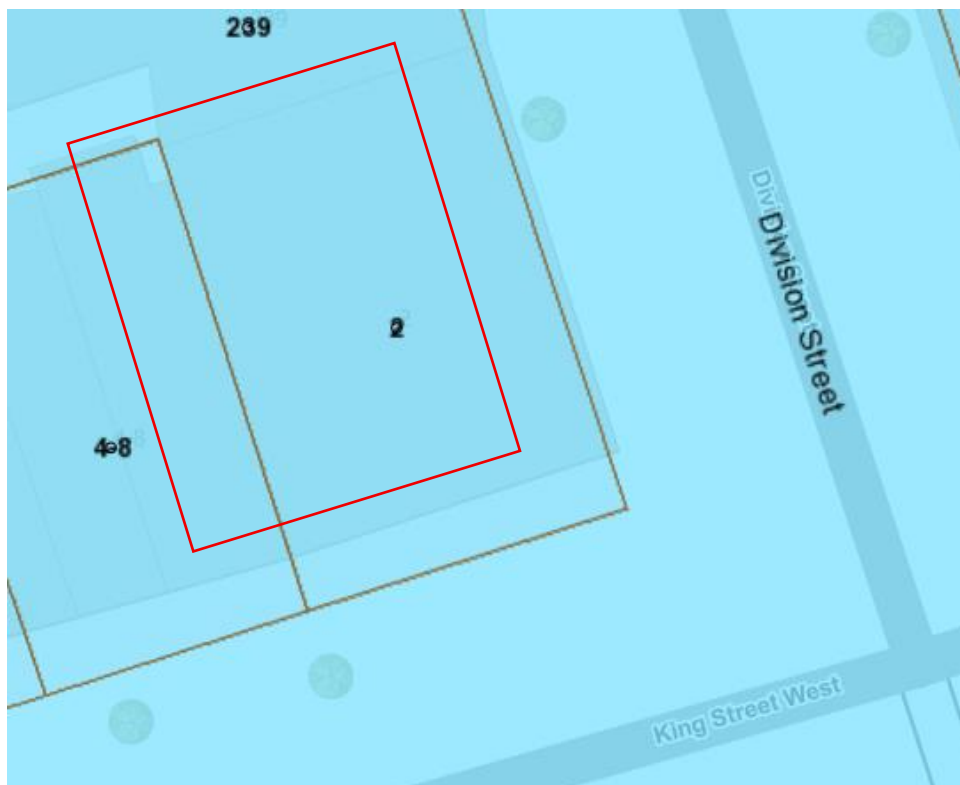
A Heritage Permit Application was put forth on June 27, 2025 to replace twelve (12) third-storey windows at 2 King St./239 Division Street. The application was reviewed by the Heritage Advisory Committee on August 8, 2025, and an agreement was not reached. Planning Staff are following the directive of Section 5.1.7 of By-law No. 086-2024 and are seeking Council's support in approving HP-2025-028.

3. Background

A heritage permit application was put forth for 2 King Street West to replace the existing windows on the front, street-facing facades of the building with new four-pane, white vinyl windows. These alterations are being proposed in concert with interior renovations to convert the third storeys into habitable units. This application was reviewed by the Heritage Advisory Committee on August 8, 2025, and an agreement regarding the application was not reached. Planning Staff engaged in further discussions with the applicant following this meeting to ascertain whether wooden windows would be an alternative option for replacement. The applicant is not willing to replace with wooden materials.

Geographical Background

The Subject Property is located centrally within the Commercial Core Heritage Conservation District (HCD) and is one of the most predominantly used commercial buildings on the King St. corridor. The property continues to be used for commercial purposes today. The property is occupied by a three-storey brick commercial building, forming the north-eastern end of a connected three-storey façade along King Street West and Division Street. The rear elevation backs onto 239 Division Street and is visible from the Covert Street parking lot (11 Covert Street).



Above: The Subject Property located within the Commercial Core HCD.



Above: The Subject Property, looking west from Division Street.



Above: The Subject Property, looking north from King St. W.

Historical Background

2 King St. W. & 239 Division St. is one of the earliest commercial buildings in Cobourg and is reflective of a simple architectural style in comparison to other commercial buildings that can be found along the King St. corridor. The three-storey structure is a red brick common bond but has since been painted over. There are two rows of five four-paned flat windows with a central sash on the façade of the building, and two rows of seven windows on the east side of the

building. The lugsails are concrete and the lintels, which radiate slightly, are also made of concrete. The roofline is encased by a bozed cornice and decorative frieze, which was typical of the commercial architecture of the time.

The ground floor of the property appears to have always been used for commercial purposes, which is largely attributed to its central location. The commercial space was historically used for the Dominion Bank, was later a Steadman's Department Store, and is now operating as a Kawartha Credit Union.

4. Discussion:

Staff Comments

Commercial Core Heritage Conservation District Plan

Section 4.4 of the Commercial Core Heritage Conservation District Plan ("HCD Plan") contains policies and guidelines for alterations of windows and entrances on commercial buildings in the district. The policies require the protection of historic window openings and their distinguishing features, and the guidelines encourage the repair rather than replacement of historic windows.

Where repair of historic windows is not feasible, policy 4.4.d) of the HCD Plan requires new replacement windows to be compatible with the historic windows in terms of material, proportions, rhythm, and scale. Guideline 4.4.f) encourages replacement of irreparable windows in-kind with appropriate substitute materials based on physical or documentary evidence where possible. The HCD plan also encourages energy efficiency improvements with traditional exterior wood storm windows or contemporary interior magnetic storm glazing.

The described materials of the proposed replacement windows (vinyl) are not consistent with the existing windows on the third-floor elevation. However, the described style of the proposed replacement windows (four-pane, double-high) is generally consistent with the style of the existing windows. The existing third floor windows are currently in a state of disrepair. The applicant has noted that they are leaking heavily when it rains or snows, that some windows have broken completely, and that the wooden frames are showing signs of rot/petrification and are beyond the point of repair. The applicant's intent is to replace the failing windows with vinyl, so to compliment the first and second storey windows of the building. The applicant has proposed vinyl to create a more cohesive look to the building. Though vinyl is not the original material used, there are many retailers that use them.

The ground floor of the Subject Property is currently being occupied for commercial uses by Kawartha Credit Union and has seen extensive renovations over the past 40 years. The windows on the 2nd storey of the subject property

have been converted to white vinyl, four-pane windows. The applicant was not the owner of the Subject Property when the 2nd storey windows were replaced. The applicant has proposed to replace the third-floor windows to be more compatible with the updated second floor windows with the intention of creating habitable rental units on the 3rd storey of the building.

Planning Staff are of the opinion that the installation of new white vinyl, four-pane windows do not compromise the integrity of the Commercial Core Heritage Conservation District or the surrounding properties. Planning Staff view the proposed window replacement as a necessary enhancement that will improve the overall visual appeal of the building.

Planning Staff would also like to note Section 1.4 of the Commercial Core HCD. Section 1.4 speaks to the requirement of Provincial Planning Statement (PPS).

Provincial Planning Statement (PPS) 2024

The Provincial Planning Statement (PPS), 2024, places strong emphasis on housing supply, intensification, and redevelopment in existing settlement areas, and requires that Planning authorities permit and facilitate a full range of housing options within these areas. Because heritage buildings are inherently part of the existing settlement fabric of the Main Central/Commercial Core HCD area, owners of mixed-use heritage properties located within these areas are seeking to convert or intensify heritage buildings to provide more housing options. Section 1.1.3.3 of the PPS encourages reuse and redevelopment to accommodate a significant supply and range of housing options through intensification, especially where this can be accommodated by considering existing building stock.

Additionally, the PPS, 2024, outlines cultural heritage policies under Section 4.6 that require the conservation of significant built heritage resources. These provisions are written as a minimum standard and provide municipalities with the ability to develop and leverage stricter, location-specific conservation policies and guidelines.

Planning Staff have taken into consideration the existing condition of the Subject Site when reviewing all relevant policies. Currently, all 2nd storey windows are composed of vinyl. The first floor windows are a combination of vinyl and aluminum casing. Because the majority of the windows have deviated from their original composition, the proposed intervention is incremental rather than wholesale. Modest window changes to the twelve (12) third-storey windows generally support the broader goals of enabling more housing while still respecting the heritage character of the building. Consistent material composition along the front and eastern façade of the Subject Site is viewed as an enhancement to the streetscape by Planning Staff.

Property Standards By-law No. 018-1999

The Property Standards By-law establishes parameters to ensure that properties are safe, clean, and structurally sound, while also preserving neighborhood character and protecting our community well-being. It gives municipalities the authority to require repairs or maintenance when these standards are not being met.

Section 4.9 of the By-law outlines the general standards for window maintenance. Currently, the 3rd storey windows do not meet the minimum standards outlined in the above By-law, however, there are no orders on the Property.

The Ontario Heritage Act, R.S.O. 1990, c.0.18

Section 42 of the Ontario Heritage Act (“the Act”) requires property owners to obtain a Heritage Permit before demolishing, constructing, or altering any building or structure within a designated Heritage Conservation District under Part V of the Act. The Act itself does not explicitly prohibit the replacement of wooden materials with vinyl, but rather, requires a review from the appropriate delegated authority through a permitting process. The permit process ensures that proposed changes, such as replacing original materials with modern ones, do not negatively impact the overall heritage integrity of the district.

This application has followed the appropriate processes outlined in the Act.

5. Financial Impact and Budget

Heritage Permit Applications currently have no associated fees, however, denial of permits could result in the applicant appealing the decision to the Ontario Land Tribunal (OLT). If appealed to the OLT, legal fees will be incurred.

6. Relationship to Council’s Strategic Plan Priorities 2023 to 2027 and beyond:

Thriving Community

The application seeks to create more rhythm and consistency with window materials and overall will enhance the visual appearance of a building which is a focal point in the downtown core.

Service Excellence

Sustainability

Adaptive reuse promotes sustainability by maximizing the value of existing building stock, thereby reducing the demand for new construction materials and minimizing associated carbon emissions. By converting underutilized structures into additional housing units, adaptive reuse supports densification while preserving cultural and architectural heritage.

7. Public Engagement:

No public engagement initiatives are legislatively required for this permitting process.

8. Attachments:

None

Report Approval Details

Document Title:	Heritage Permit Application HP-2025-025 - 3rd Storey Window Replacement .docx
Attachments:	
Final Approval Date:	Sep 30, 2025

This report and all of its attachments were approved and signed as outlined below:

Anthony Caruso - Sep 22, 2025 - 11:12 AM

Chris Challenger - Sep 24, 2025 - 3:09 PM

Tracey Vaughan, Chief Administrative Officer - Sep 30, 2025 - 9:40 AM