

To: Municipal Heritage Advisory Committee
Meeting Date: 12/18/2025
Report Title: 27 Oak Street - Recommendation to Designate
Report Author: Edwin Chiu, Heritage Planner
Department: Planning and Growth
Division: Policy Planning
Report No.: 25-054 (MHAC)
File No.: R01.01.189
Ward: Ward 4

RECOMMENDATION:

THAT Report 25-054 (MHAC) Recommendation to Designate be received;

AND FURTHER THAT the Municipal Heritage Advisory Committee (MHAC) supports the recommendation to designate the property municipally known as 27 Oak Street under Part IV, Section 29 of the *Ontario Heritage Act*.

EXECUTIVE SUMMARY:

Purpose

This report recommends the designation of the property municipally known as 27 Oak Street, Cambridge under Part IV, Section 29 of the *Ontario Heritage Act* for its cultural heritage value. The property has been identified as having design/physical, historical, and contextual value.

Key Findings

- The property at 27 Oak Street contains a Gothic Revival Ontario Cottage residence estimated to be built in the late 19th century and has been largely preserved since its construction. The property has short setback, paved landscape, and located in an area with a concentration of pre-1950 buildings.
- The property is currently listed on the Heritage Register
- The property is historically associated with the early development of Galt and is historically significant for its association with prominent figure Peter Waters

Gardiner's wife, Marry Gardiner (Marry Wallace). It is also historically and visually linked to 35 Oak Street, Peter Waters Gardiner Residence.

- Heritage Planning Staff are of the opinion that the property merits designation based on the determination that the property satisfies four (4) of the nine (9) criteria under *Ontario Regulation 9/06* (as amended by 569/22).

STRATEGIC ALIGNMENT:

Strategic Action; or

Core Service

Objective(s): Not Applicable

Strategic Action: Not Applicable

Program: Community Development

Core Service: Heritage Conservation

BACKGROUND:

The City of Cambridge is undergoing a comprehensive Heritage Register review exercise as a response to Bill 23, the *More Homes Built Faster Act, 2022* and Bill 200, the *Homeowner Protection Act, 2024*. WSP Canada was retained by the City of Cambridge to complete a review of all non-designated properties listed on the Heritage Register. The objective of the Heritage Register Review process is to survey and assess at a high level, all listed properties, and to identify significant heritage properties that are candidates for designation under the *Ontario Heritage Act*, temporary retention, or removal from the Register.

The property known municipally as 27 Oak Street was evaluated by WSP, as a "Character Supporting Resource" and is recommended to be part of the Non-Status Inventory. However, Heritage Planning Staff submit that the subject property presents potential as a "Significant Built Heritage Resource" and is a candidate recommended for designation.

The property at 27 Oak Street is approximately 0.14 acres. The property is zoned **R4 Low Density Residential**. The Official Plan designated the land use as **Low/ Medium Density Residential**.

The property is not currently subject to any active Planning applications.

The property is located on a corner lot on the east side of Oak Street and north of Rich Avenue in the former historic Town of Galt and within the neighbourhood of East Galt with a garage and asphalt addition (see Location Map on **Attachment A**). The property is currently listed on the City's Heritage Register as a non-designated property of cultural

heritage value or interest. The Municipal Property Assessment Corporation's (MPAC) estimates construction dating to "circa. 1868" but reference indicates the property was built at minimum, post-1875 and before 1929. The property is in excellent condition.

ANALYSIS

Historical Context

The subject property was initially owned in 1856 by William McKenzie, a well-established farmer, presbyterian, and gentleman, who then subdivided it before 1867. Lots 59 and 60 were later sold to Mary Gardiner in 1904, the spouse of Peter Waters Gardiner, a prominent local manufacturer of doors, sashes, columns, and moldings who owned the well-established P.W. Gardiner & Sons. The property is also historically significant for its association with the early industrial evolution of the Town of Galt and part of the development history within the historic neighbourhood of East Galt.

The builder of the Gothic Revival Ontario Cottage is unknown; however it was likely Mary Wallace [maiden name] who had registered her marriage to Peter Waters Gardiner in 1895, with the next land title after William McKenzie using her new surname as of 1904. The property was highly likely to have been constructed between 1895-1904. It was then passed down to Harold McIntosh Gardiner after 1937 until 1965. The property deed was then given to Jane Isabella "Jessie" Allen (1897 - 1976) in 1975 until her death in 1976.

The subject property is part of the evolution of the East Galt community, a well-established residential area with a wide range of architectural styles, large mature trees, and unique globe streetlamps due to the 1890s international movement of city beautification led by J.P. Jaffray, of the Galt Reporter from 1896 onwards. The location as a corner lot on Oak Street, and its Gothic Revival Ontario Cottage architectural style reflect the history of the late nineteenth century and wealth of homeowners in the area,

Photographs of the subject property were taken by Heritage Staff and from Google Street View (see **Attachment D**). Historical and archival documentation of the subject property can be found in **Attachment C**.

Architectural Analysis

The property at 27 Oak Street is a representative example of the Ontario Farmhouse (also known as the Ontario Cottage/Gothic Cottage) is a subset of Gothic Revival Architecture commonly prevalent in Ontario between the 1850s-1880s. Popularized through American pattern books and subsequently picked up by local magazines like the *Canadian Farmer* 1860s, Ontario Farmhouses generally incorporate Gothic Revival elements. It is usually designed to be one-and-a-half storeys to maximize living space within a lower tax bracket

by avoiding a full second storey according to *Ontario Architectural Style Guide 2009*. These cottages follow a specific pattern and floor plan but vary hugely in its exterior finish and details across the province in Ontario.

The subject property features attributes representative of the style within the City of Cambridge such as a one-and-a-half storey plan, gable roof, symmetrical front façade, stone foundation, stone exterior, covered front porch, and a single centered cross gable above a centred entrance with sidelights and transom. Decorative Gothic Revival elements include decorative bargeboard, sills, segmentally arched window openings, arched stone voussoirs, finial, and covered porch with ornamental support columns, trim, and balustrades.

Much of the property is original and preserved since its construction in the late nineteenth century; only the garage and asphalt addition were likely constructed in the mid-late twentieth century.

Contextual Analysis:

The subject property maintains and supports the historic character of the immediate and broader physical context of the street and the neighbourhood through supporting the late nineteenth century character of the historic Town of Galt. The subject property is located in an area consisting of a large concentration of pre-1950 buildings. The block bound by McNaughton Street and Pollock Avenue along Oak Street is dense with properties on the Heritage Register which are designated or listed. The property also shares similar massing and a shallow setback as other buildings on Oak Street which helps preserve the area's sense of place as well as its character.

The subject property at 27 Oak Street is historically linked to the neighbouring lot at 35 Oak Street as they were built in parallel of each other in the late nineteenth century: as the earliest subject property owner, Mary Gardiner (nee Mary Wallace) is the spouse of notable figure Peter Waters Gardiner, listed as the owner of the neighbouring 35 Oak Street. They were married in November 1895. The subject property is also visually and historically linked to the surrounding historic streetscape, contributing to a cohesive group of heritage homes.

Evaluation Under Ontario Regulation 9/06

According to a suite of changes introduced to the *Ontario Heritage Act* through the More Homes Built Faster Act, 2022, properties must meet at least two (2) of nine (9) criteria under Ontario Regulation 569/22 to be considered for designation.

Heritage Planning staff are of the opinion that the property warrant's designation based on a determination that the property satisfies four (4) of the nine (9) criteria contained in the *Ontario Regulation 9/06* (as amended by 569/22).

1. The property has design value or physical value because it is a rare, unique, representative or early example of a style, type, expression, material or construction method.

YES – The subject property features attributes representative of the style such as one-and-a-half storey plan, gable roof, symmetrical front façade, stone foundation, stone exterior, chimneys, covered front porch, and a single centered cross gable above a centred entrance with sidelights and transom. Decorative Gothic Revival elements include decorative bargeboard, finial, sills, arched window openings, stone voussoirs, and covered porch with decorative columns, trim, and balustrades.

2. The property has design value or physical value because it displays a high degree of craftsmanship or artistic merit.

NO – The property does not display a high degree of craftsmanship or artistic merit that demonstrates a high degree of skill in a particular craft in relationship to the construction of the building or through artistic design. Existing features demonstrate architectural style and taste, but not necessarily the skill of the craftspeople who executed on that design.

3. The property has design value or physical value because it demonstrates a high degree of technical or scientific achievement.

NO – According to research, the property does not demonstrate advanced technical or scientific innovation.

4. The property has historical value or associative value because it has direct associations with a theme, event, belief, person, activity, organization or institution that is significant to a community.

YES – The house is associated with the spouse of Peter Waters Gardiner, a prominent manufacturer of doors, sashes, columns, and moldings who owned the well-established P.W. Gardiner & Sons. The property is also historically significant as part of the development history within the historic neighbourhood of East Galt and associated with the early industrial evolution of the Town of Galt

5. The property has historical value or associative value because it yields, or has the potential to yield, information that contributes to an understanding of a community or culture.

NO – There is no significant potential for the subject property to yield or could yield additional new historical or cultural information nor provide information that can specifically contribute to an understanding of that community or culture.

6. The property has historical value or associative value because it demonstrates or reflects the work or ideas of an architect, artist, builder, designer or theorist who is significant to a community.

NO – The subject property does not reflect the work or ideas of a well-known architect, artist, builder, designer, or theorist who is significant to a community.

7. The property has contextual value because it is important in defining, maintaining or supporting the character of an area.

YES – The subject property maintains and supports the historic character of the immediate and broader physical context of the street and the neighbourhood through supporting the late nineteenth character of the historic Town of Galt. The subject property is located in the East Galt neighborhood consisting of a large concentration of late nineteenth buildings as well as being part of the development history within the historic neighbourhood of East Galt. The property also shares similar massing and a shallow setback as other buildings on Oak Street which helps preserve the area's sense of place and as well as its character.

8. The property has contextual value because it is physically, functionally, visually or historically linked to its surroundings.

YES - The subject property at 27 Oak Street is historically linked to the adjacent lot of 35 Oak Street as they were likely built in parallel of each other in the late nineteenth century: as the subject property owner, Mary Gardiner, was the spouse of notable figure Peter Water Gardiner, who is the noted owner of 35 Oak Street. It is also visually and historically linked to the surrounding historic streetscape, contributing to a cohesive group of heritage homes.

9. The property has contextual value because it is a landmark.

NO – 27 Oak Street is not a visual or local landmark as the size, massing of the house, and its lot pattern is typical for a corner lot within the neighbourhood of East Galt. The subject property does not appear to serve as a place of community or tourist congregation, nor does it appear to serve an orientation function.

Description of Heritage Attributes

Design / Physical Value

The following key heritage attributes that contribute to the cultural heritage value at 27 Oak Street as a representative example of as a Gothic Revival Ontario Cottage include its:

- Gothic Revival Ontario Cottage architectural style;
- One-and-a-half storey massing;
- Symmetrical front façade;
- Stone foundation and exterior;
- Medium-pitch gable roof with overhanging eaves;
- Single centered cross gable over front entrance with decorative bargeboard and finial;
- Centred front entrance with transom and sidelights;
- Red brick chimneys;
- Stone voussoirs and sills;
- Centered arched window opening;
- Covered one-storey front porch with decorative columns, trim, and balustrade;

Historical/ Associative Value:

The following heritage attributes contribute to the cultural heritage value of the property at 27 Oak Street as it has direct historical associative values with prominent figure Mary Gardiner (Mary Wallace) spouse of prominent figure Peter Water Gardiner.

- Historically significant as part of the concentration of late nineteenth century properties and development history within the historic neighbourhood of East Galt and Oak Street;
- Historically significant for its association with the early industrial evolution of the Town of Galt.

Contextual Value:

The following heritage attributes contribute to the cultural heritage value of the property at 27 Oak Street as it is important in maintaining and supporting the 19th century character of the area:

- Overall massing, architectural details, shallow setback, and location within the historic neighbourhood of East Galt in helping with to preserve the area's sense of place and character.

The following heritage attributes contribute to the cultural heritage value of the property at 27 Oak Street as it is historically and visually linked to its surroundings:

- Relationship with the surrounding historic streetscape, contributing to a cohesive group of heritage homes;
- Historically linked to the property at 35 Oak Street due to a significant historical relationship between the property owners when the subject property of 27 Oak Street was initially developed.

The interior of the building and any additions or outbuildings are excluded in this designation.

EXISTING POLICY / BY-LAW(S):

Ontario Heritage Act

Designation by Municipal By-law

29 (1) The council of a municipality may, by-law, designate a property within the municipality to be of cultural heritage value or interest if,

(a) where criteria for determining whether property is of cultural heritage value or interest have been prescribed, the property meets the prescribed criteria; and

(b) the designation is made in accordance with the process set out in this section. 2005, c. 6, s. 17 (1); 2019, c. 9, Sched. 11, s. 7 (1); 2022, c. 21, Sched. 6, s. 4 (1).

Notice Required

(1.1) Subject to subsections (1.2) and (2), if the council of a municipality intends to designate a property within the municipality to be of cultural heritage value or interest, it shall cause notice of intention to designate the property to be given by the clerk of the municipality in accordance with subsection (3). 2005, c. 6, s. 17 (1); 2019, c. 9, Sched. 11, s. 7 (2).

Consultation

(2) Where the council of a municipality has appointed a municipal heritage committee, the council shall, before giving notice of its intention to designate a property under subsection (1), consult with its municipal heritage committee. R.S.O. 1990, c. O.18, s. 29 (2); 2002, c. 18, Sched. F, s. 2 (9).

Notice of Intention

(3) Notice of intention to designate under subsection (1) shall be,

(a) served on the owner of the property and on the Trust; and

(b) published in a newspaper having general circulation in the municipality. R.S.O. 1990, c. O.18, s. 29 (3); 2005. c. 6. s. 1.

Contents of Notice

(4) Notice of intention to designate property that is served on the owner of property and on the Trust under clause (3) (a) shall contain,

(a) an adequate description of the property so that it may be readily ascertained;

(b) a statement explaining the cultural heritage value or interest of the property and a description of the heritage attributes of the property; and

(c) a statement that notice of objection to the notice of intention to designate the property may be served on the clerk within 30 days after the date of publication of the notice of intention in a newspaper of general circulation in the municipality under clause (3) (b). 2005, c. 6, s. 17 (2); 2019, c. 9, Sched. 11, s. 7 (4).

Same

(4.1) Notice of intention to designate property that is published in a newspaper of general circulation in a municipality under clause (3) (b) shall contain,

(a) an adequate description of the property so that it may be readily ascertained;

(b) a statement explaining the cultural heritage value or interest of the property;

(c) a statement that further information respecting the notice of intention to designate the property is available from the municipality; and

(d) a statement that notice of objection to the notice of intention to designate the property may be served on the clerk within 30 days after the date of publication of the notice of intention in a newspaper of general circulation in the municipality under clause (3) (b). 2005, c. 6, s. 17 (2); 2019, c. 9, Sched. 11, s. 7 (5).

City of Cambridge Official Plan

4.6 Designation of Heritage Properties

1. The City will regulate as fully as possible the demolition, removal or inappropriate alteration of buildings of cultural heritage value or interest included in the Register of Cultural Heritage Resources referred to in Section 4.3, and for these purposes, Council may:
 - a. pass by-laws pursuant to the Ontario Heritage Act to designate properties including such buildings or structures to be of cultural heritage value. Council

shall not permit the demolition, removal or inappropriate alteration of such buildings or structures for a period of 90 days following application by the owner of such buildings or structures, or such further period of time as Council and the owner may agree upon, unless Council has repealed the by-law designating such property or part thereof;

- b. pass by-laws providing for the acquisition by purchase, lease or otherwise of any property designated in accordance with Policy 4.6.1 a) or for the expropriation of any such property;
 - c. dispose by sale, lease or otherwise of any designated property acquired in accordance with Policy 4.6.1 b) upon such terms and conditions as Council may consider necessary; or
 - d. enter into any easement agreement or covenant with the owner of a designated property, register such easement or covenant against the real property affected in the land registry office, enforce such registered easement or covenant against the owner or any subsequent owner of such real property and assign such easement or covenant to any person, who, in the opinion of Council, will preserve and maintain the property to protect the cultural heritage resource described in the Register referred to in Section 4.3.
2. Council will preserve and protect the cultural heritage resources owned by the City and prepare and follow a maintenance programme for these resources.

FINANCIAL IMPACT:

There is no cost to property owners associated with designating a property in Cambridge. The property owner will be able to apply for a Designated Heritage Property Grant to support the costs of maintaining the heritage attributes of the property. The City does provide the property owner with a date-stamped, cast heritage plaque at a cost of approximately \$500. The City also pays to register the bylaw on title to the property, which is under \$100.

PUBLIC VALUE:

Transparency:

The MHAC agenda is posted on the City's website as part of the reporting process.

PUBLIC INPUT:

Municipal Heritage Advisory Committee meetings are open to the public.

INTERNAL / EXTERNAL CONSULTATION:

A comprehensive site visit from the public right of way was conducted on December 9, 2025 to assess the property's current condition.

The property owner was notified via registered mail regarding the ongoing heritage designation process.

CONCLUSION:

Based on the findings that the subject property meets more than (2) two criteria under Ontario Regulation 9/06 (as amended by 569/22), staff are of the opinion that the property possesses significant cultural heritage value to warrant designation under Part IV, Section 29 of the *Ontario Heritage Act*.

Therefore, staff recommend that MHAC endorse the designation of the property and request that Council direct the City Clerk to issue a Notice of Intention to Designate the property located at 27 Oak Street, in accordance with Part IV, Section 29 of the *Ontario Heritage Act*.

REPORT IMPACTS:

Agreement: **No**

By-law: **No**

Budget Amendment: **No**

Policy: **No**

APPROVALS:

**This report has been reviewed and approved for inclusion in the agenda by
Melissa Aldunate, Manager of Policy Planning.**

ATTACHMENT:

1. **25-043 (MHAC) Attachment A** – Location Map 27 Oak Street
2. **25-043 (MHAC) Attachment B** – WSP Evaluation 27 Oak Street
3. **25-043 (MHAC) Attachment C** – Historical Documentation 27 Oak Street
4. **25-043 (MHAC) Attachment D** – Photos and Google Streetview 27 Oak Street
5. **25-043 (MHAC) Attachment E** – Draft NOID 27 Oak Street

ATTACHMENT A



27 OAK ST

CITY OF CAMBRIDGE LISTED (NON-DESIGNATED) PROPERTY REVIEW FORM

Address: 27 Oak Street, Cambridge, Ontario

Common Name:

Ward: Galt

Legal Description: N/A



Plate 1: Front Façade (West Elevation) of 27 Oak Street

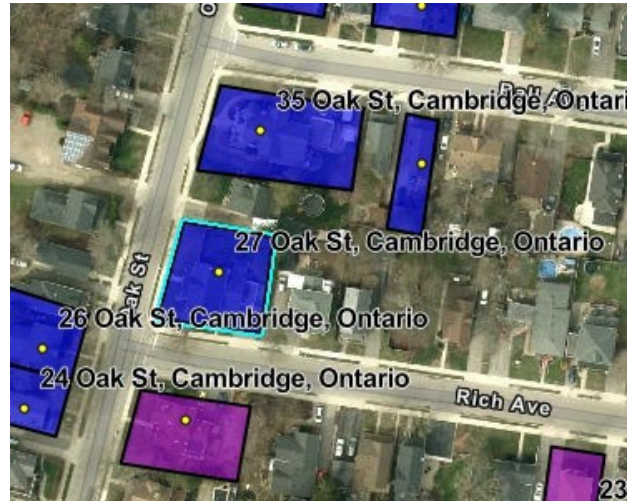


Plate 2: Location of 27 Oak Street

PROPERTY OBSERVATIONS:

Integrity: Preserved / Intact Modified Compromised Demolished (date): _____

Construction Period: 1820-1850 1851-1875 1876-1900 1901-1945 1946-1975 1976-1999

Year (if known): Unknown

Architect / Builder / Craftsperson (if known): Unknown

Massing: Single-detached Semi-detached Row Other:

Storeys: 1 1½ 2 2½ 3 3½ 4 or more Irregular Other: _____

Foundation Construction Material: Stone Brick Concrete Wood Other: _____ Finish: _____

Building Construction Material (if known): Brick Frame (wood) Stone Log Other: _____

Building Cladding: Wood Stone Brick Stucco Synthetic Other: _____ Finish: Stone

Roof Type: Hip Flat Gambrel Mansard Gable Other: _____ **Type:** Medium pitch

Roof Materials: Asphalt Shingle Wood Shingle Slate Tile/Terra Cotta Tar/Gravel Metal Other: _____

Architectural Style / Influence:

<input type="checkbox"/> Art Deco / Moderne (1910-1950)	<input type="checkbox"/> Classical Revival (1820-1860)	<input type="checkbox"/> International (1920-1950)	<input type="checkbox"/> Neo-Gothic (1900-1945)	<input type="checkbox"/> Regency (1820-1860)
<input type="checkbox"/> Arts and Crafts (1890-1940)	<input type="checkbox"/> Colonial Revival (1900-2003)	<input type="checkbox"/> Italian Villa (1830-1900)	<input type="checkbox"/> Ontario Cottage (1840-1900)	<input type="checkbox"/> Richardson Romanesque (1840-1900)
<input type="checkbox"/> Beaux-Arts (1885-1945)	<input type="checkbox"/> Edwardian (1890-1916)	<input type="checkbox"/> Italianate (1850-1900)	<input type="checkbox"/> Period Revivals (1900-2014)	<input type="checkbox"/> Second Empire (1860-1900)
<input type="checkbox"/> Bungalow (1900-1945)	<input type="checkbox"/> Georgian / Mennonite Georgian (1750-1850)	<input type="checkbox"/> Mid-Century Modern (1945-1965)	<input type="checkbox"/> Post-Modern (1960-2009)	<input type="checkbox"/> Vernacular
<input type="checkbox"/> Chateau (1880-1930)	<input checked="" type="checkbox"/> Gothic Revival (1830-1900)	<input type="checkbox"/> Neo-Classical (1810-1850)	<input type="checkbox"/> Queen Anne (1870-1910)	<input type="checkbox"/> Wartime Housing (1940-1960)
<input type="checkbox"/> Other:				

Notes:

Notable Building Features:

- | | | | | |
|--|--|--|--|---|
| <input checked="" type="checkbox"/> Porch | <input checked="" type="checkbox"/> Sill(s) | <input type="checkbox"/> Tower/Spire | <input checked="" type="checkbox"/> Bargeboard | <input type="checkbox"/> Eaves |
| <input type="checkbox"/> Verandah | <input type="checkbox"/> Lintel(s) | <input type="checkbox"/> Dome | <input checked="" type="checkbox"/> Transom | <input type="checkbox"/> Balustrade |
| <input type="checkbox"/> Balcony | <input type="checkbox"/> Shutters | <input checked="" type="checkbox"/> Finial | <input checked="" type="checkbox"/> Side Light | <input type="checkbox"/> Dormer |
| <input checked="" type="checkbox"/> Door(s) | <input type="checkbox"/> Quoins | <input type="checkbox"/> Pilaster | <input type="checkbox"/> Pediment | <input checked="" type="checkbox"/> Chimney |
| <input type="checkbox"/> Stairs | <input checked="" type="checkbox"/> Voussoir | <input type="checkbox"/> Capital | <input type="checkbox"/> Brackets | <input type="checkbox"/> Parapet |
| <input type="checkbox"/> Fire wall | <input type="checkbox"/> Cornice | <input type="checkbox"/> Panel | <input type="checkbox"/> Date Stone | <input type="checkbox"/> Bay |
| <input checked="" type="checkbox"/> Window Details: Four-over-four on the front façade at second floor level, one-over-one on the main level | | | <input type="checkbox"/> Column | <input type="checkbox"/> Cresting |
| | | | | <input type="checkbox"/> Other: Porch fence _____ |

Notes:

Context:

- Streetscape (Residential / Commercial) Terrace / Row Complex / Grouping Landmark
- Multi-Address Parcel (list addresses): Other:
- Related Buildings:

Plan: Square Rectangular L U T H Cross Irregular Other: _____

Wings: Rear **Setback:** Shallow Deep At ROW **Other:** _____ Corner Lot

Accessory Features and Structures:

- Features (i.e., stone wall, fountain, trees/garden beds):
- Mature trees
 - Pathway leading to front entrance
 - Driveway at the rear
 - Hedges along the front of the home
- Structures (i.e., shed, ice house, drive shed):
-

ADDITIONAL NOTES, DOCUMENTATION AND RESEARCH:

- The property is located on land once owned by Andrew Elliot who owned multiple businesses such as the Elliott Distillery, Elliott Soap Works, and Preston Woolen Mills.

Further Historical Value/ Associative Value Research/Evaluation:

Recommended Not Recommended

- Complete additional research to verify if there are any significant historical associations for this property. None identified to date.

Related Planning, Building or Heritage Files:

- N/A

OBSERVATION FORM COMPLETION:

Surveyed By:	Meghan McKay, Junior Cultural Heritage Specialist	Date:	03/18/2025
Reviewed By:	Kanika Kaushal, Senior Cultural Heritage Specialist	Date:	07/15/2025

PRELIMINARY EVALUATION

For properties to be considered *Significant Built Resources* and prioritized for inclusion in the designation work plan, they must meet, at minimum, **two** of nine O. Reg. 9/06 criteria (as amended by O. Reg. 569/22).

For properties to be considered *Character-Supporting Resources* and to be retained on the Heritage Register, they must meet, at minimum, **one** O. Reg. 9/06 criteria.

Yes/No	O. Reg. 9/06 Criteria	Discussion
<input checked="" type="checkbox"/>	1. The property's style, type, expression, material or construction method is: <input type="checkbox"/> rare <input type="checkbox"/> unique <input checked="" type="checkbox"/> representative <input type="checkbox"/> early	The property located at 27 Oak Street contains a one-and-a-half storey stone Gothic Revival Residence built between 1852 and 1875. Notable architectural features include the shallow corner setback, one-and-a-half storey massing, stone exterior, medium pitch gable roof, red brick chimneys, decorative bargeboard, stone voussoirs, segmentally arched four-over-four sash windows, sills, covered porch, transom, sidelights, front door, and stone foundation. Landscape elements include the mature trees.
<input type="checkbox"/>	2. The property displays a high degree of: <input type="checkbox"/> craftsmanship <input type="checkbox"/> artistic merit	N/A
<input type="checkbox"/>	3. The property demonstrates a high degree of: <input type="checkbox"/> technical <input type="checkbox"/> scientific achievement.	N/A
<input type="checkbox"/>	4. The property has direct associations with a potentially significant: <input type="checkbox"/> theme <input type="checkbox"/> event <input type="checkbox"/> belief <input type="checkbox"/> person <input type="checkbox"/> activity <input type="checkbox"/> organization <input type="checkbox"/> institution	The 1861 Tremain Waterloo County Map identifies the subject lands under ownership of Andrew Elliot (1861 Tremain Waterloo County Map) who was a prominent landowner, distillery owner, and the first reeve of the incorporated Village of Galt. No direct associative link between A.Elliot and the subject property has been demonstrated.
<input type="checkbox"/>	5. The property yields, or has the potential to yield, information that contributes to an understanding of a community or culture.	N/A
<input type="checkbox"/>	6. The property demonstrates or reflects the work or ideas of a potentially significant: <input type="checkbox"/> architect <input type="checkbox"/> artist <input type="checkbox"/> builder <input type="checkbox"/> designer <input type="checkbox"/> theorist	N/A
<input checked="" type="checkbox"/>	7. The property is important in: <input type="checkbox"/> defining <input type="checkbox"/> maintaining <input checked="" type="checkbox"/> supporting the character of an area.	The property is important in supporting the historical character of the area through its construction materials, Gothic Revival architectural style, and mature trees.
<input type="checkbox"/>	8. The property is linked to its surroundings: <input type="checkbox"/> physically <input type="checkbox"/> functionally <input type="checkbox"/> visually <input type="checkbox"/> historically	N/A

Yes/No	O. Reg. 9/06 Criteria	Discussion
<input type="checkbox"/>	9. The property is a landmark.	N/A

Classification:

- Significant Built Heritage Resource
 Character Supporting Resource
 Not a Heritage Resource

Draft Statement of Cultural Heritage Value:

Description of the Property:	The property located at 27 Oak Street contains a one-and-a-half storey stone Gothic Revival Residence built between 1852 and 1875. The property also includes mature trees, a pathway leading to front entrance, a driveway at the rear, and hedges along the front of the home.
Statement of Cultural Heritage Value:	<p>The property located at 27 Oak Street contains a one-and-a-half storey stone Gothic Revival Residence built between 1852 and 1875. Notable architectural features include the shallow corner setback, one-and-a-half storey massing, stone exterior, medium pitch gable roof, red brick chimneys, decorative bargeboard, stone voussoirs, segmentally arched four-over-four sash windows, sills, covered porch, transom, sidelights, front door, and stone foundation. Landscape elements include the mature trees.</p> <p>The 1861 Tremaine Waterloo County Map identifies the subject lands under ownership of Andrew Elliot (1861 Tremaine Waterloo County Map) who was a prominent landowner, distillery owner, and the first reeve of the incorporated Village of Galt.</p> <p>No direct associative link between A.Elliot and the subject property has been demonstrated.</p> <p>The property is important in supporting the historical character of the area through its construction materials, Gothic Revival architectural style, and mature trees.</p>
Heritage Attributes:	<ul style="list-style-type: none"> • One-and-a-half storey stone Gothic Revival residence (built between 1851 and 1875) <ul style="list-style-type: none"> ○ shallow corner setback ○ one-and-a-half storey massing ○ stone exterior ○ medium pitch gable roof ○ red brick chimneys ○ decorative bargeboard ○ stone voussoirs ○ segmentally arched sash windows ○ sills ○ covered porch ○ transom ○ sidelights ○ front door ○ stone foundation • Mature trees

CRITERIA OF RISK OR VALUE:

Properties that meet many of the following risk criteria may be prioritized for inclusion in the designation work plan:

- Known to possess significant CHVI (i.e., rare, unique, important historic associations, landmark)
- Located along a corridor planned for intensification
- Located in a proposed Stage 2 ION Station Area
- Located in a Secondary Plan Area or area aligned with other City initiatives or studies
- The site of a proposed development or threatened with demolition
- Located in an area experiencing development pressure or with a trend of high heritage loss (i.e., high number of development and building permit applications received)
- Located in an area with a concentration of pre-1950 buildings
- Located in a remaining settlement area (i.e., distinct place with unique identities)
- Located on a rural landscape or other cultural heritage landscape (i.e., does the property contain a barn?)

RECOMMENDATION:

- Add to Designation Work Plan
- Consider designation as part of an HCD (Part V Designation)
- Retain on Heritage Register (until 2027) and add to non-status inventory
- Remove from Heritage Register

NOTES:

- Low-Priority Designation Candidate.
- Located within the East Galt Cultural Heritage Study area.

EVALUATION FORM COMPLETION:

Surveyed By:	Meghan McKay, Junior Cultural Heritage Specialist	Date:	07/11/2025
Reviewed By:	Kanika Kaushal, Senior Cultural Heritage Specialist	Date:	07/15/2025
City Staff Reviewer:	Laura Waldie, Senior Planner-Heritage	Date:	07/24/2025
Council Decision:		Date:	
City Database Update:		Date:	

SUPPORTIVE DOCUMENTATION:

- N/A

ATTACHMENT C

Historical Documentation of 27 Oak Street



Figure 1 - Town of Galt Canada West Topographical Map Surveyed by Marcus Smith 1851 Accessed December 8, 2025

ATTACHMENT C



Figure 2 - Town of Galt by James Pollock 1867 Land Survey Map. Accessed December 8, 2025

ATTACHMENT C



Figure 3 – 1875 Bird's Eye View of the Town of Galt (27 Oak Street)

ATTACHMENT C



Figure 4 - Peters Waters Gardiner (1857 – 1925) Retrieved from https://www.myheritage.com/names/peter_gardiner December 9, 2025

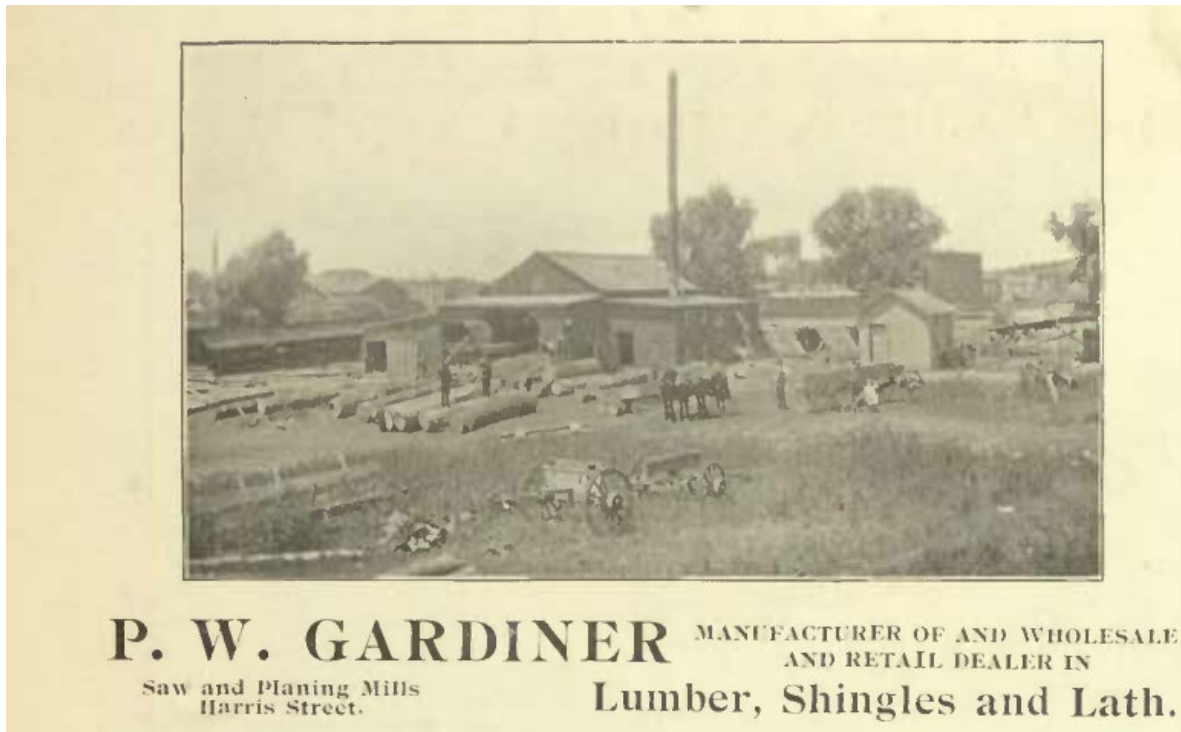


Figure 5 - Picturesque and Industrial Galt 1902 p.147
<https://archive.org/details/picturegalt00unknuoft/page/n147/mode/2up> Retrieved
December 9, 2025

ATTACHMENT C

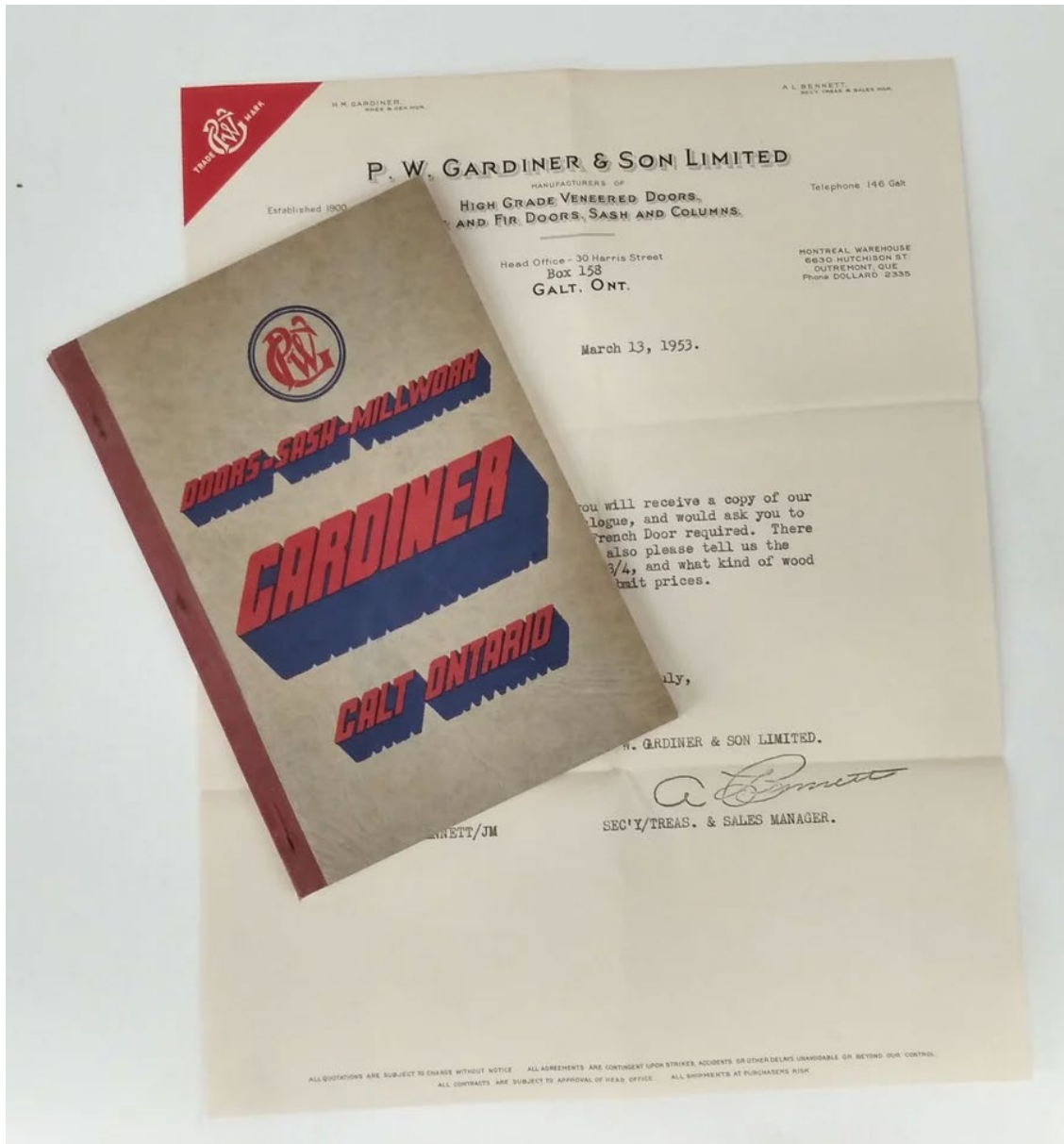


Figure 6 - P.W. Gardiner & Son Limited Catalogue Retrieved from AtticBooks.com on December 9, 2025

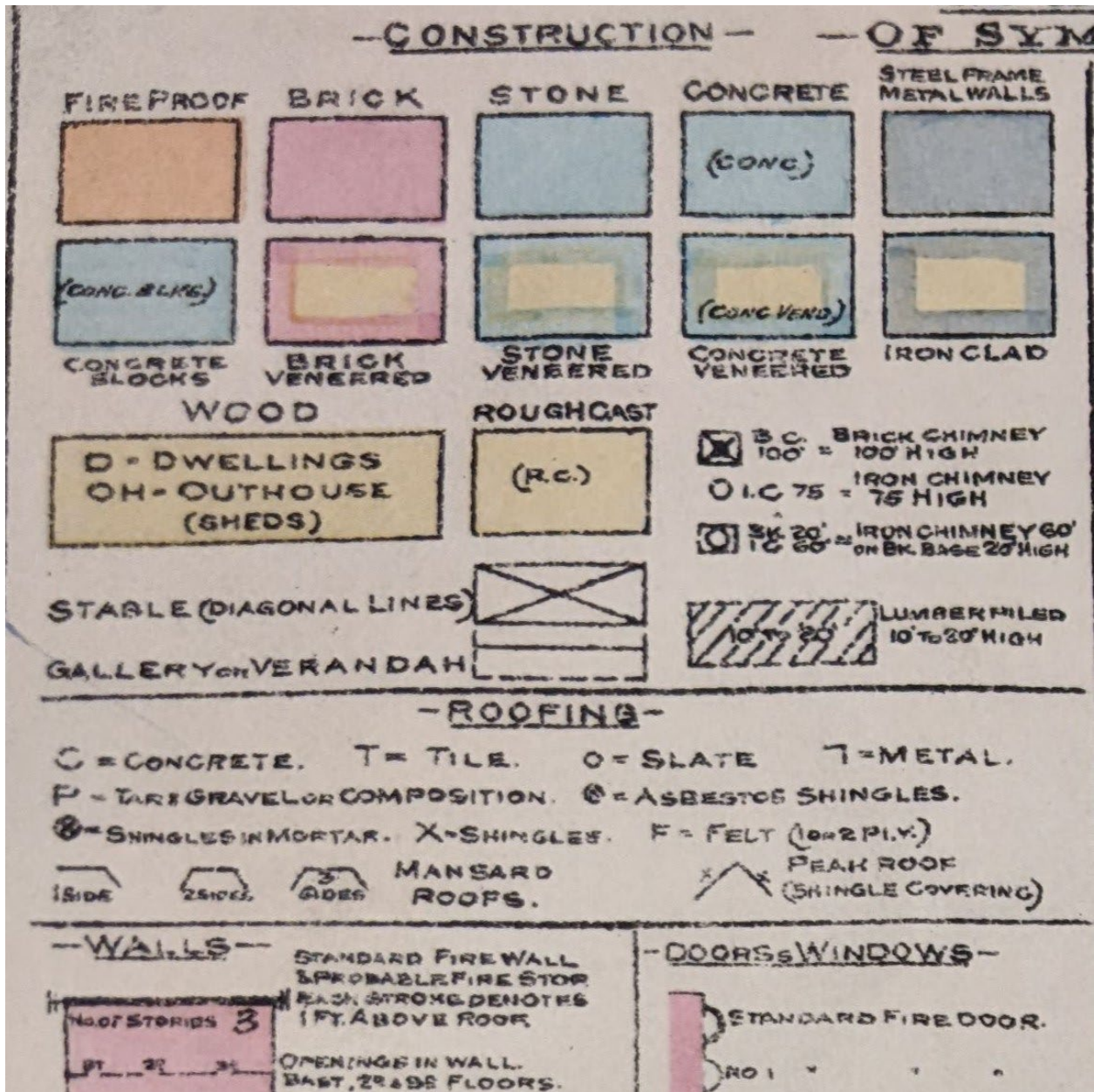


Figure 7- Legend of 1929 Fire Insurance Plan of Galt

ATTACHMENT C



Figure 8 - 1929 Fire Insurance Plan of Galt showcasing 27 Oak Street

ATTACHMENT C



Figure 9 – 25 Oak Street 2024 Aerial photo City of Cambridge ESRI Canada

ATTACHMENT C



Figure 10 – 25 Oak Street 2006 Aerial photo City of Cambridge ESRI Canada

Lot 59

13229	Home	5 May 1904	2 July 1904	John M. Wallace & James E. Gardiner	2000.00	730	1st of 1st	AUG 19 1938
13230	Home	5 May 1904	2 July 1904	John M. Wallace & James E. Gardiner	2000.00	730	1st of 1st	AUG 19 1938
13231	Home	5 May 1904	2 July 1904	John M. Wallace & James E. Gardiner	2000.00	730	1st of 1st	FEB 06 1930
13232	Home	5 May 1904	2 July 1904	John M. Wallace & James E. Gardiner	2000.00	730	1st of 1st	FEB 15 1930
13233	Home	5 May 1904	2 July 1904	John M. Wallace & James E. Gardiner	2000.00	730	1st of 1st	AUG 19 1938
13234	Home	5 May 1904	2 July 1904	John M. Wallace & James E. Gardiner	2000.00	730	1st of 1st	AUG 19 1938
13235	Home	5 May 1904	2 July 1904	John M. Wallace & James E. Gardiner	2000.00	730	1st of 1st	AUG 19 1938
13236	Home	5 May 1904	2 July 1904	John M. Wallace & James E. Gardiner	2000.00	730	1st of 1st	AUG 19 1938
13237	Home	5 May 1904	2 July 1904	John M. Wallace & James E. Gardiner	2000.00	730	1st of 1st	AUG 19 1938
13238	Home	5 May 1904	2 July 1904	John M. Wallace & James E. Gardiner	2000.00	730	1st of 1st	AUG 19 1938
13239	Home	5 May 1904	2 July 1904	John M. Wallace & James E. Gardiner	2000.00	730	1st of 1st	AUG 19 1938

Figure 11 - Ontario, Abstract/Parcel Register Book Plan 442 Lot 59 Page 1 Accessed December 9, 2025

William Mackenzie Sweeney 1856.

SHEET NO 2
LOT NO. 59
PLAN NO. 442

NUMBER	INSTRUMENT	DATE OF INSTRUMENT	DATE OF REGISTRATION	GRANTOR	GRANTEE	AREA	CONSIDERATION	BOOK	REMARKS
35212	Grant	1 May 1937	3 May 1937	John M. Wallace & James E. Gardiner, Admrs Mary W. Gardiner, Gladstone W. Gardiner et al	Harold M. Gardiner		1.00	D51	Sp/Lit et al Juro. Commt
35213	Grant	17 May 1937	3 May 1937	John M. Wallace & James E. Gardiner, Admrs Mary W. Gardiner, Harold M. Gardiner et al	Gladstone W. Gardiner		1.00	D51	N p/Lit et al Juro. Commt
35295	Mortgage	29 June 1937	30 June 1937	Gladstone W. Gardiner et al	Windsor Loan Co	1/2	1000.00	D51	N p/Lit et al Mortg - Juro
35782	Mortgage	21 June 1938	21 June 1938	Gladstone W. Gardiner et al	Charlotte J. Smith	1/2	2000.00	D51	N p/Lit et al Mortg - Juro
35783	Mortgage	18 June 1938	21 June 1938	Windsor Loan Co	Gladstone W. Gardiner	1/2		D51	See No 35295
36257	Grant	11 Apr 1940	14 Apr 1940	Gladstone W. Gardiner et al	Thomas M. & Marie A. Bennett		200.00	D52	p/Lit co joint tenants
36760	D. of M.	18 Apr 1940	19 Apr 1940	William M. & Walter J. Sweeney Esqs of Charlotte J. Smith	Gladstone W. Gardiner	1/2	1.00	D52	Juro. Commt (See No 35782)
36845	Mortgage	10 May 1940	25 May 1940	Thomas M. & Marie A. Bennett	London Life Ins. Co of Can	1/2	2600.00	D52	p/Lit 7/4 ac in Juro
36889	Grant	6 June 1940	19 June 1940	Gladstone W. Gardiner et al	Robert H. Malcolin		4200.00	D52	N p/Lit et al excepting p/Lit 7/4 ac in Juro
36890	Mortgage	8 June 1940	19 June 1940	Robert H. Malcolin et al	The Dominion Life Assurance Co	1/2	4000.00	D52	N p/Lit et al excepting p/Lit
36891	D. of M.	15 June 1940	19 June 1940	Erna (Charlotte J. Smith)	Gladstone W. Gardiner	1/2		D52	See 35782. 12751.
36992	D. of M.	21 Aug 1940	12 Sept 1940	William M. & Walter J. Sweeney Esqs	Robert H. Malcolin	1/2		D52	See 35295, 12751, 12752, 12753, 12754, 12755, 12756, 12757, 12758, 12759, 12760, 12761, 12762, 12763, 12764, 12765, 12766, 12767, 12768, 12769, 12770, 12771, 12772, 12773, 12774, 12775, 12776, 12777, 12778, 12779, 12780, 12781, 12782, 12783, 12784, 12785, 12786, 12787, 12788, 12789, 12790, 12791, 12792, 12793, 12794, 12795, 12796, 12797, 12798, 12799, 12800, 12801, 12802, 12803, 12804, 12805, 12806, 12807, 12808, 12809, 12810, 12811, 12812, 12813, 12814, 12815, 12816, 12817, 12818, 12819, 12820, 12821, 12822, 12823, 12824, 12825, 12826, 12827, 12828, 12829, 12830, 12831, 12832, 12833, 12834, 12835, 12836, 12837, 12838, 12839, 12840, 12841, 12842, 12843, 12844, 12845, 12846, 12847, 12848, 12849, 12850, 12851, 12852, 12853, 12854, 12855, 12856, 12857, 12858, 12859, 12860, 12861, 12862, 12863, 12864, 12865, 12866, 12867, 12868, 12869, 12870, 12871, 12872, 12873, 12874, 12875, 12876, 12877, 12878, 12879, 12880, 12881, 12882, 12883, 12884, 12885, 12886, 12887, 12888, 12889, 12890, 12891, 12892, 12893, 12894, 12895, 12896, 12897, 12898, 12899, 12900, 12901, 12902, 12903, 12904, 12905, 12906, 12907, 12908, 12909, 12910, 12911, 12912, 12913, 12914, 12915, 12916, 12917, 12918, 12919, 12920, 12921, 12922, 12923, 12924, 12925, 12926, 12927, 12928, 12929, 12930, 12931, 12932, 12933, 12934, 12935, 12936, 12937, 12938, 12939, 12940, 12941, 12942, 12943, 12944, 12945, 12946, 12947, 12948, 12949, 12950, 12951, 12952, 12953, 12954, 12955, 12956, 12957, 12958, 12959, 12960, 12961, 12962, 12963, 12964, 12965, 12966, 12967, 12968, 12969, 12970, 12971, 12972, 12973, 12974, 12975, 12976, 12977, 12978, 12979, 12980, 12981, 12982, 12983, 12984, 12985, 12986, 12987, 12988, 12989, 12990, 12991, 12992, 12993, 12994, 12995, 12996, 12997, 12998, 12999, 13000
39258	Mortgage	25 Jun 1944	4 Jul 1944	Robert H. Malcolin et al	The Dominion Life Assurance Co	1/2	12000.00	D53	N p/Lit et al excepting p/Lit
39826	D. of M.	15 Oct 1944	15 Oct 1944	The Dominion Life Assurance Co	Robert H. Malcolin	1/2		D53	See 36890
42226	D. of M.	18 June 1947	18 Jun 1947	The London Life Insurance Co	Thomas M. & Marie A. Bennett	1/2		D53	See 36845
44215	Mortgage	1 Dec 1948	19 Dec 1948	Robert H. Malcolin et al	The Dominion Life Assurance Co	1/2	50,000.00	D56	N p/Lit et al excepting p/Lit
44216	D. of M.	18 June 1948	19 Dec 1948	The Dominion Life Assurance Co	Robert H. Malcolin	1/2		D56	See 39258. MAR 15 1962
47991	Mortgage	11 Oct 1950	19 Oct 1950	Robert H. Malcolin et al	The Dominion Life Assurance Co	1/2	78,556.00	D57	N p/Lit et al excepting p/Lit
47840	D. of M.	7 Nov 1950	7 Nov 1950	The Dominion Life Assurance Co	Robert H. Malcolin	1/2		D57	See 44215. NOV 20 1958
49045	Mortgage	17 Sep 1951	27 Sep 1951	Robert H. Malcolin et al	The Dominion Life Assurance Co	1/2	82,675.00	D58	N p/Lit et al excepting p/Lit
49046	D. of M.	24 Sep 1951	27 Sep 1951	The Dominion Life Assurance Co	Robert H. Malcolin	1/2		D58	See 47991. MAR 15 1962
49965	Mortgage	1 June 1952	6 June 1952	Robert H. Malcolin et al	The Dominion Life Assurance Co	1/2	87,518.00	D58	N p/Lit et al excepting p/Lit
49966	D. of M.	27 May 1952	6 June 1952	The Dominion Life Assurance Co	Robert H. Malcolin	1/2		D58	See 49045. NOV 20 1963

Figure 12 - Ontario, Abstract/Parcel Register Book Plan 442 Lot 59 Page 2 Accessed December 9 2025

ATTACHMENT C

SHEET NO.
LOT NO. 59, WM. MACKENZIE ST., 1856.

CITY OF CAMBRIDGE
(Formerly: City of Galt)

SHEET NO. 3
LOT NO. 442
PLAN NO. 442

PLAN NO. 36889

NUMBER	INSTRUMENT	DATE OF INSTRUMENT	DATE OF REGISTRATION	GRANTOR	GRANTEE	AREA	CONSIDERATION	BOOK	REMARKS
53571	Mortgage	July 1904	25 June 1904	Robert H. Malcolm et al.	The Dominion Life Assurance Co.	1/16	20000.00	D	APR 12 1905 N.P. title except Pt.
126572	Mortgage	20 Apr 1905	7 June 1905	Robert H. Malcolm et al.	The Dominion Life Assurance Co.	1/16	20000.00	D	JAN 21 1972 N.P. title except Pt.
126757	D of M.	Apr 1905	13 June 1905	The Dominion Life Assurance Co.	Robert H. Malcolm	1/16		D	See 53571 APR 12 1907
155788	Grant	7 June 1907	26 June 1907	The Dominion Life Assurance Co.	Robert H. Malcolm	1/16	77,580.25	D	See 53571 JAN 21 1972
160057	Grant	23 Sept 1907	2 Oct 1907	Robert H. Malcolm et al.	W. Irving Dyer et al.		16,000.00	D	N.P. title except Pt.
160058	Grant	23 Sept 1907	2 Oct 1907	W. Irving Dyer	Robert H. Malcolm		10,000.00	D	N.P. title except Pt.
160409	D of M.	7 Oct 1907	11 Oct 1907	The Dominion Life Assurance Co.	Robert H. Malcolm	1/16	2000.00	D	See 53571 JAN 21 1972
160410	D of M.	7 Oct 1907	11 Oct 1907	The Dominion Life Assurance Co.	Robert H. Malcolm	1/16	2000.00	D	See 53571 JAN 21 1972
167547	D of M.	24 Apr 1908	11 Apr 1908	Robert H. Malcolm et al.	W. Irving Dyer			D	See 160057 AUG 20 1908
184164	Mortgage	20 Apr 1909	20 Apr 1909	Harold MacIntosh Gardiner	The Waterloo Trust & Savings Co.	1/16	1500.00	D	See 11762 JAN 21 1972
220933	D of M.	20 May 1901	20 May 1901	The Dominion Life Assurance Co.	Robert H. Malcolm	1/16		D	See 126572 JAN 21 1972
220937	D of M.	20 May 1901	20 May 1901	The Dominion Life Assurance Co.	Robert H. Malcolm	1/16		D	See 126572 JAN 21 1972
249434	Grant	9 Nov 1902	28 Dec 1902	Harold M. Gardiner et al.	Gavin J. Helme Gately	2.11		D	See 184164 JAN 21 1972
249435	Grant	9 Nov 1902	28 Dec 1902	Gavin J. Helme Gately	Harold M. Gardiner	2.11	800.00	D	See 184164 JAN 21 1972
249436	D of M.	10 Dec 1902	28 Dec 1902	The Waterloo Trust & Savings Co.	Harold M. Gardiner	2.11		D	See 184164 JAN 21 1972
272055	Grant	8 Apr 1861	28 May 1861	W. Irving Dyer et al.	Clara & Jean H. Bony		20000.00	D	See 184164 JAN 21 1972
Discharged by # 117162 A.D.L.R. (P) 13-93									
306485	D of M.	9 July 1905	24 Aug 1905	Harold M. Gardiner	Gavin J. Helme Gately			D	See 249434 JAN 21 1972
306486	Mortgage	17 June 1905	24 Aug 1905	Gavin J. Helme Gately	Harold M. Gardiner		6240.26	D	See 249434 JAN 21 1972
381041	Grant	20 Aug 1908	24 Sep 1908	Treasurer of Ontario	W. Thomas M. Bennett			D	See 184164 JAN 21 1972
530851	Grant	28 May 1914	11 June 1914	Minister of Revenue	Harold M. Gardiner			D	See 53476 JAN 21 1972
Discharged by # 624036, Asst. Dep. Land Reg. 15/11/23 At.									
534103	D of M.	28 Aug 1914	30 Dec 1914	Execs. of Harold M. Gardiner	Jessie I. Gardiner			D	See 53476 JAN 21 1972
Discharged by # 624036, Asst. Dep. Land Reg. 15/11/23 At.									
534805	Grant	5 Oct 1914	28 Nov 1914	Execs. of Harold M. Gardiner	Jessie I. Gardiner			D	See 53476 JAN 21 1972
Discharged by # 624036, Asst. Dep. Land Reg. 15/11/23 At.									
550995	Grant for Registration	11 June 1916	20 June 1916	Minister of Revenue	Jessie I. Gardiner			D	See 53476 JAN 21 1972
552649	Grant	9 Aug 1916	10 Aug 1916	Executors of Jessie I. Gardiner	William D. & Edith M. Halpenny			D	See 53476 JAN 21 1972
Discharged by # 624036, Asst. Dep. Land Reg. 15/11/23 At.									
560134	Grant for Registration	20 Apr 1917	26 Apr 1917	Minister of Revenue	Jessie I. Gardiner			D	See 53476 JAN 21 1972
Discharged by # 624036, Asst. Dep. Land Reg. 15/11/23 At.									
560224	Grant	1 Apr 1917	9 May 1917	Execs. of Jessie I. Gardiner	Margaret C. Harrison			D	See 53476 JAN 21 1972
Discharged by # 624036, Asst. Dep. Land Reg. 15/11/23 At.									

re entered
see entry after
1177587

Figure 13 - Ontario, Abstract/Parcel Register Book Plan 442 Lot 59 Page 3 Accessed December 9, 2025

ATTACHMENT C

SHEET NO. 4 LOT NO. 59 PLAN NO. 442 552647		CITY OF CAMBRIDGE				SHEET NO. LOT NO. PLAN NO.			
NUMBER	INSTRUMENT	DATE OF INSTRUMENT	DATE OF REGISTRATION	GRANTOR	GRANTEE	AREA	CONSIDERATION	HOOK	REMARKS
575300	Recharge in Mortgages	20 June 1978	20 July 1978	Barbary House Limited					Part lot etc Comm at SW 1/4 lot 60. Thru SE 1/4 60's. NE 70.65' x SW 70' 80' etc
575308	Mort	22 Aug 1978	29 July 1978	William D. E. Edmund	Barbary House Limited		2,200.00		As in 552647
				Halpenny					Discharged by # 611425 Asst. Dep. Land Reg. 31/08/82
575309	A of M	20 Oct 1977	29 July 1978	Barbary House Limited	Canadian Imperial Bank of Commerce		100.00		Assigns 575308.
									Discharged by # 611425 Asst. Dep. Land Reg. 31/08/82
608158	Re-Assignment of Mort	21-03-82	21-03-82	Canadian Imperial Bank of Commerce	Barbary House Ltd				Discharged by # 611425 Asst. Dep. Land Reg. 31/08/82
608159	Mort	31-03-82	31-03-82	HALPENNY, William D. HALPENNY, Edith M.	The Bank of Nova Scotia		Promises		As in 552647
									Discharged by # 623338 Asst. Dep. Land Reg. 21/09/82
608583	Mort	23-04-82	23-04-82	HALPENNY, William D. HALPENNY, Edith M.	CHAPIN, Gordon		22,350.00		As in 552647.
									Discharged by # 622472 Asst. Dep. Land Reg. 23/09/82
611530	Mort	02-07-82	02-07-82	HALPENNY, William D. Halpenny, Edith M.	Waterloo Regional Credit Union Limited		46,000.00		As in 552647.
									Discharged by # 622029 Asst. Dep. Land Reg. 27/09/82
608581	Acct Post H.	02-07-82	02-07-82	CHAPIN, Gordon	Waterloo Regional Credit Union Limited		46,000.00		608583 postponed to 611530.
									Discharged by # 622472 Asst. Dep. Land Reg. 23/09/82
622471	Mort	23-07-82	23-07-82	HALPENNY, William D. HALPENNY, Edith M.	Waterloo Regional Credit Union Limited		6,260.00		As in 552647.
									Discharged by # 632166 Asst. Dep. Land Reg. 27/09/82
622212	GRANT	23-08-84	23-08-84	HALPENNY, William D. HALPENNY, Edith M.	BLACK, MARGARET L.				As in 552647.
	Deposit	01-12-88	01-12-88						Pt. As in 36759
699966	Grant	02-12-88	02-12-88	BENNETT, Marie Agnes - Estate of	PELLEGRINO, Mario				pt. lot. Re: 36759.
									Discharged by # 1185174 A.D.L.R. 13-09-93
699967	Mort	02-13-88	02-13-88	PELLEGRINO, Mario	The Toronto Dominion Bank		66,250.00		pt. lot. Re: 699966.
1134823	Transfer	28-08-92	28-08-92	BLACK, Margaret Lorraine	BIRSS, William Hugh BIRSS, Traacy Colleen (JT)		180,000.00		Pt. Lots 59 & 60. RE: #632312.
1134824	Charge	28-08-92	28-08-92	BIRSS, William Hugh BIRSS, Traacy Colleen	Scotia Mortgage Corp.		161,437.00		land as in #1134823.
									Discharged by # 1436084 A.D.L.R. 15-10-99

Figure 14 - Ontario, Abstract/Parcel Register Book Plan 442 Lot 59 Page 4 Accessed December 9 2025

ATTACHMENT C

Abstract Index Répertoire par lot

CITY OF CAMBRIDGE Lot 59 Plan/Concession 442 Page 05
(Formerly: City of Galt)

Ontario 1134824

Registration Number Numéro d'enregistrement	Instrument Type Type d'acte	Registration Date Date d'enregistrement YY MM DD	Parties from Parties	Parties to Parties	Consideration Contrepartie	Land/Remarks Bien-fonds/Observations
1140491	Charge	92 10 05	BIRSS, William Hugh	BLACK, Margaret Berraine	5,000.00	Pt. Lots 59 & 60. re: Inst. # 632312.
Discharged by # 1196076 A.D.L.R. 10-08-12-93 BIRSS, Tracey Colleen						
1173692	Transfer	93 06 23	PELLEGRINO, Mario	CARROLL, Allen Edwin CARROLL, Tammy Marie (J.T.)	115,000.00	Pt. Lot 59, Plan 442, East of Oak St. Re: Inst. # 699966.
1173693	Charge	93 06 23	CARROLL, Allen Edwin CARROLL, Tammy Marie	CANADA TRUSTCO MORTGAGE COMPANY	86,250.00	As in Inst. # 1173692.
Discharged by # 1451346 A.D.L.R. 15-03-00						
1177587	Charge	93 07 16	BOWEN, Elmer Thomas BOWEN, Jean Helen	ROYAL TRUST CORPORATION OF CANADA	30,000.00	Lot 58 & North Pt. of Lot 59, East of Oak St. Re: # 277055. CAUTION - RE: REFERENCE PLAN.
530851	Certificate for Registration	74 06 17	Minister of Revenue	GARDINER, Harold Macintosh		re 306486 and 35212.
1225417	Charge	94 08 04	GOBY, Gavin Jr. GOBY, Helene	LONDON LIFE INSURANCE COMPANY	15,000.00	Pt. Lots 59 & 60 Plan 442 re: 249444.
Discharged by # 1498973 A.D.L.R. 01/06/12						
1321194	Transfer	97 01 03	CARROLL, Allen Edwin CARROLL, Tammy Marie	CARROLL, Allen Edwin	2.00	Pt. lot as in 1173692

Figure 15 - Ontario, Abstract/Parcel Register Book Plan 442 Lot 59 Page 5 Accessed December 9, 2025

Page 1

Reg. No.	Date	Description	Parties	Consideration	Remarks
13229	2 May 1905	2 July 1905	Mary W Gardner	21000	750 Lousie
13230	11 Dec 1905	2 July 1905	John Gardner Trust for Robert Gardner	21000	750 Lousie
13231	11 Dec 1905	2 July 1905	John Gardner Trust for Robert Gardner	21000	750 Lousie
13232	11 Dec 1905	2 July 1905	John Gardner Trust for Robert Gardner	21000	750 Lousie
13233	11 Dec 1905	2 July 1905	John Gardner Trust for Robert Gardner	21000	750 Lousie
13234	11 Dec 1905	2 July 1905	John Gardner Trust for Robert Gardner	21000	750 Lousie
13235	11 Dec 1905	2 July 1905	John Gardner Trust for Robert Gardner	21000	750 Lousie
13236	11 Dec 1905	2 July 1905	John Gardner Trust for Robert Gardner	21000	750 Lousie
13237	11 Dec 1905	2 July 1905	John Gardner Trust for Robert Gardner	21000	750 Lousie
13238	11 Dec 1905	2 July 1905	John Gardner Trust for Robert Gardner	21000	750 Lousie
13239	11 Dec 1905	2 July 1905	John Gardner Trust for Robert Gardner	21000	750 Lousie
13240	11 Dec 1905	2 July 1905	John Gardner Trust for Robert Gardner	21000	750 Lousie

CONT'D TO NEXT PAGE

Figure 16 - Ontario, Abstract/Parcel Register Book Plan 442 Lot 60 Page 1 Accessed December 9, 2025

ATTACHMENT C

SHEET NO. 2
LOT NO. 60
PLAN NO. 442

William Mackenzie Survey 1856.

SHEET NO. 60
LOT NO. 60
PLAN NO.

NUMBER	INSTRUMENT	DATE OF INSTRUMENT	DATE OF REGISTRATION	GRANTOR	GRANTEE	AREA	CONSIDERATION	BOOK	REMARKS
35212	Grant	17 May 1937	8 May 1937	John M. Wallace & James E. Gardiner, Admins of Mary D. Gardiner, Gladstone W. Gardiner et al.	Harold M. Gardiner		1 00 00	D 1	100 001 1st of ab. Trans. Comm.

Figure 17 - Ontario, Abstract/Parcel Register Book Plan 442 Lot 60 Page 2 Accessed December 9, 2025

SHEET NO. 3
LOT NO. 60, WM. MACKENZIE SY., 1856.
PLAN NO. 35212

SHEET NO. 60
LOT NO. 60
PLAN NO. 442

NUMBER	INSTRUMENT	DATE OF INSTRUMENT	DATE OF REGISTRATION	GRANTOR	GRANTEE	AREA	CONSIDERATION	BOOK	REMARKS
184114	Mortg.	20 Apr 1915	25 Apr 1915	Harold M. Gardiner	The Waterloo Loan & Savings Co.	1500 00		D	1st of ab. Trans. Comm.
249444	Grant	9 Nov 1912	28 Dec 1912	Harold M. Gardiner et al	James J. & Helene Gotby	2 10			1st of ab. Trans. Comm.
249445	Mortg.	9 Nov 1912	28 Dec 1912	James J. & Helene Gotby	Harold M. Gardiner	2 10	8000 00		1st of ab. Trans. Comm.
249446	Def. M.	13 Dec 1912	28 Dec 1912	The Waterloo Loan & Savings Co.	Harold M. Gardiner				See 1912 1913
306485	Def. M.	9 July 1915	24 Aug 1915	Harold M. Gardiner	James J. & Helene Gotby				See 249445 1914
306486	Mortgage	17 Jun 1915	24 Aug 1915	James J. & Helene Gotby	Harold M. Gardiner				Discharged by # 624036 Asst. Dep. Land Reg. 1570 183 16
50088	Cont. for Registration	28 May 1914	17 June 1914	Minister of Revenue	Harold M. Gardiner				Discharged by # 624036 Asst. Dep. Land Reg. 1570 183 16
534103	Def. M.	28 Aug 1914	30 Oct 1914	Execs of Harold M. Gardiner	Jessie J. Gardiner				Discharged by # 624036 Asst. Dep. Land Reg. 1570 183 16
534105	Grant	8 Oct 1914	28 Nov 1914	Execs of Harold M. Gardiner	Jessie J. Gardiner				ad in # 35212, 1st of ab. Trans. Comm.
550993	Def. M.	18 June 1916	24 June 1916	Minister of Revenue	James J. & Helene Gotby				See 534105
550647	Grant	9 Aug 1916	10 Aug 1916	Executors of Jessie J. Gardiner	William D. & Edith M. Halpenny, et tenants				See 534105
560624	Def. M.	1 Apr 1917	9 May 1917	Execs of Jessie J. Gardiner	Margaret G. Harrison				Discharged by # 624036 Asst. Dep. Land Reg. 1570 183 16
575330	License	19 July 1918	30 July 1918	Bankbury House Limited					1st of ab. Trans. Comm.
575318	Mortg.	15 Aug 1918	31 July 1918	William D. & Edith M. Halpenny	Bankbury House Limited		20,000 00		AS in 550477
575397	H.C.F.	26 Oct 1917	31 July 1918	Bankbury House Limited	Canadian Imperial Bank of Commerce				Discharged by # 611425 Asst. Dep. Land Reg. 3102 182 04
602159	Assignment of Mort	31 03 22	04/04/1922	Canadian Imperial Bank of Commerce	Bankbury House Ltd				Discharged by # 611425 Asst. Dep. Land Reg. 3102 182 04
602159	Mort	31 03 22	04/04/1922	Halpenny, William D. & Edith M.	The Bank of Nova Scotia				Discharged by # 623358 Asst. Dep. Land Reg. 3102 182 04
608583	Mort	23 04 22	04/04/1922	Halpenny, William D. & Edith M.	STAPTON, Gordon				Discharged by # 622442 Asst. Dep. Land Reg. 2309 183 04

2 - entered by entry after 1134924

Figure 18 - Ontario, Abstract/Parcel Register Book Plan 442 Lot 60 Page 3 Accessed December 9, 2025

ATTACHMENT C

SHEET NO. 4
 LOT NO. 60
 PLAN NO. 442
 575320

CITY OF CAMBRIDGE

(Formerly: City of Galt)

SHEET NO.
 LOT NO.
 PLAN NO.

NUMBER	INSTRUMENT	DATE OF INSTRUMENT	DATE OF REGISTRATION	GRANTOR	GRANTEE	AREA	CONSIDERATION	BOOK	REMARKS
61520	Mort.		02 09 82	HARPENNY, William D. HARPENNY, ESTER M.	Waterloo Regional Credit Union Limited		46,000	60	Discharged by # 623029 As in 55247. Asst. Dep. Land Reg. 07/10/93 86.
61521	Mort. Pmt. H.		02 09 82	CHAPMAN, Gordon.	Waterloo Regional Credit Union Limited		46,000	60	Discharged by # 622492 Asst. Dep. Land Reg. 22/07/93 84.
622491	Mort.		08 09 82	HARPENNY, William D. HARPENNY, ESTER M.	Waterloo Regional Credit Union Ltd.		66,260	60	Discharged by # 633136 Asst. Dep. Land Reg. 27/09/94 86.
622492	Grant.		08 09 82	HARPENNY, William D. HARPENNY, ESTER M.	BLACK, MARGARET L.				As in 55247.
1134823	Transfer		28 08 92	BLACK, Margaret Lorraine	BIRSS, William Hugh BIRSS, Tracy Colleen (JT)		180,000.00		Pt. Lot etc. see Lot 59.
1134824	Charge		28 08 92	BIRSS, William Hugh BIRSS, Tracy Colleen	Scotia Mortgage Corp.		161,437.00		Land as in #1134823. Discharged by # 113624 A.D.L.R. 15.10.99
1140491	Charge		05 10 92	BIRSS, William Hugh BIRSS, Tracy Colleen	BLACK, Margaret Lorraine		5,000.00		Pt. Lots 59 & 60. Re: Inst. # 632312.
530851	Certificate for Registration		74 06 17	Minister of Revenue	GARDINER, Harold Macintosh				Re 306486 and 35212.
1225417	Charge		04 08 94	GOTRY, Gavin J. GOTRY, Helene	LONDON LIFE INSURANCE CO.		15,000.00		Pt. Lots 59 & 60 Plan Discharged by # 1498973 A.D.L.R. 12/06/01

Figure 19 - Ontario, Abstract/Parcel Register Book Plan 442 Lot 60 Page 4 Accessed December 9, 2025

ATTACHMENT C

Sources

Architectural Style Guide 2009 <https://www.therealtydeal.com/wp-content/uploads/2018/06/Heritage-Resource-Centre-Achitectural-Styles-Guide.pdf>
Accessed December 9, 20225

ATTACHMENT D

Photos And Google Streetview of 27 Oak Street



Figure 1 – East (Front) Elevation from Oak Street

ATTACHMENT D



Figure 2 – North – East Elevation from Oak Street

ATTACHMENT D



Figure 3 – South- West Elevation from Rich Avenue

ATTACHMENT D



Figure 4 - South Elevation from Rich Avenue

ATTACHMENT D



Figure 5 – Google Streetview of 27 Oak Street (West Elevation)

ATTACHMENT D



Figure 6 – Google Streetview of 27 Oak Street (South Elevation)

NOTICE OF INTENTION TO DESIGNATE

In the matter of the *Ontario Heritage Act*, R.S.O. 1990, Ch.O.18. And in the matter of lands and premises at the following municipal address in the Province of Ontario.

TAKE NOTICE that the Council of the Corporation of the City of Cambridge intends to designate the following property for its cultural heritage value or interest under the *Ontario Heritage Act*, R.S.O. 1990, Chapter O.18, Part IV, Section 29.

Statement of Cultural Heritage Value or Interest

27 Oak Street

The following Statement of Cultural Heritage Value or Interest and List of Heritage Attributes was prepared for the property at 27 Oak Street in their Heritage Registry Report, which recommended that the property be designated under Part IV of the *Ontario Heritage Act* for its design/physical, historical/associative, and contextual significance, as defined in Ontario Regulation 9/06 under the *Ontario Heritage Act*.

Description of the Historic Place

The property known municipally as 27 Oak Street is located on a corner lot on the east side of Oak Street and north of Rich Avenue in the former historic Town of Galt and now within the City of Cambridge. The subject property is legally described as

PT LT 59-60 PL 442 CAMBRIDGE AS IN 1134823; S/T EXECUTION 98-02595, IF ENFORCEABLE; S/T EXECUTION 99-01679, IF ENFORCEABLE; CAMBRIDGE

Summary of Cultural Heritage Value

Design/Physical Value

The property located at 27 Oak Street is a representative example of the Ontario Farmhouse (also known as the Ontario Cottage/Gothic Cottage) is a subset of Gothic Revival Architecture commonly prevalent in Ontario between the 1850s-1880s. Popularized through American pattern books and subsequently picked up by local magazines like *Canadian Farmer 1860s*, Ontario Farmhouses generally incorporate Gothic Revival elements. It is usually designed to be one-and-a-half storeys to maximize living space within a lower tax bracket by avoiding a full second storey *Ontario Architectural Style Guide 2009*. These cottages follow a specific pattern and floor plan but vary hugely in its exterior finish and details across the province in Ontario.

The subject property features attributes representative of the style within the City of Cambridge such as one-and-a-half storey plan, gable roof, symmetrical front façade, stone foundation, stone exterior, chimneys, covered front porch, and a single centered cross gable above a centred entrance with sidelights and transom.

Attachment E

Decorative Gothic Revival elements include decorative bargeboard, sills, segmentally arched window openings, stone voussoirs, finial, and covered porch with decorative columns, trim, and balustrades.

Historical/Associative Value

The subject property at 27 Oak Street is associated with Mary Gardiner, the spouse of the prominent Peter Waters Gardiner, a local manufacturer of doors, sash, columns, and moldings who owned the well-established P.W. Gardiner & Sons.

The subject property is also part of the evolution of the East Galt neighbourhood, a well-established residential area with a wide range of architectural styles, large mature trees, and unique globe streetlamps due to the 1890s international movement of city beautification led by J.P. Jaffray, of the Galt Reporter from 1896 onwards. It's location on Oak Street and Gothic Revival Ontario Cottage architectural style reflect the history of the late nineteenth century and wealth of homeowners in the area.

Contextual Value

The subject property maintains and supports the historic character of the immediate and broader physical context of the street and the neighbourhood through supporting the late nineteenth character of the historic Town of Galt. The subject property resides in the East Galt neighborhood which contains a large concentration of mid-late nineteenth century buildings as well as being part of the development history within the historic neighbourhood of East Galt. The property also shares similar massing and a shallow setback by other buildings on Oak Street which helps to preserve the area's sense of place and as well as it's character.

The subject property at 27 Oak Street is historically linked to the historical adjacent lot of 35 Oak Street as they were built in consideration of each other in the late nineteenth century as the earliest subject property owner, Mary Gardiner (Mary Wallace), is the spouse of notable figure Peter Waters Gardiner, owner of the neighbouring 35 Oak Street. They were married in November 1895. It is also visually and historically linked to the surrounding historic streetscape, contributing to a cohesive group of heritage homes.

Description of Heritage Attributes

Design / Physical Value

The following key heritage attributes that contribute to the cultural heritage value at 27 Oak Street as a representative example of as a Gothic Revival Ontario Cottage include its:

- Gothic Revival Ontario Cottage architectural style;
- One-and-a-half storey massing;
- Symmetrical front façade;

Attachment E

- Stone foundation and exterior;
- Medium-pitch gable roof with overhanging eaves;
- Single centered cross gable over front entrance with decorative bargeboard and finial;
- Centred front entrance with transom and sidelights;
- Red brick chimneys;
- Stone voussoirs and sills;
- Centered arched window opening;
- Covered one-storey front porch with decorative columns, trim, and balustrade;

Historical/ Associative Value

The following heritage attributes contribute to the cultural heritage value of the property at 27 Oak Street as it has direct historical associative values with prominent figure Mary Gardiner (Mary Wallace) spouse of prominent figure Peter Water Gardiner.

- Historically significant as part of the concentration of late nineteenth century properties and development history within the historic neighbourhood of East Galt;
- Historically significant for its association with the early industrial evolution of the Town of Galt

Contextual Value

The following heritage attributes contribute to the cultural heritage value of the property at 27 Oak Street as it is important in maintaining and supporting the 19th century character of the area:

- Overall massing, architectural details, shallow setback, and location within the historic neighbourhood of East Galt in helping with to preserve the area's sense of place and character.

The following heritage attributes contribute to the cultural heritage value of the property at 27 Oak Street as it is historically and visually linked to its surroundings:

- Relationship with the surrounding historic streetscape, contributing to a cohesive group of heritage homes;
- Historically linked to the property at 35 Oak Street due to a significant historical relationship between the property owners when the subject property of 27 Oak Street was initially developed.

The interior of the building and any additions or outbuildings are excluded in this designation.

Attachment E

For more information on the Notice of Intention to Designate or the property, please contact Heritage Staff at heritageinfo@cambridge.ca

ANY PERSON MAY, within thirty days of the publication of this Notice, serve notice of their objection on the City Clerk in accordance with the Section 29(5) and 67 of the *Ontario Heritage Act*, R.S.O. 1990, Chapter O.18. The notice must set out the reason(s) for the objection and all relevant facts, in accordance with the *Ontario Heritage Act*.

All objections should be directed to: City Clerk's Office, City of Cambridge
50 Dickson Street, P.O. Box 669
Cambridge, ON N1R 5W8

Dated at Cambridge this # day of December 2025.