

**From:** [John Dodds](#)  
**To:** [E. Clerks](#)  
**Subject:** Input for Feb 24, 2026 Council Meeting  
**Date:** Monday, February 23, 2026 6:04:41 PM

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To the Clerk,

With regard to the following agenda item for tomorrow's Council meeting:  
26-006-PG - Passing of Designation By-laws for Listed Heritage Properties

We are providing notice of our objection to our home (8 Cameron Street [REDACTED]) being designated Heritage.

Since first receiving notice of the proposed Heritage designation of our home, we have spent many hours trying to estimate the financial impact to us of such a designation.

Over the past three months, with assistance from Heritage Planning, we have been dealing with our insurance company in an attempt to understand the impact of a heritage designation to our policy and our insurance premiums. The final position of the insurance company is: "If it is designated, then what we will do is keep the current package, limit, and deductible. But remove combined limit. We will still require an inspection to be completed." We anticipate the inspection will give the insurance company the validation they require to increase our premiums while placing limits on our coverage. In speaking with a fellow Cambridge homeowner with a designated home, they now pay 2 1/2 to 3 times the rate they paid prior to designation.

We also spoke with real estate agents to understand, based on their real world experiences, what would be the financial impact should we sell our home with Heritage Designation. The consensus is the designation would limit the pool of buyers potentially limiting the sale price of the home.

We purchased our home specifically because we appreciate and respect its unique historical features. Our goal is to maintain and preserve these qualities.

Unfortunately we have determined that heritage designation would come at a cost we are not willing to bear.

Regards,  
John Dodds & Diane Boyes  
[REDACTED]