

# First Heritage District for Halton Hills

By GLORIA HILDEBRANDT

Acton is set to become the location of the first heritage district in Halton Hills. Five duplexes on Bower Street will be known as the Syndicate Housing Heritage District. All 10 owners of numbers 69 through 89 have agreed to the heritage designation.

Heritage Halton Hills researched the houses' historical significance and found that they were built in 1882 by a syndicate of Acton businessmen for workers during a time of housing shortage. The houses have unusual brick patterns, a single-light transom over the entrance and a bay window topped with decorative crown moulding. It is the facades that will be protected under the heritage designation, and Heritage Halton Hills is going to prepare wall plaques to signify this.

Heritage Halton Hills was able to achieve agreement to pursue designation for this district in less than seven months. In January, members John Mark Rowe and Janis Fread met with a handful of the

Bower Street residents to give a presentation and ask whether to proceed with the heritage designation. "We received a unanimous 'Yes,'" says Mr. Rowe. A second meeting drew seven out of the 10 homeowners. Ms. Fread then

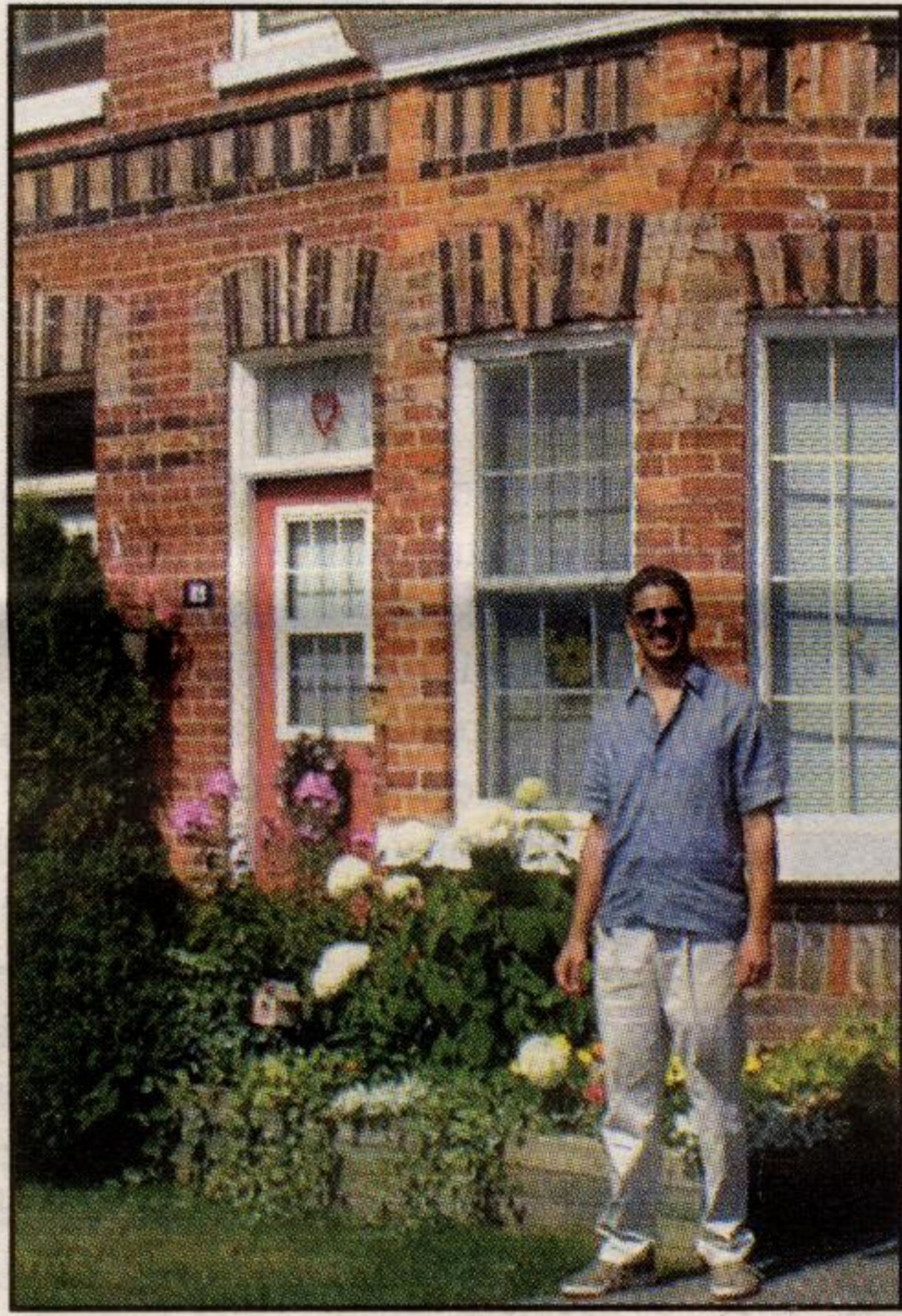
sought, and gained, agreement from the remaining three residents.

Mr. Rowe credits recent changes in heritage legislation that have made it easier to seek designation. "The Government Efficiency Act of 2002 downloaded some responsibilities to municipalities and eased requirements for a district to be designated," he says. "Now homeowners can declare a heritage district and extend it later to include other properties. Also a district can set up its own committee to review proposals for repairs and renovations."

Mr. Rowe was previously involved in an unsuccessful attempt to designate part of Glen Williams as a heritage district. "It was a large area and unwieldy," he explains. "Getting agreement from everyone was difficult."

Despite restrictions to any changes that homeowners can make to heritage buildings, Mr. Rowe points out the benefits to owners, "Studies show that designated properties increase in value and attract people who

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Mark Rowe, local historian, stands in front of one of the Bower Street homes in Acton that have recently received heritage designation.

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## Dear Tracey

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I've lived in Halton Hills for 30 years and I am raising my family here.

Dear Tracey

Two weeks ago I found out that I had lost my job. I have received a package, but I do not know where to go from here.

Signed  
Downsized

Dear Downsized

What a tough time this can be. First off, there must be an agreed amount of severance for you. There are minimum requirements for employees in Ontario based on your age, experience, length of service, position and available opportunities in the job market. This entire amount will be taxable in the year it is received. First of all, check your carry-forward room available in your RRSP. If you contribute the maximum, that will avoid a tremendous amount of tax. Also Revenue Canada allows us to transfer

an amount over and above your RRSP room to your RRSP from a retiring allowance for further tax savings. Contact our office if you would like the exact calculation based on your figures. If you need to derive an income from this lump sum, it is best to deposit the maximum to an RRSP and pull out a monthly amount necessary to cover household expenses.

If you have earned the right to your contributions in your pension plan, you may be able to collect a reduced or full pension; or, depending on your age, transfer the entire amount to a locked-in RRSP or pension plan with your new employer. If your pension benefits are not vested, you are entitled to a refund of any contributions that you have made. You can elect that by cash settlement or a transfer to your personal RRSP.

Here are a few main points to

remember. Consider restructuring your debt to either make interest tax deductible or lower your payments. Be careful about withdrawing from your RRSP as you cannot recontribute amounts pulled if you have already reached your RRSP limit. There are major tax implications for a severance. Please see a specialist to make sure all opportunities available to you are being utilized. You may consider early retirement.

I am sorry you are going through this difficult situation. Take the time to review all of your options available. Keep a positive vision of your big picture. I wish you luck and prosperity.

Tracey

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