

NIP announcement delayed

A hoped for shot in the arm for owners of homes in need of repairs in Penetanguishene did not materialize on Monday as expected.

Instead an announcement from officials in the Ontario government as to whether or not they approved a grant to Penetanguishene to improve living conditions in selected town neighbourhoods has been delayed until late February or early March.

NIP's delayed

If the province does approve the Neighbourhood Improvement Program grant Penetanguishene stands to gain a total of \$220,000 to assist in the improvement of housing and living conditions in deteriorated neighbourhoods.

It would also open the door for individual home owners assistance from the federal government's Residential Rehabilitation Assistance Program which provides funds to upgrade the housing conditions of low and moderate income Canadians. Through RRAP eligible individual home owners in Penetanguishene could receive an additional \$760,000 in federal funds to improve their dwellings. But in order for home owners to be eligible for assistance through the RRAP program they must live in designated Neighbourhood Improvement areas.

Penetanguishene has two NIP areas: the West End and the Central System.

Under the NIP program these two designated areas would receive \$220,000 for improving services (i.e. providing storm sewers in areas without). Federal funding is available on a cost-shared basis with the province 25 per cent and the town 25 per cent.

This means that Penetanguishene would contribute \$80,000 in funds to help make up the \$220,000 earmarked towards improving the town's two designated NIP areas.

RRAP's possible

Approval of the NIP grants for the two designated areas is important not so much for the funds which will be used for improving services and acquiring parkland but mainly because NIP acceptance of the two designated areas is a requirement for individual home improvement grants and loans of up to a maximum of \$5,000 under the Residential Rehabilitation Assistance Program.

A town ordered study by the Tiny-Tay Peninsula Planning Board last summer found that 152 housing units in Penetanguishene's two designated NIP areas would be eligible for assistance under RRAP which provides federal funds to improve the housing conditions of low and moderate income Canadians.

In order to receive the combination grant-loan through RRAP, individual home owners must apply directly to the town office if and when Penetanguishene gets word of approval of the NIP areas.

One of the requirements for a NIP grant is an indication of the resident's willingness to participate in the program.

The programs are wanted according to Yvon Gagne the recent construction programs involving the installation of sanitary sewers in the West End and the Central System indicate "excellent public acceptance of these projects (which)

could surely be gauged as a willingness to participate in renovation programs."

In the West End out of 174 affected owners only five petitioned against sanitary sewers. In the Central System there were 55 owners assessed for sanitary sewers and none petitioned against them.

These figures are taken by town officials as an indication that people in the two areas are in favour of further improving their neighbourhoods through NIP grants. The NIP grants if approved will provide money for parkland and storm sewers and of course make residents eligible for grants from RRAP.

Since there are an estimated 152 homes in need of repair in the two proposed NIP areas if all eligible individual home owners applied for the grants a total of \$760,000 in federal funds could be funnelled into these areas over and above the \$220,000 for improving services under the hoped for NIP grants.

Repairs required to bring substandard residential dwellings up to local health and safety standards are eligible for RRAP grants. \$5,000 home improvement loans.

The maximum RRAP loan is \$5,000 per family. Loans with terms of up to 20 years are available, but in no case for a period exceeding the estimated useful life of the property. The lending rate under this program is lower than the current market rate according to a Central Mortgage and Housing Corporation pamphlet but exact rates are not mentioned.

Repayment is made by equal monthly payments of the principal and interest.

The loans of up to \$5,000 are available to home-owners with annual incomes of \$11,000 per year or less providing they live in a Neighbourhood Improvement Area.

The rules for the purpose of the program "income" is the total gross income — from every source — of the principal wage earner and the spouse less:

1. earnings of the spouse of up to \$1,000.
2. \$300 for each dependent child.
3. Family allowances.
4. The first \$1,000 of income — over and above social assistance — received by a one-parent family.
5. Living out or travelling allowances of a family head.
6. Capital gains such as insurance settlements, inheritances, disability awards and the sale of effects.

Home owners with incomes of \$6,000 per year as reduced by the applicable exemptions are eligible for the maximum forgiveness of \$2,500 on their loan. The amount of forgiveness is reduced by \$1.00 for every \$2.00 of income over \$6,000. For example a person with an annual income of \$8,000 would be eligible for forgiveness of \$1,500. Landlords and non-profit

corporations are also eligible for Residential Rehabilitation Assistance Program grants.

Then there's OHRP. Homes outside of the two Neighbourhood Improvement Areas are not eligible for RRAP grants but that doesn't mean they are being completely ignored.

The province of Ontario has come up with a program of its own called the Ontario Home Renewal Program or OHRP for short.

Under the scheme homes outside of NIP areas in need of upgrading are eligible for grants of up to \$7,500 from the province, less any federal grants.

The only hitch is that Penetanguishene must have a minimum standards housing bylaw. The town doesn't but a draft bylaw has been submitted to council.

When and if a minimum standards housing bylaw which outlines building, maintenance and health requirements, is passed home owners outside of Penetanguishene's two NIP areas will be eligible for OHRP grants to improve their homes.

The prime objective of OHRP is the repair of faulty structural and sanitary conditions and the upgrading of the plumbing, heating and electrical systems of residences. Exterior painting along with required repairs will be considered eligible. Additions to houses are not covered by this program.

If Penetanguishene adopts a minimum standards bylaw the town will be eligible for up to a maximum of \$47,500 under the OHRP.

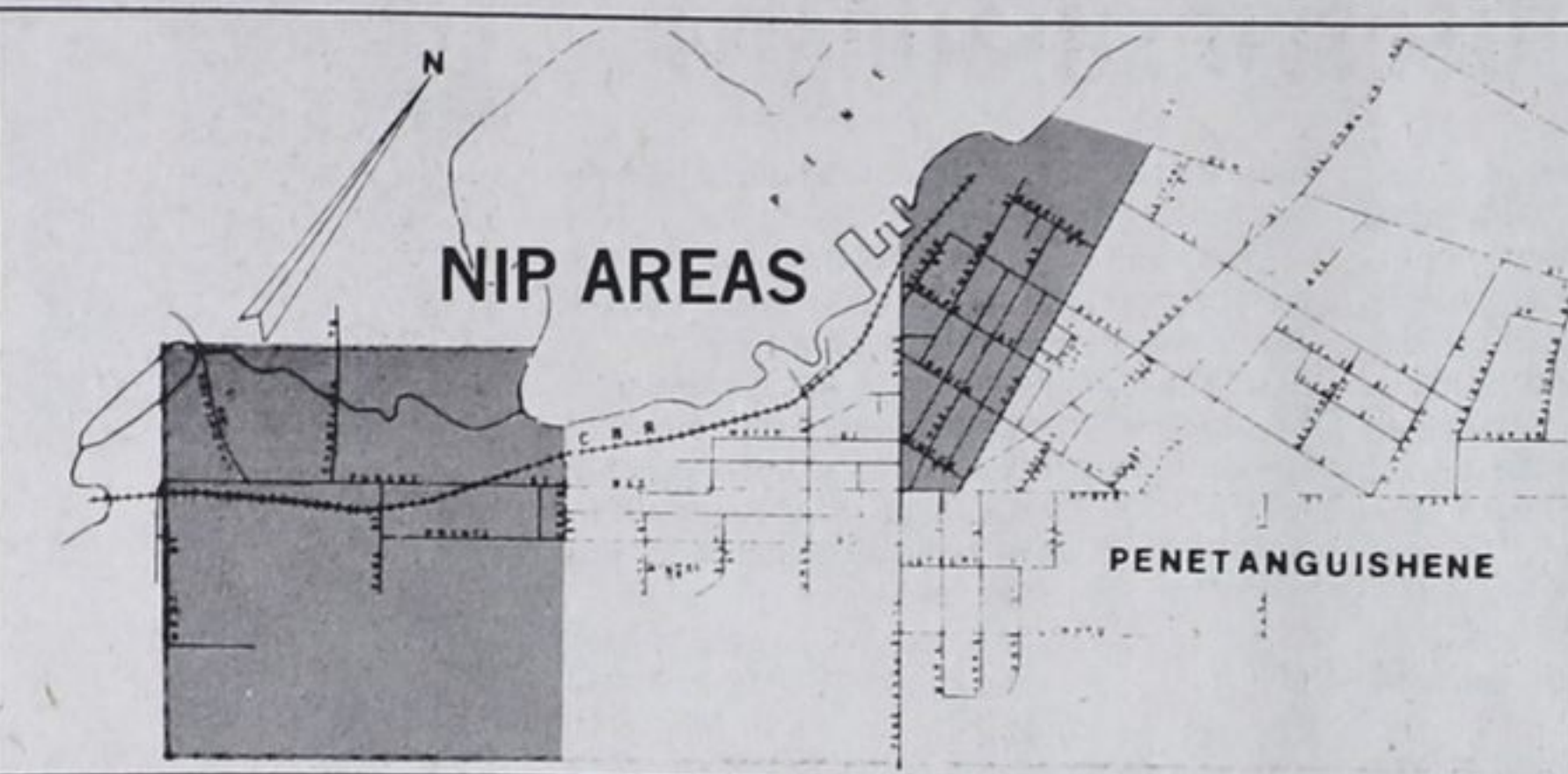


Nine-year-old Henry Buttineau peeps out of the families ice fishing hut on Penetanguishene Bay to see how his brother Antoine is progressing in digging a hole

through the ice. Brother Walter has his back to the camera. The hut is located on Penetanguishene Bay.

Staff photo

Peeping out the door



Where the zones are

The two shaded areas above marked Penetanguishene's designated Neighbourhood Improvement Program areas. The one on the left is the West End area. It extends along Robert Street West from John Street to West Street, north from Robert Street West to Penetanguishene Bay, and south from Robert Street West four roughly half a mile. The Central System area is bounded by Robert Street East at the north and fans out cone-shaped along Fox Street to Don Street extending on to Penetanguishene Bay. The western boundary of the Central System will be Main Street to the Bay.

town office sketch

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McDonald returned as local planning chairman

Larry McDonald was returned as chairman of the Penetanguishene planning board on Monday, January 24, by acclamation.

The members of the development committee and planning committees were also selected.

On the development committee are: Ray Baker, Gil Robillard, E. Moreau, D. Theakston, Mayor Moreau, and Ron Bellisle.

The planning committee is made up of Art Stewart, W. Duquette, G. Rich and D. Paille.

the children's marketplace

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Youths are guilty

After stating during an earlier case that break, enter, and theft of cottages was becoming one of this province's largest industries Judge Ian Monroe was presented with the case of three Christian Island youths who each pleaded guilty to a total of ten separate break, enter, and theft incidents in Tiny Township on November 17, 1974.

Of the three youths, only 17-year-old Donald Mixemong was sentenced last Thursday in provincial court in Penetanguishene.

The other two: 17-year-old Edwin Sandy and 16-year-old Elijah Kirland Mixemong had their sentencing put over until February 28 in Orillia.

In what Donald Mixemong's lawyer termed "one escapade" the three youths went from cottage to

cottage stealing keys in some, three bicycles, three lifejackets, blankets and records in another, upsetting furniture in others, and all the while continuing to steal small items until they had hit each of the 10 cottages.

On their way back to Christian Island the youths threw three blankets, three life jackets, and some flashlights overboard. Altogether slightly over \$77.00 of the estimated \$150.00 worth of stolen goods was recovered.

Judge Monroe sentenced Donald Mixemong to eight months in jail consecutive with previous sentences for a total of 14 months.

Donald Mixemong had a previous record which included six counts of break, enter, and theft, and failing to appear in court.

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