

Northern Developments



By Maurice Fenelon
Northern Development Officer

The following article will be of interest to new home buyers. Since it's likely to be one of the large investments you'll ever make, you should know about the protection you have under the Ontario New Home Warranties Plan Act. The Act ensures that buyers of new homes are protected against financial loss to a maximum of \$20,000 because of defects in workmanship, materials or major structural defects.

It also protects new home purchases for the same amount should a builder become bankrupt or cannot complete the sale. The Act requires the registration of all builders of new homes, including condominiums and mobile homes placed on permanent foundations for year-round occupancy.

The Ontario New Home Warranty Program (NHWP) is a self-financing non-profit corporation which provides a warranty that new and previously unoccupied homes are free from defects in workmanship and material for one year.

When you decide to buy a new home you should first consult a lawyer before signing an offer to purchase. you should also make

sure the home is enrolled with NHWP. All builders and vendors of new homes in Ontario are required to be registered with NHWP. Ask for the registration number and the enrollment number of the home. Registration and enrollment numbers can be verified by checking with the nearest NHWP office.

When your new home is completed, the builder is required to present you with a Certificate of Completion and Possession for your signature. Before signing it, note on the Certificate for any defects such as broken windows, or tiles, chipped bathroom fixtures, etc... Shortly after the builder sends the certificate to NHWP, you will receive a dated and numbered Warranty Certificate from NHWP Office.

If you have any problems during the first year you must contact the builder directly in writing and give him your Warranty number, the lot and plan number, and state your problem.

Ask him to take the necessary corrective action. If he does not respond within 14 days advise NHWP of the defects that exist. It is very important that all communication between you and the builder is in writing and that you

retain copies of all correspondence.

If the builder does not live up to his obligations, or if you have a dispute which you can't resolve, advise the Toronto office of NHWP in writing before the first year of possession expires.

For a refundable \$50 deposit you can have NHWP investigate your complaint. Should you disagree with the findings, you may arrange for arbitration in accordance with the Act.

After the first year major structural defects noted after the first year of possession should be reported directly in writing before the end of the 5th year to NHWP, with a copy to the builder.

Your deposit is covered up to a maximum of \$20,000 in the event your builder does not complete the sale through no fault of yours.

If you would like further information on this program you may contact the New Home Warranty Program at 215-91 Cumberland Street, South, Thunder Bay, Ontario (807) 345-2026 or the Ministry of Northern Development and Mines office at 2 Stevens Ave., Marathon, Ontario P0t 2E0, call 229-1153. For areas outside of Marathon ask your operator for Zenith 33160.

CAA says retail and regressive taxes unfair

Forthcoming federal and provincial budgets are likely to show even more reliance on regressive excise and retail sales taxes to finance increased spending while fighting the deficit with "smoke-and-mirrors," CAA Ontario says in a new publication calling for fairness in taxation.

CAA Ontario, which represents 1,180,000 Ontario motorists, believes that regressive taxes penalize people and damage the economy, Alfred U. Oakie, CAA Ontario's government and public affairs spokesman, said in releasing the publication.

"We believe that neither the federal nor the provincial government should attempt to resolve their deficit problems through regressive taxation; people should not pay for a government policy of "borrow and spend" based on the amount they drive," Oakie said.

"Regressive taxes are a vicious, if thinly disguised, attack on those Canadians who need fairness in taxation the most," he said.

"Seniors and single parent families as well as the tourism industry, residents of rural areas and the working poor are the losers when governments turn to regressive taxes to finance increased government borrowing

and spending," he said.

Regressive gasoline taxes are based not on the ability to pay but on such arbitrary factors as the distance between affordable housing, employment opportunity or even the location of medical care.

"Why should a resident of Espanola pay more than twice as much in gasoline taxes as a resident of Toronto simply because that person must drive longer distances for medical care or employment?" Oakie asked.

As for the impact of regressive taxation on the economy, Oakie noted that even Finance Minister Michael Wilson admitted that regressive taxes such as the highly regressive Manufacturers Sales Tax costs the Canadian economy jobs.

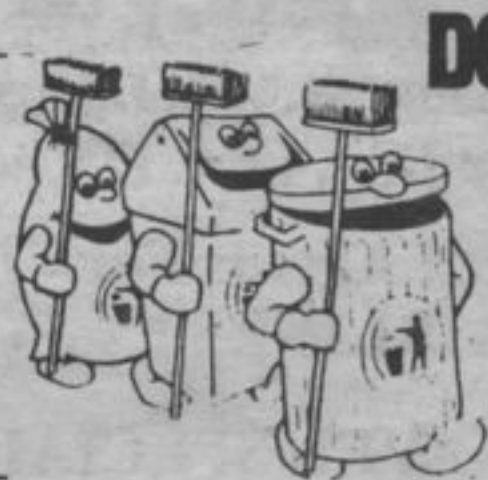
"And what is true of one regressive tax is just as true of another regressive tax," Oakie said.

"Governments must recognize the importance of the motor vehicle as an essential and primary component of our transportation systems and, even more importantly, as a critical mainstay of the economy," he said.

"Recognition of this vital role rules out the imposition of regressive gasoline taxes as a means of reducing government deficits."



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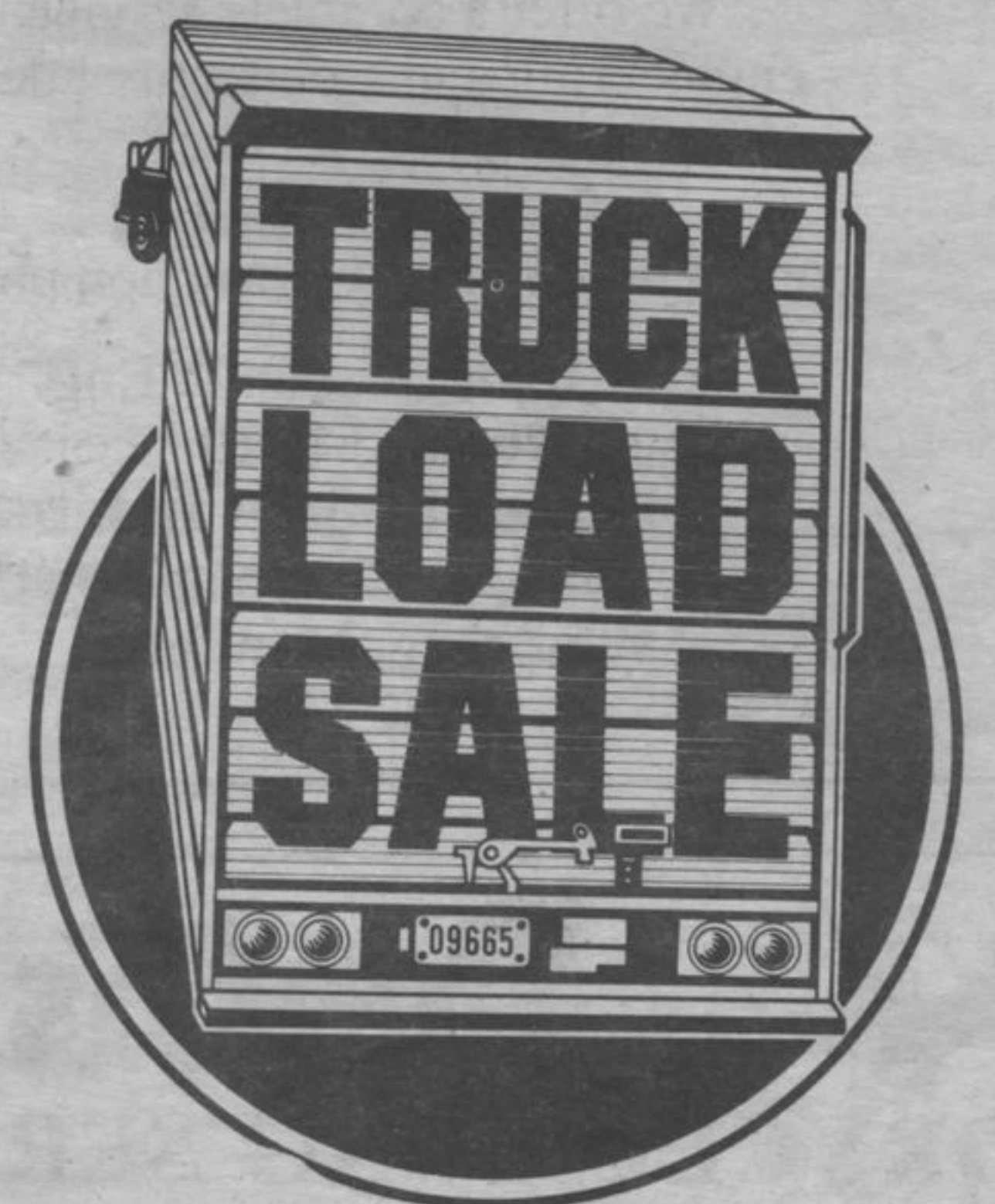
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