



City of Hamilton
GENERAL ISSUES COMMITTEE (BUDGET)
AGENDA

Meeting #: GIC-B 25-001
Date: January 20, 2025
Time: 3:00 p.m.
Location: Council Chambers
Hamilton City Hall
71 Main Street West

Angela McRae, Legislative Coordinator (905) 546-2424 ext. 5987

| | Pages |
|---|--------------|
| 1. CALL TO ORDER | |
| 2. CEREMONIAL ACTIVITIES | |
| 3. APPROVAL OF AGENDA | |
| (Added Items, if applicable, will be noted with *) | |
| 4. DECLARATIONS OF INTEREST | |
| 5. APPROVAL OF MINUTES OF PREVIOUS MEETING | |
| 5.1 November 28, 2024 | 3 |
| 6. DELEGATIONS | |
| 6.1 Delegations respecting the 2025 Budget, from the following individuals: | |
| a. Mike Collins-Williams, West End Home Builders' Association (In-Person) | 11 |
| b. Lee Fairbanks (In-Person) | 12 |
| c. Jen Baker, Hamilton Naturalists Club (In-Person) | 13 |
| d. Greg Dunnett, Hamilton Chamber of Commerce (In-Person) | 14 |

e. Tony Woitowicz (In-Person) 15

6.2 Written Delegations respecting the 2025 Budget, from the following individuals:

Recommendation: Be received.

a. Mike Chiarelli 16

b. Adam McCron 21

c. Steven Cedrone 22

d. Laurie Cedrone 23

7. ITEMS FOR INFORMATION

8. ITEMS FOR CONSIDERATION

9. MOTIONS

10. NOTICES OF MOTION

11. PRIVATE & CONFIDENTIAL

12. ADJOURNMENT



**GENERAL ISSUES COMMITTEE
(WATER, WASTEWATER, AND
STORMWATER RATE BUDGET)
MINUTES 24-019(b)**

9:30 a.m.

November 28, 2024

Council Chambers, City Hall, 2nd Floor
71 Main Street West, Hamilton, Ontario

Present: Mayor A. Horwath
Councillor M. Wilson (Budget Chair)
Councillors J. Beattie (Virtually), C. Cassar, J.P. Danko, M. Francis (Virtually),
T. Hwang, T. Jackson, C. Kroetsch, T. McMeekin, N. Nann (Virtually),
E. Pauls (Virtually), M. Spadafora (Virtually), M. Tadeson, and A. Wilson

Absent: Councillor B. Clark - Personal

THE FOLLOWING ITEMS WERE REFERRED TO COUNCIL FOR CONSIDERATION:

1. 2025 Preliminary Water, Wastewater and Stormwater Rate Supported Budget (FCS24055) (City Wide) - REVISED (Item 5.1)

(Kroetsch/Hwang)

That the General Issues Committee (Budget) considered the following respecting the 2025 Preliminary Water, Wastewater and Stormwater Rate Supported Budget (FCS24055) (City Wide) - REVISED:

- (a) That the metered water consumption charges for average residential properties (meters < 25mm in size) in the City of Hamilton be imposed at the following rates, effective January 1, 2025:

| Monthly Water Consumption (m3) | Rate (\$/m3) |
|--------------------------------|--------------|
| 0 – 10 | 1.17 |
| > 10 | 2.34 |

- (b) That the metered water consumption charge for commercial, industrial, institutional and larger residential properties (meters = >25mm in size) in the City of Hamilton be imposed at the rate of \$2.34 per cubic metre, effective January 1, 2025;

- (c) That daily water fixed charges for all properties in the City of Hamilton be imposed at the following rates, effective January 1, 2025:

| Meter Size | Daily Water Rate |
|------------|------------------|
| 15 mm | \$0.53 |
| 16 mm | \$0.53 |
| 20 mm | \$0.53 |
| 21 mm | \$0.53 |
| 25 mm | \$1.33 |
| 38 mm | \$2.65 |
| 50 mm | \$4.24 |
| 75 mm | \$8.48 |
| 100 mm | \$13.25 |
| 150 mm | \$26.50 |
| 200 mm | \$42.40 |
| 250 mm | \$60.95 |
| 300 mm | \$90.10 |

- (d) That the wastewater / storm treatment charges for average residential properties (meters < 25mm in size) in the City of Hamilton be imposed at the following rates, effective January 1, 2025:

| Monthly Water Consumption (m3) | Rate (\$/m3) |
|--------------------------------|--------------|
| 0 – 10 | 1.19 |
| > 10 | 2.37 |

- (e) That the wastewater / storm treatment charge for all commercial, industrial, institutional and larger residential properties (meters = >25mm in size) in the City of Hamilton be imposed at the rate of \$2.37 per cubic metre, effective January 1, 2025;
- (f) That daily wastewater / storm fixed charges for all properties in the City of Hamilton be imposed at the following rates, effective January 1, 2025:

| Meter Size | Daily Wastewater / Storm Rate |
|------------|-------------------------------|
| 15 mm | \$0.57 |
| 16 mm | \$0.57 |
| 20 mm | \$0.57 |
| 21 mm | \$0.57 |

| Meter Size | Daily Wastewater / |
|------------|--------------------|
| 25 mm | \$1.43 |
| 38 mm | \$2.85 |
| 50 mm | \$4.56 |
| 75 mm | \$9.12 |
| 100 mm | \$14.25 |
| 150 mm | \$28.50 |
| 200 mm | \$45.60 |
| 250 mm | \$65.55 |
| 300 mm | \$96.90 |

- (g) That the residential non-metered annual water rate be imposed at the flat rate of \$854.10 per annum, effective January 1, 2025;
- (h) That the residential non-metered annual wastewater / storm rate be imposed at the flat rate of \$865.05 per annum, effective January 1, 2025;
- (i) That the residential combined non-metered annual water and wastewater / storm rate be imposed at the flat rate of \$1,719.15 per annum, effective January 1, 2025;
- (j) That the Private Fire Line rates be imposed at the following rates, effective January 1, 2025:

| Connection Size | | Monthly Rate |
|-----------------|--------|--------------|
| mm | inches | |
| 25 | 1 | \$5.08 |
| 38 | 1.5 | \$11.67 |
| 50 | 2 | \$20.30 |
| 75 | 3 | \$45.68 |
| 100 | 4 | \$81.20 |
| 150 | 6 | \$182.70 |
| 200 | 8 | \$324.80 |
| 250 | 10 | \$324.80 |
| 300 | 12 | \$324.80 |

- (k) That the 2025 Water, Wastewater and Storm Proposed User Fees and Charges be imposed as per Appendix "G" to Report FCS24055, effective January 1, 2025;
- (l) That the 2025 Water, Wastewater and Stormwater Rate Supported Operating Budget in the amount of \$327,779,491 is as per Appendix "A" to Report FCS24055;

- (m) That the long-term financing plan for the Water, Wastewater and Stormwater programs and related rate increases required to meet sustainable financing is as identified in the 2025 Water, Wastewater and Stormwater Rate Supported Operating Budget forecast 2026-2034 (Appendix "A" to Report FCS24055) be approved, in principle;
- (n) That the 2025 Water, Wastewater and Stormwater Rate Supported Capital Budget and Financing Plan in the amount of \$314,899,750 is as per Appendices "K", "N", "Q" and "S" to Report FCS24055;
- (o) That the 2026-2034 Water, Wastewater and Stormwater Rate Supported Capital Budget forecast and financing plan is as per Appendix "I" to Report FCS24055);
- (p) That the 2025 Rate Supported Staffing Summary, inclusive of the proposed Business Cases, is as per Appendix "F" to Report FCS24055;
- (q) That three additional Full-Time Equivalents that are not included in Appendix "F" to Report FCS24055 be included in the Preliminary 2025 Tax Supported Budget with a net-zero cost;
- (r) That the General Manager, Finance and Corporate Services, be authorized and directed to negotiate and confirm the terms for the placement and issuance of all debenture issue(s), and / or private placement debenture issue(s), in either a public or private market and / or bank loan agreements and debenture issue(s) and / or variable interest rate bank loan agreements and debenture issue(s), in an amount not to exceed \$101,904,316 Canadian currency as attached in Appendices "K", "N" and "Q" to Report FCS24055, which includes \$51,925,440 in Rate Supported municipal debt and \$49,978,876 Rate Supported Development Charges municipal debt;
- (s) That the General Manager, Finance and Corporate Services, is authorized and directed to engage the services of all required professionals to secure the terms and issuance of the debenture issue(s) described in this report including, but not limited to, external legal counsel and fiscal agents;
- (t) That the General Manager, Finance and Corporate Services, is authorized and directed, on behalf of the City of Hamilton, to enter into and / or execute, all agreements and necessary ancillary documents to secure the terms and issuance of the debenture issue(s) described in Report FCS24055, on terms and conditions satisfactory to the General Manager, Finance and Corporate Services, and in a form satisfactory to the City Solicitor;

- (u) That staff is authorized and directed to prepare all necessary By-Law(s), for the purpose of authorizing debenture issue(s) described in Report FCS24055; and

Result: MOTION, CARRIED by a vote of 8 to 6, as follows:

| | | |
|--------|---|------------------------------------|
| Yes | - | Mayor Andrea Horwath |
| Yes | - | Ward 1 Councillor Maureen Wilson |
| Yes | - | Ward 2 Councillor Cameron Kroetsch |
| Yes | - | Ward 3 Councillor Nrinder Nann |
| Yes | - | Ward 4 Councillor Tammy Hwang |
| No | - | Ward 5 Councillor Matt Francis |
| No | - | Ward 6 Councillor Tom Jackson |
| No | - | Ward 7 Councillor Esther Pauls |
| Yes | - | Ward 8 Councillor J. P. Danko |
| Absent | - | Ward 9 Councillor Brad Clark |
| No | - | Ward 10 Councillor Jeff Beattie |
| No | - | Ward 11 Councillor Mark Tadeson |
| Yes | - | Ward 12 Councillor Craig Cassar |
| Yes | - | Ward 13 Councillor Alex Wilson |
| No | - | Ward 14 Councillor Mike Spadafora |
| Absent | - | Ward 15 Councillor Ted McMeekin |

2. Stormwater Residential Fee (Generated From Item 5.1)

(Danko/Cassar)

- (a) That staff report to General Issues Committee in Q1 2025 with an analysis summarizing the factors contributing to the 2026 forecast change in the stormwater fee to \$270.10 per annum; and,
- (b) That staff identify any options that would further support the forecast stormwater management investments to realize a largely revenue neutral transition to a stormwater fee structure.

Result: MOTION, CARRIED by a vote of 10 to 4, as follows:

| | | |
|--------|---|------------------------------------|
| Yes | - | Mayor Andrea Horwath |
| Yes | - | Ward 1 Councillor Maureen Wilson |
| Yes | - | Ward 2 Councillor Cameron Kroetsch |
| Yes | - | Ward 3 Councillor Nrinder Nann |
| Yes | - | Ward 4 Councillor Tammy Hwang |
| No | - | Ward 5 Councillor Matt Francis |
| No | - | Ward 6 Councillor Tom Jackson |
| No | - | Ward 7 Councillor Esther Pauls |
| Yes | - | Ward 8 Councillor J. P. Danko |
| Absent | - | Ward 9 Councillor Brad Clark |

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| | | | |
|--------|---|---------|---------------------------|
| Yes | - | Ward 10 | Councillor Jeff Beattie |
| Yes | - | Ward 11 | Councillor Mark Tadeson |
| Yes | - | Ward 12 | Councillor Craig Cassar |
| Yes | - | Ward 13 | Councillor Alex Wilson |
| Absent | - | Ward 14 | Councillor Mike Spadafora |
| No | - | Ward 15 | Councillor Ted McMeekin |

FOR INFORMATION:

(a) APPROVAL OF AGENDA (Item 1)

The Committee Clerk advised of the following changes to the agenda:

4. COMMUNICATION ITEMS

4.1 Budget Process Changes (CC24003)

5. STAFF PRESENTATIONS

5.1 2025 Preliminary Water, Wastewater and Stormwater Rate Supported Budget (FCS24055) (City Wide) - REVISED

(Kroetsch/Cassar)

That the agenda for the November 28, 2024 General Issues Committee (Budget) meeting, be approved, as amended.

Result: MOTION, CARRIED by a vote of 13 to 0, as follows:

| | | |
|--------|---|------------------------------------|
| Yes | - | Mayor Andrea Horwath |
| Yes | - | Ward 1 Councillor Maureen Wilson |
| Yes | - | Ward 2 Councillor Cameron Kroetsch |
| Absent | - | Ward 3 Councillor Nrinder Nann |
| Yes | - | Ward 4 Councillor Tammy Hwang |
| Yes | - | Ward 5 Councillor Matt Francis |
| Yes | - | Ward 6 Councillor Tom Jackson |
| Yes | - | Ward 7 Councillor Esther Pauls |
| Yes | - | Ward 8 Councillor J. P. Danko |
| Absent | - | Ward 9 Councillor Brad Clark |
| Yes | - | Ward 10 Councillor Jeff Beattie |
| Yes | - | Ward 11 Councillor Mark Tadeson |
| Yes | - | Ward 12 Councillor Craig Cassar |
| Yes | - | Ward 13 Councillor Alex Wilson |
| Yes | - | Ward 14 Councillor Mike Spadafora |
| Absent | - | Ward 15 Councillor Ted McMeekin |

(b) DECLARATIONS OF INTEREST (Item 2)

There were no declarations of interest.

(c) APPROVAL OF MINUTES OF PREVIOUS MEETINGS (Item 4)

(i) November 22, 2024 (Item 4.1)

(Hwang/Jackson)

That the minutes of the November 22, 2024 General Issues Committee (Budget), be approved, as presented.

Result: MOTION, CARRIED by a vote of 13 to 0, as follows:

| | | |
|--------|---|------------------------------------|
| Yes | - | Mayor Andrea Horwath |
| Yes | - | Ward 1 Councillor Maureen Wilson |
| Yes | - | Ward 2 Councillor Cameron Kroetsch |
| Absent | - | Ward 3 Councillor Nrinder Nann |
| Yes | - | Ward 4 Councillor Tammy Hwang |
| Yes | - | Ward 5 Councillor Matt Francis |
| Yes | - | Ward 6 Councillor Tom Jackson |
| Yes | - | Ward 7 Councillor Esther Pauls |
| Yes | - | Ward 8 Councillor J. P. Danko |
| Absent | - | Ward 9 Councillor Brad Clark |
| Yes | - | Ward 10 Councillor Jeff Beattie |
| Yes | - | Ward 11 Councillor Mark Tadeson |
| Yes | - | Ward 12 Councillor Craig Cassar |
| Yes | - | Ward 13 Councillor Alex Wilson |
| Yes | - | Ward 14 Councillor Mike Spadafora |
| Absent | - | Ward 15 Councillor Ted McMeekin |

(d) COMMUNICATION ITEMS (Item 4)

(i) Budget Process Changes (CC24003) (Added Item 4.1)

(Danko/A. Wilson)

That CC24003 respecting Budget Process Changes, be received.

Result: MOTION, CARRIED by a vote of 13 to 0, as follows:

| | | |
|--------|---|------------------------------------|
| Yes | - | Mayor Andrea Horwath |
| Yes | - | Ward 1 Councillor Maureen Wilson |
| Yes | - | Ward 2 Councillor Cameron Kroetsch |
| Absent | - | Ward 3 Councillor Nrinder Nann |
| Yes | - | Ward 4 Councillor Tammy Hwang |
| Yes | - | Ward 5 Councillor Matt Francis |
| Yes | - | Ward 6 Councillor Tom Jackson |

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| | | | |
|--------|---|---------|---------------------------|
| Yes | - | Ward 7 | Councillor Esther Pauls |
| Yes | - | Ward 8 | Councillor J. P. Danko |
| Absent | - | Ward 9 | Councillor Brad Clark |
| Yes | - | Ward 10 | Councillor Jeff Beattie |
| Yes | - | Ward 11 | Councillor Mark Tadeson |
| Yes | - | Ward 12 | Councillor Craig Cassar |
| Yes | - | Ward 13 | Councillor Alex Wilson |
| Yes | - | Ward 14 | Councillor Mike Spadafora |
| Absent | - | Ward 15 | Councillor Ted McMeekin |

(e) ADJOURNMENT (Item 10)

(Hwang/Kroetsch)

That there being no further business, the General Issues Committee (Budget) be adjourned at 11:15 a.m.

Result: MOTION, CARRIED by a vote of 14 to 0, as follows:

| | | |
|--------|---|------------------------------------|
| Yes | - | Mayor Andrea Horwath |
| Yes | - | Ward 1 Councillor Maureen Wilson |
| Yes | - | Ward 2 Councillor Cameron Kroetsch |
| Yes | - | Ward 3 Councillor Nrinder Nann |
| Yes | - | Ward 4 Councillor Tammy Hwang |
| Yes | - | Ward 5 Councillor Matt Francis |
| Yes | - | Ward 6 Councillor Tom Jackson |
| Yes | - | Ward 7 Councillor Esther Pauls |
| Yes | - | Ward 8 Councillor J. P. Danko |
| Absent | - | Ward 9 Councillor Brad Clark |
| Yes | - | Ward 10 Councillor Jeff Beattie |
| Yes | - | Ward 11 Councillor Mark Tadeson |
| Yes | - | Ward 12 Councillor Craig Cassar |
| Yes | - | Ward 13 Councillor Alex Wilson |
| Absent | - | Ward 14 Councillor Mike Spadafora |
| Yes | - | Ward 15 Councillor Ted McMeekin |

Respectfully submitted,

Councillor Maureen Wilson
Chair, General Issues Committee (Budget)

Angela McRae
Legislative Coordinator
Office of the City Clerk

Submitted on Fri, 12/13/2024 - 10:04

Submitted by: Anonymous

Submitted values are:

Committee Requested

Committee
General Issues Committee

Will you be delegating in-person or virtually?
In-person

Will you be delegating via a pre-recorded video?
No

Requestor Information

Requestor Information
Mike Collins-Williams
West End Home Builders' Association
1112 Rymal Rd E
Hamilton, Other. L8W 3N7
mikecw@westendhba.ca

Preferred Pronoun
he/him

Reason(s) for delegation request
Delegation regarding the Hamilton Budget 2025.

Will you be requesting funds from the City?
No

Will you be submitting a formal presentation?
No

Submitted on Tue, 12/10/2024 - 09:22

Submitted by: Anonymous

Submitted values are:

Committee Requested

Committee
Public Works Committee

Will you be delegating in-person or virtually?
In-person

Will you be delegating via a pre-recorded video?
No

Requestor Information

Requestor Information
Lee Fairbanks

Preferred Pronoun
he/him

Reason(s) for delegation request
To recommend savings and efficiencies within the Public Works Budget as it applies to
Parks and Forestry

Will you be requesting funds from the City?
No

Will you be submitting a formal presentation?
Yes

Submitted on Mon, 01/06/2025 - 08:55

Submitted by: Anonymous

Submitted values are:

Committee Requested

Committee
General Issues Committee

Will you be delegating in-person or virtually?
In-person

Will you be delegating via a pre-recorded video?
No

Requestor Information

Requestor Information
Jen Baker
Hamilton Naturalists Club

land@hamiltonnature.org

Preferred Pronoun
she/her

Reason(s) for delegation request
Hello, I'd like to share my thoughts on the budget with the General Issues Committee.

Will you be requesting funds from the City?
No

Will you be submitting a formal presentation?
No

Submitted on Mon, 01/06/2025 - 13:27

Submitted by: Anonymous

Submitted values are:

Committee Requested

Committee

General Issues Committee

Will you be delegating in-person or virtually?

In-person

Will you be delegating via a pre-recorded video?

No

Requestor Information

Requestor Information

Greg Dunnett

Hamilton Chamber of Commerce

120 King Street West, Plaza Level

Hamilton, Ontario. L8P 4V2

G.Dunnett@HamiltonChamber.ca

905-522-1151 X 229

Preferred Pronoun

he/him

Reason(s) for delegation request

Public Delegation for the 2025 City Budget

GIC January 20, 2025

Will you be requesting funds from the City?

No

Will you be submitting a formal presentation?

No

Submitted on Thu, 01/09/2025 - 14:09

Submitted by: Anonymous

Submitted values are:

Committee Requested

Committee
General Issues Committee

Will you be delegating in-person or virtually?
In-person

Will you be delegating via a pre-recorded video?
No

Requestor Information

Requestor Information
Tony Woitowicz
Resident

Reason(s) for delegation request
2025 City budget

Will you be requesting funds from the City?
No

Will you be submitting a formal presentation?
No

Input to 2025 Budget (and beyond) and Property Taxes (Revised Dec 1/24)

Introduction

I write to you as a long time Hamilton resident, born and bred in Hamilton, a senior, and a retired citizen having worked in transportation planning & economics for 7 years (federal government), having operated a small business in Hamilton for 5 years, and then having spent over 25 years in the field of education as a teacher and school principal.

Once again, I am writing to advocate for fiscal prudence, living within our means, greater scrutiny of taxpayer spending, and foremost, the long term lowering of average property taxes/ municipal fees to at least the provincial median.

I believe that the city can deliver the essential services most people need and want within existing and even modestly lower tax levels. Respectfully, if the mindset is to put ratepayers first, to limit future tax increases to the lesser of inflation or real income growth, to acknowledge that your constituents pay among the highest taxes in the province and country & need a break - then the work can be done to adjust our overall tax levels downward over time to the provincial median – and at more affordable levels. You owe it to the majority of Hamiltonians. Affordability and cost of living is the quintessential issue for most families, and property taxes in Hamilton are a major driver of inflation and higher cost of living. This spend and tax cycle is unsustainable and cannot continue.

Recommendations Regarding Property Tax Directions:

- Freeze or lower property taxes in year one, and begin signaling future tax increases to all departments at the lesser of either forecast inflation or forecast growth in average household income (after taxes). Directing departments on what spending levels they have to work with is what the federal and provincial levels of government do --- what many businesses do --- and somehow, people adjust and manage to deliver the essentials.
- From experience, I have worked in both the federal government and education sectors where we had to work with frozen budgets, some budget cuts, and no salary increases for consecutive years. We managed to continue to provide excellent service and even do better. Municipal governments, on the other hand, constantly dig into ratepayer's pockets rather than learn how to manage operations within a strict budget.
- In order to provide relief to ratepayers, many of whom are struggling with rising costs, and in order to show good faith in the area of fiscal responsibility, the city should lower average property taxes to at least the provincial median over a 4 to 7 year period.
- Restrict future tax increases to the lesser of forecast inflation or real growth in average household income. All of the above can be done simultaneously. This last recommendation would be a worse case scenario as Hamiltonians seriously need a downward re-set of property taxes.

Rationale/ Background:

- As reported in The Spectator in July 9, 2024, a **2023 Municipal Audit conducted by BMA Management Consultants** comparing 130 municipalities in Ontario found that Hamilton has among the highest tax burdens in the region
- When combining property taxes and municipal water rates, the audit reported that **Hamilton has the second highest rates in Ontario** relative to average household income (only Oshawa is higher). (Source: TheSpec, July 9 2024)
- According to a recent annual survey by *Zoocasa (a major national real estate firm)* surveying 25 cities across Canada, **Hamilton has the 6th highest property taxes in the country**, higher than 19 other cities.
- In 2023, for a property assessed at \$500 000, a ratepayer in the City of Burlington pays **\$2500.00 LESS** in property taxes **annually** than residents in the City of Hamilton. The same discrepancy exists with most of our neighbouring cities in Halton, Mississauga & Toronto. (Source: Zoocasa Survey)
- In the past 2 years, Hamilton has had among the highest property tax increases of the cities surveyed, an average of 7.3% per annum (Source: Zoocasa) compared to the national median of 4.9%.
- Cities that **LOWERED** taxes during this 2 year period - Montreal, Calgary, Halifax, Regina and Saint John.
- Hamilton tax hikes over the past 2 years have been nearly DOUBLE the rate of inflation & real growth in average household income which was approximately 7% (Stats Canada). For 2024, the projected inflation rate was 3% (it now stands at approximately 2% annualized), but property tax increases were approved at a 5.8% average (and that was done by dipping into city reserves!). In our neighbourhood, many households have seen tax hikes in the 7% to 8 % range!
- This is so unfair as there is a disconnect and virtually no correlation between the assessed values, true market value, and more importantly, income levels in these households. As you must be aware, retired folks are living on a lot less income than they earned while employed. Council should protect citizens vulnerable to such a money grab. And yet, there is virtually no concern for this growing and important constituency who have worked hard, made sacrifices and have paid their dues over the past 30 to 40 years, plus!
- On a personal note, my after tax pension income over the past two years increased by approximately \$300. My property tax bill over this time increased by approximately \$1000 ! Yes, you read that correctly. This is completely unacceptable.

- As you must know, property taxes are regressive in nature, hurting retired folks, people on fixed incomes, seniors and families who purchased homes years ago, seeing property values increase higher than relative incomes & most importantly, NOT reflecting ability to pay.
- Property taxes in general fail the test of fairness in our city. They are predicated on the assumption that the bigger and /or more valuable the house, the richer the owner, and therefore more of the tax burden should be borne. But ability to pay is more closely correlated to income not wealth. And wealth often has nothing to do with income. A pensioner living in the same house for decades may have relative wealth on paper, but very little in the way of disposable income. Who on council is voicing the concerns of this large and growing constituency?
- Further, the supposed value of one's home bears little relationship to the value of services consumed. We know that there are large discrepancies in property taxes between some Mountain wards like Ward 8 and other areas of the city where similar homes at similar market values pay widely different & often lower amounts. Again – not fair.
- These points are intended to bring awareness and perspective to the plight of beleaguered taxpayers who are losing ground, facing greater financial challenges and experiencing a lower standard of living all due to property tax increases well above acceptable levels. The silent majority must be heard and respected.

Suggestions on How to Accomplish Property Tax Reductions:

Therefore, I respectfully submit the following suggestions to provide a semblance of fiscal discipline and help the vast majority of your constituents – I repeat, the majority --- the ones who should be at the forefront of your decision making, rather than the well organized squeaky wheel and special interests who represent a tiny fraction of the populace (I 've heard the expression “tyranny of the minority” and, regrettably, it appears to apply in Hamilton).

-a 4 to 7 year plan should be devised to adjust property taxes in Hamilton downward to at least the provincial average (in 2023, out of 32 municipalities surveyed by Zoocasa, Hamilton ranked 22 highest out of 32 cities surveyed for property taxes – 32 being the most expensive city, 16 the median, and most of Halton , Peel, Toronto at the lower end) – and this is of course property taxes alone, not accounting for the additional burden of municipal water fees.

- future tax increases should be lower than the lesser of the forecast rate of inflation and/or real growth in average household incomes

-the impact on ratepayers and tax levels must always be at the forefront of budget / spending deliberations --- if we can't afford it --- pause until we can

- a Property Tax Reduction Committee should be invoked to investigate ways and means of reducing property taxes
- in this respect, Council and all department heads actively look for areas in the budget to trim, pause, or eliminate each year.

- As is the practice in senior levels of government and business, Council should provide direction to city departments with a multi year spending forecast : Given that the property taxes are among the highest in the country and province, I would suggest Council direct departments to prepare budgets at a modest level below 0 %, at 0 % , and, as a worse case scenario, at a level under forecast inflation/average household income growth.

- the current practice of having departments submit their budgets with no guidelines or direction and having no regard to current tax levels, ability to pay nor the best interests of ratepayers is bizarre and fiscally irresponsible in my opinion. (I call it like I see it).

- an impartial Municipal Auditor General/Budget Control Office be created in the City (to be paid by money in the current budget & through savings found by such office) with the goal of optimizing value for money, conducting program evaluation & audits, lowering property tax levels over time to at least the provincial median & protecting taxpayers from future tax increases that exceed the lesser of forecast inflation or forecast growth in average household after tax income. ***This office would be the primary advocate for ratepayers with the goal of lowering property taxes, & have authority over the budget process.***

- This would be money well worth investing – a municipal auditor general office that reports to the mayor and council --- whose objective would be to find efficiencies, evaluate all programs/initiatives with a cost/benefit lens, and advocating for ratepayers. It's long overdue.

- implement a hiring freeze and a comprehensive review of all positions – reduce staff through attrition where feasible; only absolute essential positions should be staffed with internal preferences given

- no new spending initiatives after a budget is passed – any new spending must be offset from another area in the budget , therefore, the person proposing new spending must also offer a tangible commensurate saving (not wishful thinking of possible savings)

- although a factor, the tired argument of attributing tax increases to provincial downloading loses credibility when you return to the fact that Hamilton taxpayers pay far more than comparable cities who also face similar circumstances & when little effort is done to curb spending and drive efficiencies.

In this respect, rather than attribute a certain percent of a future tax increase to provincial downloading, the city, in the face of its citizens facing a huge tax burden, should be communicating possible service cuts attributable to provincial downloading. I think some of you may be surprised how many spending areas can be reduced, cut or paused without the majority of the population noticing any changes to their lives. Think about this for a few minutes --- and now, think some more because it is very doable.

- adjust all services relative to demand cycles (across times of year, day, week) ---for library, recreation centers, transit and ensure user fees provide adequate levels of cost recovery – establish reasonable performance metrics comparable to cities with lower tax levels, i.e. seek to lower subsidies over time.

- Hamilton Police Services, who I have great respect for, accounts for a disproportionate part of the overall budget – and I know it’s not politically popular – but somehow, this spending center should be scaled back modestly over time --- fiscal prudence and excellence in management can achieve this and deliver the necessary levels of service in essential areas. If one never tries, one will never know. You owe it to taxpayers.

- Aggressively lobby senior levels of government for leading the charge and fully funding areas that are deemed broader societal issues. Hold them accountable to the public in areas where they are making a contribution and where they are falling short. Municipalities are not equipped, designed nor resourced to handle broader socio-economic issues. Beware of the financial slippery slope and bottomless pit for ratepayers that will only worsen over time and never resolve the fundamental underlying problems. Trying to solve historical societal issues on the backs of municipal ratepayers is ill advised and a fool’s errand. National government support, direction and funding through the broader income tax system is what generally works in countries (many in Europe for example) that have made in-roads here.

Conclusion:

In closing, I respectfully submit that most Hamilton ratepayers pay excessive property taxes and municipal fees relative to most cities in Ontario and Canada, and especially relative to average household incomes. Growth in disposable income is not enabling most families to keep pace with such municipal taxes/fees. Living in Hamilton is becoming less and less viable for many.

Virtually nothing has been done to control spending, pause non essential spending nor give taxpayers priority. When little is done to direct greater efficiencies, to conduct rigorous audits on behalf of taxpayers, to cut back or pause discretionary spending, to actually have a plan to reduce taxes over time to at least the provincial median - when so much money is spent in areas that benefit the few – when pausing expenditures in these areas would not affect essential services the vast majority want and need, when some departments receive budget approvals carte blanche- no vetting at all - it is unacceptable to raise taxes.

Respectfully submitted,

Michael P. Chiarelli, BA Hons, MA(Public Administration), B. Ed.

Ward 8 Resident, City of Hamilton

From: Adam McCron
Sent: Thursday, January 9, 2025 1:04 PM
To: clerk@hamilton.ca
Subject: 2025 Budget Comments

External Email: Use caution with links and attachments

Good Afternoon,

My name is Adam McCron and I have been a citizen of Hamilton for the past 12 years.

I understand that taxes need to increase to further enhance the services we receive, however, the constant hikes year after year have done nothing to enhance the roads, homelessness and the overall perception of the Hamilton that makes us all proud.

I had family visit over the past year and every single family member cannot believe that a city of this size has roads that are crumbling and in such disrepair as ours. I do not know what the roads were like before I moved here 12 years ago, but I cannot imagine they were in such a state.

If a tax hike is warranted, I believe that a restructuring of the budget allocation is gravely needed. Priority number one needs to be the roads - we can pull funds from other areas in the city that are not pressing and can wait (i.e. flowers in a roadside planter). This is evidenced by the fact Hamilton was voted as having 3 of the worst roads in Ontario - 1 would be quite a feat, but 3? A feat unheard of. The roads are not lasting - meaning the structure of them and the material being used is inadequate. I would rather pay more now for more robust/longer lasting roads and maintain them as time goes by.

Please strongly consider re-hauling the allocation for the 2025 budget and make roads priority number one.

Thank you for your time,

Adam McCron

From: Steven Cedrone
Sent: Thursday, January 9, 2025 1:25 PM
To: clerk@hamilton.ca
Subject: Re: 2025 Budget Comments

External Email: Use caution with links and attachments

Hello,

I would like to add my comments regarding the 2025 Budget.

I'm a person with a disability who can't work due to severe chronic pain. I'm bed ridden most of the day.

I'm barely getting by on my disability income.

Every penny counts in my budget and it seems with recent inflation and cost of living skyrocketing recently that those pennies are no longer in my pocket.

I'm having to access a food bank quite regularly just to keep myself fed, and I'm skipping meals to save on costs just so I can keep a roof over my head.

My house is the last thing I own because I have completely depleted my savings, have sold basically all the things I could out of my home and have sold my vehicle.

It seems that Hamilton thinks that tax payers have unlimited amounts of money and the taxes keep going up and up year after year but nothing seems to improve other than pay increases for city council.

I think the same way I have had to find ways to cut costs and find efficiencies and skip necessities that the city should look inward upon itself to find a way not to increase taxes at all.

There is a lot of waste going on in the city, as there is with all levels of government and I would ask that you clean house first of this waste and mismanagement and find the savings you need to leave taxes unchanged.

I shouldn't have to sell my home and eat at a food bank because our city has become so unaffordable to live in.

In 12 years my taxes have almost doubled. That is unacceptable.

Please think about residents like me before you tax us into poverty.

Thank you,

Steven Cedrone

From: Laurie Cedrone
Sent: January 11, 2025 11:15 AM
To: clerk@hamilton.ca
Subject: Taxes

External Email: Use caution with links and attachments

To whom it may concern:

I'm writing to you today to add my comments regarding the cities proposed budget for 2025.

I'm a senior on a single fixed income. I have worked hard all my life and lived below my means so that I might have a secure retirement.

Despite working hard and saving what I could, I find my savings quickly depleting with the high cost of living, inflation and because my property tax bill keeps rising faster than inflation along side every other bill I pay.

It seems that very little regard is given to raising taxes within our city year after year. I could understand if we saw perfectly repaired roads, extremely pro-active clearing of snow, and other services / infrastructure repair that was proof of why an increase was warranted.

We do not see this in Hamilton. We see roads and infrastructure that continues to get worse year after year but the taxes keep going up higher than the rate of inflation.

It would seem to me that we need to rein in spending to at least the rate of inflation and perhaps look for savings within the city budget to allow for a below inflation increase.

I can think of over a dozen ways the city isn't spending tax payers money efficiently and another dozen ways where the city isn't providing excellent value for our tax dollars.

I would ask that instead of your proposed increase you go back and re-examine things like the lack of road repair and the waste in a lot of areas that isn't required. Like hiring a poet for the city as one example.

Having lived in Mississauga for decades before moving to Hamilton 20 years ago, I can tell you that is a city that has their priorities in order and that not only manages tax payer dollars with the utmost care, but it is also a city that is on their "A" game when it comes to infrastructure repair and maintenance of things like their roads.

They don't spend on their roads every 5 years for poor quality asphalt that falls apart and then requires repaving or patching. They spend on quality asphalt that can endure the test of time and lasts for decades so that they can focus their efforts on other areas.

They are also proactive in their snow clearing efforts and have their team of public works folks out before a storm hits, during the storm and after the storm to make sure road-ways remain clear long before and after the storm is over. Something Hamilton does a really poor job at.

And they do all of this on a budget that has never been more than the regular rate of inflation and often times less than inflation.

Please remember all the folks who are counting their pennies like seniors or people with disabilities. We don't have endless cash reserves to fund un-necessary increases.

You need to tighten your belts like I have had to.

Thank you for taking the time to review my comments,

Laurie Cedrone