

From: Maria Michael [REDACTED]
Sent: January 15, 2025 1:27 PM
To: clerk@hamilton.ca
Subject: Re: Property Tax Increase

External Email: Use caution with links and attachments

Hi Angela,

Thank you for confirming and thank you for your help, please see below my revised statement:

Dear Hamilton Municipality,

My husband and myself moved to Hamilton as we fell in love with the city. We fell in love with the water falls, the trails, with how the city would put on Supercrawl, the wonderful local shops and just the overall happiness of everyone in the city.

Of course, things have drastically changed through COVID, the increase in the cost of living and overall, the impact on mental health. We have been seeing our favorite local shops have to close, people are smiling less and greeting each other less on the streets and people are even being forced to live on the streets. It's been heart wrenching however we want to see our Hamilton succeed.

But now we are just watching our peers struggle and decisions about our lives being made for us. We are in our late 20s and expected that if we did the right things, go to school, get married, get a house.. then we would be able to live our dream of being parents. However, that's not the case, our decision has been made for us to remain child free due to the rapidly increasing costs of everything. My husband and I make a combined 110k annually and we are living so frugally. We don't buy clothes, we don't eat out (not even at local places anymore), we use coupons and strictly shop sales.

We bought a small home, the cheapest we could find. However, our property tax went up almost \$200 and now with the new proposal, it may go up to almost \$300.

I don't know how we can continue to afford everything, our wage isn't going up this quickly, if at all and now we are starting to come to terms that the world has decided for us to not have kids and it's devastating. Everything is continuously increasing.

Our own peers who have children are struggling to make ends meet as well. We have friends, with two young kids, one of which is special needs, being unable to find affordable rent. All their excess funds has been going to his treatment, including medications, tests, various specialists. They lost their home because of a previous rent increase that was

above the guidelines. The kids and their father are stuck separated as they navigate living accommodations with friends and families. Families are being pulled apart while trying to navigate being able to afford living. They are unable to find places with affordable rent and don't want to leave Hamilton because all of his doctors are here.

We are concerned. The 6.3% increase in property tax will bring in revenue to the city and undoubtedly be helpful, however it will take away even more from people who are barely scraping by. We are barely holding on and we are losing out on what we dreamed of having despite doing everything we were supposed to. We are tired of seeing our friends struggle with landlords who continuously up the rent above guidelines because landlords are saying they can't afford not to because of a tax increase or whatever else comes up.

Please reconsider this increase at this time, we are doing everything we can just to survive and we are watching our friends with children struggle. We did everything right, we went to school, worked hard, we are trying to look for bigger and better opportunities but this just isn't happening with the current state of Canada.

I say all this to reiterate that this property tax increase at this time, so close to the last one, will be detrimental for so many people. Both renters and home owners, but especially renters. Please reconsider the amount or push it back 2 years, even just one more year, to give everyone an opportunity to recover.

Thank you,

Maria