**Subject:** Strong opposition to any consideration of implementing a Municipal Land Transfer Tax (MLTT)

From: Janet Fahmi

Sent: January 13, 2025 2:07 PM To: mailto:clerk@hamilton.ca

Subject: Strong opposition to any consideration of implementing a Municipal Land Transfer Tax

(MLTT)

Dear Madame Mayor and Members of Council, I am writing to express my strong opposition to any consideration of implementing a Municipal Land Transfer Tax (MLTT). Implementing this tax would only make housing even less affordable for Hamiltonians, adding yet another financial burden to homebuyers, sellers, and renters. At a time when so many residents are already struggling with the high cost of living, this tax would exacerbate the housing crisis rather than help resolve it. I urge you to consider alternative solutions that focus on affordability and do not further penalize families already stretched thin. Thank you for your time and consideration. Sincerely Janet Fahmi

## 7.2 (a)(fb)

#### Pilon, Janet

**Subject:** New Tax in Hamilton

From: Annette Myers

Sent: January 13, 2025 2:05 PM To: mailto:clerk@hamilton.ca Subject: New Tax in Hamilton

Dear Madame Mayor and Members of Council,

I am writing to express my strong opposition to any consideration of implementing a Municipal Land Transfer Tax (MLTT). Implementing this tax would only make housing even less affordable for Hamiltonians, adding yet another financial burden to homebuyers, sellers, and renters. At a time when so many residents are already struggling with the high cost of living, this tax would exacerbate the housing crisis rather than help resolve it. I urge you to consider alternative solutions that focus on affordability and do not further penalize families already stretched thin. Thank you for your time and consideration.

Sincerely,

--

Annette G. Myers

## 7.2 (a)(fc)

#### Pilon, Janet

**Subject:** Land Transfer Tax

From: Harry Mand

Sent: January 13, 2025 2:02 PM To: mailto:clerk@hamilton.ca Subject: Land Transfer Tax

Dear Sir/madam,

I am writing to express my strong opposition to any consideration of implementing a Municipal Land Transfer Tax (MLTT). Implementing this tax would only make housing even less affordable for Hamiltonians, adding yet another financial burden to homebuyers, sellers, and renters. At a time when so many residents are already struggling with the high cost of living, this tax would exacerbate the housing crisis rather than help resolve it. I urge you to consider alternative solutions that focus on affordability and do not further penalize families already stretched thin.

Thank you for your time and consideration.

Sincerely, Harry Singh

# 7.2 (a)(fd)

#### Pilon, Janet

**Subject:** MLTT

From: Justin Little

Sent: January 13, 2025 2:24 PM To: mailto:clerk@hamilton.ca

Subject: MLTT

Dear Madame Mayor and Members of Council,

I am writing to express my strong opposition to any consideration of implementing a Municipal Land Transfer Tax (MLTT). Implementing this tax would only make housing even less affordable for Hamiltonians, adding yet another financial burden to homebuyers, sellers, and renters. At a time when so many residents are already struggling with the high cost of living, this tax would exacerbate the housing crisis rather than help resolve it. I urge you to consider alternative solutions that focus on affordability and do not further penalize families already stretched thin. Thank you for your time and consideration. Sincerely, Justin Little B.A.

## 7.2 (a)(fe)

#### Pilon, Janet

**Subject:** Land Transfer Tax

From: BOB HOMMERSEN Sent: January 13, 2025 2:46 PM To: mailto:clerk@hamilton.ca Subject: Land Transfer Tax

I understand City Council is considering an increase in Land Transfer Tax.

While I understand our councilors have great difficulty maintaining a budget, increasing Land Transfer in this way will further kill the housing market that has been so slow since COVID! Rental rates are through the roof, first time buyers are struggling just to save a down payment, and now you want to do this.

I would kindly ask that you reconsider. We are taxed beyond reason to begin with!

Regards, Bob Hommersen

## 7.2 (a)(ff)

#### Pilon, Janet

**Subject:** Land transfer tax

From: K&L Olds

Sent: January 13, 2025 2:38 PM To: mailto:clerk@hamilton.ca Subject: Re: Land transfer tax

Dear Madame Mayor and Members of Council, I am writing to express my strong opposition to any consideration of implementing a Municipal Land Transfer Tax (MLTT). Implementing this tax would only make housing even less affordable for Hamiltonians, adding yet another financial burden to homebuyers, sellers, and renters. At a time when so many residents are already struggling with the high cost of living, this tax would exacerbate the housing crisis rather than help resolve it. I urge you to consider alternative solutions that focus on affordability and do not further penalize families already stretched thin.

Thank you for your time and consideration.

Sincerely Linda Olds

**Subject:** No to MTLL

From: Andy Krbavac

Sent: January 13, 2025 2:48 PM

To: clerk@hamilton.ca; Ward 11 <ward11@hamilton.ca>; Tadeson, Mark

<Mark.Tadeson@hamilton.ca>

Cc: Andy Krbavac Subject: No to MTLL

Hello Mark Tadeson,

As a resident of Glanbrook of 50+ years I'm opposed to implementing a municipal land transfer tax. (A double tax) Mark as my representative, Please vote against this taxation.

Why is the MLTT a bad policy?

Increased Upfront Cost for Buyers

An MLTT is an additional tax levied on top of the provincial Land Transfer Tax (LTT) when purchasing a property. This means buyers would face double the land transfer taxes.

Impact on Affordability

While first-time homebuyers may be eligible for a rebate for both the MLTT and LTT (up to \$4,475 for each, or \$8,950 in total), the rebate only covers a fraction of the tax. Potential homebuyers may be forced to sit on the sidelines or consider relocating to a neighbouring municipality that doesn't have a second land transfer tax.

Impact on Property Values

A second land transfer tax could impact property values by making homes harder to sell with fewer buyers in the market. Sellers may also think twice about listing their home and moving due to high transaction costs associated with the tax.

\*\*I also have an outstanding issue with an illegal business across from my house. The city has moved extremely slow on this issue.\*\*

Indirect Effects on Rental Affordability

An MLTT leads to higher purchasing costs for landlords to acquire rental properties, which may be passed on to tenants through higher rents. It also may dissuade investors from purchasing properties for rental purposes.

Economic Impact

A second land transfer tax would hurt the economy and negatively impact the real estate market and related industries, like construction and retail.

Thank you in advance in voting against MLTT, Andy Krbavac

**Subject:** Municipal Land Transfer Tax (MLTT).

From: Kai Debnath

Sent: January 13, 2025 2:49 PM

To: mailto:clerk@hamilton.ca; Pauls, Esther <mailto:Esther.Pauls@hamilton.ca>

Subject: Municipal Land Transfer Tax (MLTT).

Dear Madame Mayor and Members of Council,

I am writing to express my strong opposition to any consideration of implementing a Municipal Land Transfer Tax (MLTT). Implementing this tax would only make housing even less affordable for Hamiltonians, adding yet another financial burden to homebuyers, sellers, and renters. At a time when so many residents are already struggling with the high cost of living, this tax would exacerbate the housing crisis rather than help resolve it. I urge you to consider alternative solutions that focus on affordability and do not further penalize families already stretched thin. Thank you for your time and consideration.

Regards,

Dipon Debnath

## 7.2 (a)(fi)

#### Pilon, Janet

**Subject:** Municipal Land Transfer Tax

From: Annabelle Hannis

Sent: January 13, 2025 3:00 PM To: mailto:clerk@hamilton.ca

Subject: Municipal Land Transfer Tax

Dear Madame Mayor and Members of Council,

I am writing to express my strong opposition to any consideration of implementing a Municipal Land Transfer Tax (MLTT). Implementing this tax would only make housing even less affordable for Hamiltonians, adding yet another financial burden to homebuyers, sellers, and renters.

At a time when so many residents are already struggling with the high cost of living, this tax would exacerbate the housing crisis rather than help resolve it.

I urge you to consider alternative solutions that focus on affordability and do not further penalize families already stretched thin. Thank you for your time and consideration.

Sincerely, Annabelle Hannis

# 7.2 (a)(fj)

#### Pilon, Janet

**Subject:** Municipal Land Transfer Tax

From: Luke Deboer

Sent: January 13, 2025 3:03 PM To: mailto:clerk@hamilton.ca

Subject: Municipal Land Transfer Tax

Dear Madame Mayor and Members of Council,

I am writing to express my strong opposition to any consideration of implementing a Municipal Land Transfer Tax (MLTT). Implementing this tax would only make housing even less affordable for Hamiltonians, adding yet another financial burden to homebuyers, sellers, and renters. At a time when so many residents are already struggling with the high cost of living, this tax would exacerbate the housing crisis rather than help resolve it. I urge you to consider alternative solutions that focus on affordability and do not further penalize families already stretched thin.

Thank you for your time and consideration.

Regards,

Luke Deboer

From: Carol Di Stefano

Sent: January 13, 2025 3:06 PM To: mailto:clerk@hamilton.ca

Subject:

Send this template to mailto:clerk@hamilton.ca before Noon on Tuesday, January 14. Dear Madame Mayor and Members of Council, I am writing to express my strong opposition to any consideration of implementing a Municipal Land Transfer Tax (MLTT). Implementing this tax would only make housing even less affordable for Hamiltonians, adding yet another financial burden to homebuyers, sellers, and renters. At a time when so many residents are already struggling with the high cost of living, this tax would exacerbate the housing crisis rather than help resolve it. I urge you to consider alternative solutions that focus on affordability and do not further penalize families already stretched thin. Thank you for your time and consideration. Sincerely

Carol Di Stefano

### 7.2 (a)(fl)

#### Pilon, Janet

**Subject:** MUNICIPAL LAND TRANSFER TAX

From: Carol Di Stefano

Sent: January 13, 2025 3:10 PM To: mailto:clerk@hamilton.ca

Subject: MUNICIPAL LAND TRANSFER TAX

Dear Madame Mayor and Members of Council,

I am writing to express my strong opposition to any consideration of implementing a Municipal Land Transfer Tax (MLTT). Implementing this tax would only make housing even less affordable for Hamiltonians, adding yet another financial burden to homebuyers, sellers, and renters. At a time when so many residents are already struggling with the high cost of living, this tax would exacerbate the housing crisis rather than help resolve it. I urge you to consider alternative solutions that focus on affordability and do not further penalize families already stretched thin. Thank you for your time and consideration.

Sincerely,

--

Angelo Di Stefano

## 7.2 (a)(fm)

#### Pilon, Janet

**Subject:** Dear Madame Mayor and Members of Council,

From: Valerie Dalgetty

Sent: January 13, 2025 3:13 PM

To: clerk@hamilton.ca

Subject: Dear Madame Mayor and Members of Council,

I am writing to express my strong opposition to any consideration of implementing a Municipal Land Transfer Tax (MLTT). Implementing this tax would only make housing even less affordable for Hamiltonians, adding yet another financial burden to homebuyers, sellers and renters. At a time when so many residents are already struggling with the high cost of living, this tax would exacerbate the housing crisis rather than help resolve it. I urge you to consider alternative solutions that focus on affordability and do not further penalize families already stretched thin.

Thank you for your time and consideration.

Sincerely,

Gerald and Valerie Righton

## 7.2 (a)(fn)

#### Pilon, Janet

**Subject:** MLTT

From: Peter Giannou

Sent: January 13, 2025 3:24 PM To: mailto:clerk@hamilton.ca

Subject: MLTT

Dear Madame Mayor and Members of Council,

I am writing to express my strong opposition to any consideration of implementing a Municipal Land Transfer Tax (MLTT). Implementing this tax would only make housing even less affordable for Hamiltonians, adding yet another financial burden to homebuyers, sellers, and renters. At a time when so many residents are already struggling with the high cost of living, this tax would exacerbate the housing crisis rather than help resolve it. I urge you to consider alternative solutions that focus on affordability and do not further penalize families already stretched thin.

Thank you for your time and consideration.

Peter

### 7.2 (a)(fo)

#### Pilon, Janet

**Subject:** Municipal Land Transfer Tax

From: Negar Hosseini

Sent: January 13, 2025 3:33 PM To: mailto:clerk@hamilton.ca

Subject: Municipal Land Transfer Tax

Dear Councilor,

I am writing to you as a resident of your ward to share my opposition to the consideration of a Municipal Land Transfer Tax outlined in report FCS24022(a) going before the General Issues Committee on January 15. A municipal land transfer tax is an unfair tax on hopeful homebuyers. It isn't only a burden on first-time buyers but also on those hoping to purchase homes that are appropriate for growing families. The financial costs of purchasing a home are already extraordinarily difficult to save for. Implementing a municipal land transfer tax will mean residents must delay the dream of homeownership even longer. I am urging you to not support any exploration of a municipal tax and shut it down before it can go any further. Enough is enough. We cannot afford another unfair tax that will only make housing less affordable. Thank you for your consideration and your ongoing service to our community.

Sincerely,

Negar Hosseini

## 7.2 (a)(fp)

#### Pilon, Janet

Subject: MLTT

From: Margaret Yong Ping Sent: January 13, 2025 4:01 PM To: mailto:clerk@hamilton.ca

Subject: MLTT

Dear Madame Mayor and Members of Council,

I am writing to express my strong opposition to any consideration of implementing a Municipal Land Transfer Tax (MLTT). Implementing this tax would only make housing even less affordable for Hamiltonians, adding yet another financial burden to homebuyers, sellers, and renters. At a time when so many residents are already struggling with the high cost of living, this tax would exacerbate the housing crisis rather than help resolve it.

I urge you to consider alternative solutions that focus on affordability and do not further penalize families already stretched thin.

Thank you for your time and consideration.

Sincerely,

Margaret Yong Ping

## 7.2 (a)(fq)

#### Pilon, Janet

**Subject:** Petition to say No to implementing Municipal Land Transfer Tax (MLTT)

From: Thanu Vinay

Sent: January 13, 2025 4:03 PM To: mailto:clerk@hamilton.ca

Subject: Petition to say No to implementing Municipal Land Transfer Tax (MLTT)

Dear Madame Mayor and Members of Council, I am writing to express my strong opposition to any consideration of implementing a Municipal Land Transfer Tax (MLTT). Implementing this tax would only make housing even less affordable for Hamiltonians, adding yet another financial burden to homebuyers, sellers, and renters. At a time when so many residents are already struggling with the high cost of living, this tax would exacerbate the housing crisis rather than help resolve it. I urge you to consider alternative solutions that focus on affordability and do not further penalize families already stretched thin.

Thank you for your time and consideration. Sincerely, Thanu

## 7.2 (a)(fr)

#### Pilon, Janet

**Subject:** MLTT

From: Melanie Cunningham Sent: January 13, 2025 4:03 PM To: mailto:clerk@hamilton.ca

Subject: MLTT

Dear Madame Mayor and Members of Council, I am writing to express my strong opposition to any consideration of implementing a Municipal Land Transfer Tax (MLTT). Implementing this tax would only make housing even less affordable for Hamiltonians, adding yet another financial burden to homebuyers, sellers, and renters. At a time when so many residents are already struggling with the high cost of living, this tax would exacerbate the housing crisis rather than help resolve it. I urge you to consider alternative solutions that focus on affordability and do not further penalize families already stretched thin. Thank you for your time and consideration. Sincerely,

Melanie Cunningham

### 7.2 (a)(fs)

#### Pilon, Janet

**Subject:** Municipal Land Transfer Tax

From: Rachel Bellavia

Sent: January 13, 2025 4:05 PM To: mailto:clerk@hamilton.ca

Subject: Municipal Land Transfer Tax

Dear Madame Mayor and Members of Council,

I am writing to express my strong opposition to any consideration of implementing a Municipal Land Transfer Tax (MLTT). Implementing this tax would only make housing even less affordable for Hamiltonians, adding yet another financial burden to homebuyers, sellers, and renters. At a time when so many residents are already struggling with the high cost of living, this tax would exacerbate the housing crisis rather than help resolve it. I urge you to consider alternative solutions that focus on affordability and do not further penalize families already stretched thin. Thank you for your time and consideration. Sincerely,

Rachel Bellavia

## 7.2 (a)(ft)

#### Pilon, Janet

Subject: MLTT

From: Zac Willms

Sent: January 13, 2025 4:05 PM To: mailto:clerk@hamilton.ca

Subject: MLTT

Dear Councilor,

I am writing to you as a resident of your ward to share my opposition to the consideration of a Municipal Land Transfer Tax outlined in report FCS24022(a) going before the General Issues Committee on January 15. A municipal land transfer tax is an unfair tax on hopeful homebuyers. It isn't only a burden on first-time buyers but also on those hoping to purchase homes that are appropriate for growing families. The financial costs of purchasing a home are already extraordinarily difficult to save for. Implementing a municipal land transfer tax will mean residents must delay the dream of homeownership even longer. I am urging you to not support any exploration of a municipal tax and shut it down before it can go any further. Enough is enough. We cannot afford another unfair tax that will only make housing less affordable. Thank you for your consideration and your ongoing service to our community.

Sincerely,

Zac Willms

## 7.2 (a)(fu)

#### Pilon, Janet

**Subject:** Opposition to MLTT

From: Archana pimpale

Sent: January 13, 2025 4:05 PM To: mailto:clerk@hamilton.ca Subject: Opposition to MLTT

Dear Madame Mayor and Members of Council,

I am writing to express my strong opposition to any consideration of implementing a Municipal Land Transfer Tax (MLTT). Implementing this tax would only make housing even less affordable for Hamiltonians, adding yet another financial burden to homebuyers, sellers, and renters. At a time when so many residents are already struggling with the high cost of living, this tax would exacerbate the housing crisis rather than help resolve it. I urge you to consider alternative solutions that focus on affordability and do not further penalize families already stretched thin. Thank you for your time and consideration.

Sincerely,

Archana Pimpale

**Subject:** NO to a Municipal Land Transfer Tax in Hamilton

From: Danielle Araiche

Sent: January 14, 2025 9:59 AM To: mailto:clerk@hamilton.ca

Subject: NO to a Municipal Land Transfer Tax in Hamilton

Dear Madame Mayor and Members of Council,

I am writing to express my strong opposition to any consideration of implementing a Municipal Land Transfer Tax (MLTT). Implementing this tax would only make housing even less affordable for Hamiltonians, adding yet another financial burden to homebuyers, sellers, and renters. At a time when so many residents are already struggling with the high cost of living, this tax would exacerbate the housing crisis rather than help resolve it. I urge you to consider alternative solutions that focus on affordability and do not further penalize families already stretched thin.

Thank you for your time and consideration.

Sincerely, Danielle Araiche

## 7.2 (a)(fw)

#### Pilon, Janet

**Subject:** Municipal Land Transfer Tax

From: Deanna Brennan

Sent: January 14, 2025 9:41 AM To: mailto:clerk@hamilton.ca

Subject: Municipal Land Transfer Tax

Dear Madame Mayor and Members of Council,

I am writing to express my strong opposition to any consideration of implementing a Municipal Land Transfer Tax (MLTT). Implementing this tax would only make housing even less affordable for Hamiltonians, adding yet another financial burden to homebuyers, sellers, and renters. At a time when so many residents are already struggling with the high cost of living, this tax would exacerbate the housing crisis rather than help resolve it. I urge you to consider alternative solutions that focus on affordability and do not further penalize families already stretched thin.

Thank you for your time and consideration. Sincerely, Deanna

### 7.2 (a)(fx)

#### Pilon, Janet

**Subject:** Municipal Land Transfer Tax (MLTT)

From: Chris Pennycook

Sent: January 14, 2025 9:42 AM To: mailto:clerk@hamilton.ca

Subject: Municipal Land Transfer Tax (MLTT)

Dear Madame Mayor and Members of Council,

I am writing to express my strong opposition to any consideration of implementing a Municipal Land Transfer Tax (MLTT). Implementing this tax would only make housing even less affordable for Hamiltonians, adding yet another financial burden to homebuyers, sellers, and renters. At a time when so many residents are already struggling with the high cost of living, this tax would exacerbate the housing crisis rather than help resolve it. I urge you to consider alternative solutions that focus on affordability and do not further penalize families already stretched thin.

Thank you for your time and consideration.

Chris Pennycook

**Subject:** NO to MLTT

From: Alyssa Walker <

Sent: January 14, 2025 9:15 AM To: mailto:clerk@hamilton.ca

Subject: NO to MLTT

#### Dear Councillor,

I hope this message finds you well. As a concerned resident of Hamilton, I am writing to express my strong opposition to the proposed second municipal land transfer tax.

Hamilton is already grappling with a significant homelessness crisis and housing affordability challenges. Adding an additional financial burden to property transactions will only exacerbate these issues, making it harder for individuals and families to secure stable housing. This measure disproportionately impacts first-time homebuyers, young families, and those already struggling to keep up with the rising cost of living in our community.

Our city needs solutions that support accessibility, affordability, and equity—not policies that create further barriers. Hamiltonians deserve a break, not another tax that could hinder economic mobility and worsen the housing crisis. Implementing this tax would be a step in the wrong direction and could lead to further erosion of trust in local governance.

I urge you to consider the long-term implications of this proposal and focus on alternative measures to address budgetary concerns without placing additional strain on our residents. Investments in affordable housing, community support programs, and thoughtful economic development would be far more beneficial to the future of Hamilton.

Thank you for your time and consideration. I trust you will make a decision that reflects the best interests of your constituents and the well-being of our city.

Warmest Regards.

Alyssa Walker

## 7.2 (a)(fz)

#### Pilon, Janet

**Subject:** Say NO to double tax!

From: Glenn MacLaren

Sent: January 14, 2025 9:50 AM To: mailto:clerk@hamilton.ca Subject: Say NO to double tax!

Dear Madame Mayor and Members of Council,

I am writing to express my strong opposition to any consideration of implementing a Municipal Land Transfer Tax (MLTT). Implementing this tax would only make housing even less affordable for Hamiltonians, adding yet another financial burden to homebuyers, sellers, and renters. At a time when so many residents are already struggling with the high cost of living, this tax would exacerbate the housing crisis rather than help resolve it. I urge you to consider alternative solutions that focus on affordability and do not further penalize families already stretched thin. Thank you for your time and consideration. Sincerely,

Glenn MacLaren