

Pilon, Janet

Subject: Opposition of MLTT

From: Kalie Richard
Sent: January 10, 2025 5:38 PM
To: <mailto:clerk@hamilton.ca>
Subject: Opposition of 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,

Kalie Richard



Pilon, Janet

Subject: municipal land transfer tax?

From: Chris Eyles

Sent: January 10, 2025 5:37 PM

To: <mailto:clerk@hamilton.ca>

Subject: municipal land transfer tax?

hello. ive just been told hamilton is considering a municipal land transfer tax? is this true? what would the reasoning be for this and how is yet another tax taking money away from people going to make things more affordable? our property taxes already go up every year. mine alone \$1200 since 2021 and i assume going up again. of this is being considered this is completely unacceptable. our tax dollars are already not spent well.

chris eyles
taxpayer

7.2 (a)(dc)

Pilon, Janet

Subject: Municipal Land Transfer Tax (MLTT)

From: rob kasowski
Sent: January 10, 2025 5:35 PM
To: <mailto:clerk@hamilton.ca>
Cc: Office of the Mayor <<mailto:Officeofthe.Mayor@hamilton.ca>>
Subject: Municipal Land Transfer Tax (MLTT)

Dear Madame Mayor and Members of Council, I am writing to express my strong opposition to the proposed implementation of a Municipal Land Transfer Tax (MLTT) in Hamilton. This tax would impose a significant additional financial burden on homebuyers, sellers, and renters in our city, further exacerbating the existing housing affordability crisis.

While I understand the need to fund essential city services, I believe that introducing a new tax during a period of already unprecedentedly high taxes is not the solution. Hamiltonians are facing rising costs across the board, from groceries and utilities to property taxes and everyday expenses. Adding another layer of taxation will only push homeownership further out of reach for many, and put additional strain on those already struggling to make ends meet.

Instead of increasing the tax burden on residents, I urge you to prioritize fiscal responsibility and explore avenues for cost savings within the existing budget. A review of the City of Hamilton's operating budgets from the past five years (2020-2024) reveals a consistent trend of annual spending increases. While some increases may be justified, it is crucial to examine whether all expenditures are absolutely necessary and aligned with the city's core priorities.

I believe that a period of austerity, focused on streamlining operations, finding efficiencies, and prioritizing essential services, is a more responsible approach than introducing a new tax that will further burden Hamiltonians.

I urge you to reject the MLTT proposal and instead commit to a thorough review of the city's spending practices. Let's work together to find sustainable solutions that prioritize the financial well-being of our residents and promote a more affordable Hamilton for all.

Sincerely,
Rob Kasowski
Ward 11 resident

Pilon, Janet

Subject: MLTT

From: Kevin
Sent: January 14, 2025 2:49 PM
To: clerk@hamilton.ca
Subject: MLTT

External Email: Use caution with links and attachments

Dear 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.

Kevin Ras

Pilon, Janet

Subject: Stop a Double Tax in Hamilton

From: Tyler Russell
Sent: January 10, 2025 4:55 PM
To: <mailto:clerk@hamilton.ca>
Subject: Stop a Double 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,

Tyler Russell

7.2 (a)(df)

Pilon, Janet

Subject: Municipal Land Transfer Tax

From: Kim Osborne
Sent: January 10, 2025 5:35 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,

Kim Osborne

Pilon, Janet

Subject: MLTT

From: mrs Claus

Sent: January 10, 2025 5:26 PM

To: Spadafora, Mike <mailto:Mike.Spadafora@hamilton.ca>; mailto:clerk@hamilton.ca

Subject: MLTT

Dear councilor Spadafora

Please vote NO to the MLTT.

Why is the MLTT a bad policy?

1. 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.

2. 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.

3. 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.

4. 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.

5. 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.

Best regards

Jessica claus

7.2 (a)(dh)

Pilon, Janet

From: laurie knudsen
Sent: January 10, 2025 4:55 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,

Laurie Knudsen

7.2 (a)(di)

Pilon, Janet

Subject: MLTT

From: Brittany Arsenault
Sent: January 10, 2025 3:12 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.

Brittany Arsenault

7.2 (a)(dj)

Pilon, Janet

Subject: MLTT

From: James Ali
Sent: January 10, 2025 3:13 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,

Jim Ali
Proud homeowner and Hamilton Resident

7.2 (a)(dk)

Pilon, Janet

Subject: Land Transfer Tax

From: Olivia Rapson
Sent: January 10, 2025 3:11 PM
To: <mailto:clerk@hamilton.ca>
Subject: 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,

Olivia Rapson

Pilon, Janet

Subject: Regarding MLTT!!

From: Katerina Wagner
Sent: January 10, 2025 4:07 PM
To: <mailto:clerk@hamilton.ca>
Subject: Regarding 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.

Best regards,

Katerina Wagner

7.2 (a)(dm)

Pilon, Janet

Subject: NO to double Land Transfer Tax for Hamilton!!!

From: Colleen Joseph
Sent: January 10, 2025 4:04 PM
To: <mailto:clerk@hamilton.ca>
Subject: NO to double Land Transfer Tax for Hamilton!!!

Dear Counsel,

I'm against doubled ending land transfer tax!! We are going to loss our talent who are already heading south of the boarder. Our kids included, and honestly maybe even ourselves!

As an example, on a \$750,000 home, a buyer would have to pay:

Provincial LTT: \$11,475

Municipal LTT: \$11,475

= \$22,950 in Total Land Transfer Taxes at time of closing.

1. 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.

2. 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.

3. 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.

4. 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.

5. 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.

Please don't strain an already strained people, we are fed up.

Regards,
Mrs. Joseph
Hamilton resident since 2009

Pilon, Janet

Subject: MLTT

From: Rajeev C
Sent: January 10, 2025 3:58 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,

Rajeev Cherian

7.2 (a)(do)

Pilon, Janet

Subject: NO to Municipal Land Transfer Tax

From: Alaina Evans
Sent: January 10, 2025 3:56 PM
To: <mailto:clerk@hamilton.ca>
Subject: NO to 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,
Alaina Evans

7.2 (a)(dp)

Pilon, Janet

Subject: Proposed MLTT

From: Cheryl Ledamun
Sent: January 10, 2025 3:54 PM
To: <mailto:clerk@hamilton.ca>
Subject: Proposed 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,

Cheryl Ledamun

Pilon, Janet

Subject: MLTT

From:

Sent: January 10, 2025 3:48 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,

Gary Herron

Pilon, Janet

Subject: NO! To Municipal Land Transfer Tax (MLTT)

From: priscilla ankamah
Sent: January 10, 2025 3:43 PM
To: <mailto:clerk@hamilton.ca>
Subject: NO! To 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

Priscilla Ankamah

Pilon, Janet

Subject: Opposition to Municipal Land Transfer Tax

From: Alok Chadha
Sent: January 10, 2025 3:41 PM
To: <mailto:clerk@hamilton.ca>
Subject: Opposition to Municipal Land Transfer Tax

Dear Madame Mayor and Members of Council,

I am writing to voice my strong opposition to the consideration of a Municipal Land Transfer Tax (MLTT). Introducing such a tax would only further diminish housing affordability for Hamiltonians, adding an additional financial burden on homebuyers, sellers, and renters alike.

With many residents already struggling to cope with the high cost of living, implementing this tax would worsen the housing crisis rather than provide meaningful solutions. I urge you to explore alternative strategies that prioritize affordability without placing further strain on families already facing financial hardships.

Thank you for your attention to this important matter.

Sincerely,
Alok Chadha

7.2 (a)(dt)

Pilon, Janet

Subject: Municipal Land Transfer Tax (MLTT)

From: Justin Podmoroff
Sent: January 10, 2025 3:41 PM
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. 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 Podmoroff

7.2 (a)(du)

Pilon, Janet

Subject: Municipal Land Transfer Tax

From: Chrissy Walker
Sent: January 10, 2025 3:35 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,

Chrissy Walker

Pilon, Janet

Subject: Municipal Land Transfer Tax

From: Daniela Bordac
Sent: January 10, 2025 3:32 PM
To: 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,

Daniela Bordac

7.2 (a)(dw)

Pilon, Janet

Subject: No municipal land transfer tax!

From: Lisa Sandhar

Sent: January 10, 2025 3:31 PM

To: clerk@hamilton.ca

Subject: No municipal land transfer tax!

7.2 (a)(dx)

Pilon, Janet

Subject: Written submission regarding tax increases and priorities.

From: Shawn Addison

Sent: January 14, 2025 1:20 PM

To: <mailto:clerk@hamilton.ca>; Spadafora, Mike <<mailto:Mike.Spadafora@hamilton.ca>>

Subject: Written submission regarding tax increases and priorities.

As a life time resident of the city of hamilton I have come to realize we have fairly high tax rate compared to other cities near by. And I'm starting to really wonder and want to understand how this money is spent!

I would like to hear and see a more practical and common sense approach to how our tax dollars are spent and prioritized.

As an example,

Bike lanes were value add but the newer and excessive bike infrastructure is over the top, costly, serving a small portion of our society and for only a portion of the calendar year. To me this decision wastes enormous amount of capital now and also opex down the road. Lights maintenance concrete barriers etc. Not to mention Snow removal challenges etc.

We have crumbling roads, traffic, water infrastructure, escarpment work, an incredible homelessness, crime, drug and mental health problem that I feel has large impacts on the people, greater society and local business downtown...and now even on mountain. These topics to me need higher priority and would have a bigger impact on the society and culture of Hamilton.

Just recently and a block from my elementary school I had to shoo away some Crack addicts using in plain site. No fear of repercussions. This needs corrected not normalized!

Please, be practical please have common sense. Please spend our money where it affects the largest population and other areas of our culture and society.

Regards

S

Pilon, Janet

Subject: Municipal Land Transfer Tax (MLTT)

From: Parteek Purba
Sent: January 10, 2025 3:30 PM
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.

Best,
Parteek Purba

Pilon, Janet

Subject: Vote No-Hamilton Municipal Land Transfer Tax

From: Diana Faria
Sent: January 10, 2025 3:30 PM
To: <mailto:clerk@hamilton.ca>
Subject: Vote No-Hamilton Municipal Land Transfer Tax

Hi there,

I'm not sure if my e-mail will account for anything, but for what its worth, I urge you to please vote against the proposed Hamilton Municipal Land Transfer Tax.

I've been working in real estate (not as a realtor) since 2014 and see first-hand how the market ebbs and flows and despite the high interest rates, prices are still extremely high. Although we both have full-time jobs, my husband and I found it hard to break into the market and I can only imagine how much harder it is now for those just starting on their real estate journey. We moved from Scarborough to Stoney Creek in 2023 where thankfully we were not hit with a MLTT. People are being pushed away from Toronto due to its unaffordability - why tax them further when they are looking for something more affordable?

We've been hit with carbon taxes, utilities always increase and our property taxes rise every year. If the city needs something further to tax, do it on the things that are considered non-essentials like tobacco, alcohol, and marijuana sales. Not a roof over your head, which is a necessity. Or, the best option here: do internal audits/reviews and figure out where the city can save instead of taxing the public further.

This is just the opinion of your average working homeowner in Ward 10, but hopefully it gives you an idea of the struggles we are facing. Thank you for your time.

Diana Faria Tragianis