

7.2 (a)(ea)

Pilon, Janet

Subject: Against implementing a Municipal Land Transfer Tax (MLTT) - Punishing future homeowners

From: Jonathan Hutton

Sent: January 10, 2025 3:26 PM

To: <mailto:clerk@hamilton.ca>

Subject: Against implementing a Municipal Land Transfer Tax (MLTT) - Punishing future homeowners

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,

Jonathan Hutton

7.2 (a)(eb)

Pilon, Janet

Subject: Hamilton Proposed Municipal Land Transfer Tax

From: Adam Landucci
Sent: January 10, 2025 3:27 PM
To: <mailto:clerk@hamilton.ca>
Subject: Hamilton Proposed 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,

Adam Landucci

7.2 (a)(ec)

Pilon, Janet

Subject: NO to MLTT

From: Julie Sergi
Sent: January 10, 2025 3:27 PM
To: <mailto:clerk@hamilton.ca>
Subject: NO 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,

Julie Sergi, M.A.

Pilon, Janet

Subject: Municipal Land Transfer Tax

From: Michelle Dingwall
Sent: January 10, 2025 3:23 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,

Michelle Dingwall

7.2 (a)(ee)

Pilon, Janet

Subject: MLTT

From: Marnie Crompton
Sent: January 10, 2025 3:22 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. At this time in the world we are currently living in, this is absolutely reckless to even think about this. I am ashamed and to think this is all you can come up with. Please look into other ways! People can barely survive as it is!

M. Crompton

Marnie Crompton

Pilon, Janet

Subject: Homes not hurdles

From: Samantha Lefebvre
Sent: January 10, 2025 3:22 PM
To: <mailto:clerk@hamilton.ca>
Subject: Homes not hurdles

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,

Samantha Lefebvre

7.2 (a)(eg)

Pilon, Janet

Subject: MLTT

From: Brian Martinson

Sent: January 13, 2025 11:01 AM

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

Subject: MLTT

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.

Brian Martinson

7.2 (a)(eh)

Pilon, Janet

Subject: Municipal Land Transfer Tax (MLTT)

From: Selma Brisebois
Sent: January 10, 2025 3:19 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.
Sincerely,
Selma Brisebois

7.2 (a)(ei)

Pilon, Janet

Subject: Municipal Land Transfer Tax

From: Jeannie Crawford
Sent: January 10, 2025 4:33 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,

Jeannie Crawford

Pilon, Janet

Subject: Hamilton Double Tax

From: Kimberly Hall
Sent: January 10, 2025 3:17 PM
To: <mailto:clerk@hamilton.ca>
Subject: Hamilton 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.

Cheers,

Kimberly Hall

7.2 (a)(ek)

Pilon, Janet

Subject: MLTT

From: Kirby Reschny
Sent: January 13, 2025 1:13 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,

Kirby Reschny

Pilon, Janet

Subject: No MLTT in Hamilton

From: Fredene Plouffe
Sent: January 10, 2025 4:29 PM
To: <mailto:clerk@hamilton.ca>
Subject: No MLTT 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,
Fredene Plouffe

7.2 (a)(em)

Pilon, Janet

Subject: LTT

From: Krista Hann
Sent: January 10, 2025 4:24 PM
To: <mailto:clerk@hamilton.ca>
Subject: LTT

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.

Krista Hann

7.2 (a)(en)

Pilon, Janet

Subject: NO to Municipal Land Transfer Tax

From: Justine Woolcott
Sent: January 10, 2025 4:13 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,
Justine Woolcott

7.2 (a)(eo)

Pilon, Janet

Subject: MLTT

Importance: High

From: stacey massey-birett
Sent: January 10, 2025 4:11 PM
To: <mailto:clerk@hamilton.ca>
Subject: Re MLTT
Importance: High

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,
Stacey Birett
Waterdown

7.2 (a)(ep)

Pilon, Janet

Subject: Municipal Land Transfer Tax

From: Nardine Shehadeh
Sent: January 10, 2025 3:15 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,
Nardine Shehadeh

7.2 (a)(eq)

Pilon, Janet

Subject: MLTT

From: Brad MaGarrey
Sent: January 13, 2025 1:13 PM
To: <mailto:clerk@hamilton.ca>
Cc: <mailto:>; Ward 4 <<mailto:ward4@hamilton.ca>>
Subject: MLTT

Dear Council,

I am writing to express my strong opposition to the proposed implementation of a Municipal Land Transfer Tax (MLTT) in our city. While I understand the need for sustainable revenue sources to support municipal initiatives, I urge you to reconsider this measure due to its significant negative impact on potential homebuyers, the housing market, and the broader economy.

1. Increased Upfront Costs for Buyers

An MLTT would impose an additional tax on home purchases, compounding the burden already placed on buyers by the provincial Land Transfer Tax (LTT). For many prospective homeowners, this duplication of taxation creates an insurmountable financial barrier. The upfront costs associated with purchasing a home, including down payments, legal fees, and other transactional expenses, are already high. Adding a second land transfer tax would deter many buyers, particularly those with limited savings, from entering the housing market.

2. Detrimental Impact on Housing Affordability While first-time homebuyers may qualify for rebates of up to \$4,000 for both the MLTT and LTT (or \$8,000 in total), this rebate falls short of covering the tax burden. In a market already grappling with affordability challenges, the additional costs could push potential buyers out of the market entirely. Furthermore, this policy might incentivize buyers to look for homes in neighboring municipalities without an MLTT, ultimately reducing housing demand and eroding our city's competitive edge in attracting new residents. See increased demand in Hamilton in the previous years as an example - buyers more outwards once a city becomes too expensive (ie Toronto buyers flooding to Hamilton) 3. Negative Effect on Property Values By increasing transaction costs, the MLTT would likely reduce the pool of active buyers, making it harder for sellers to find purchasers. Lower demand for homes could result in a decline in property values, impacting homeowners' equity and overall financial security. Moreover, potential sellers may delay or forgo listing their homes, leading to decreased inventory and stagnation in the housing market.

4. Indirect Effects on Rental Affordability The MLTT would also have repercussions for the rental market. Higher acquisition costs for rental property investors would likely be passed on to tenants in the form of increased rents. In addition, the tax could discourage new investments in rental properties, exacerbating the already critical shortage of affordable rental housing in our city.

5. Broader Economic Consequences

The introduction of a second land transfer tax would not only disrupt the housing market but also negatively impact industries that depend on real estate activity, such as construction, renovation, and retail. The real estate sector is a significant driver of local economic growth, and a slowdown in this sector could have ripple effects throughout the economy. According to a 2023 study by the Canadian Real Estate Association, every home sale generates approximately \$68,000 in spin-off spending within the local economy. An MLTT could dampen these economic benefits, slowing job creation and reducing municipal revenue from other sources.

Real estate makes up more than 20% of GDP in this country. It's our #1 wealth builder. One way family's do that is purchasing a starter home with their hard earned and heavily taxed dollars. Then they save their money and look to upsize a few years down the road. I have personally had clients

move to 2-3 different upgraded homes over the course of their life. The government makes money on land transfer each time. With your proposed tax, I can guarantee you that they will think twice about purchasing that next home. Policy Alternatives Instead of implementing an MLTT, I encourage the city to explore alternative revenue-generation strategies that do not disproportionately burden homebuyers or destabilize the housing market. Examples include:

- Implementing efficiency measures to optimize existing budget allocations.
- Exploring development charges or levies targeted at new construction to fund specific municipal needs.
- Introducing targeted property tax reforms that equitably distribute the tax burden without penalizing buyers and sellers.

In conclusion, an MLTT would exacerbate existing affordability challenges, harm the real estate market, and undermine economic growth in our municipality. I respectfully urge you to consider the long-term implications of this policy and seek alternative solutions that promote housing accessibility and economic resilience.

Thank you for your attention to this matter. I would be happy to provide further insights or participate in discussions to explore viable alternatives to the MLTT.

Sincerely,

Brad MaGarrey
Ward 4

7.2 (a)(er)

Pilon, Janet

Subject: Transfer Tax

From: Ian Birnie
Sent: January 13, 2025 1:22 PM
To: clerk@hamilton.ca
Subject: Transfer Tax

I believe your Council needs to reevaluate the transfer tax. People buying under \$1million will be primarily first time home buyers. Why burden them with a further tax. Why not just the tax on homes sold at \$1.2m?

Regards
Ian

7.2 (a)(es)

Pilon, Janet

Subject: Vote Against the MLTT!

From: Monika Panz-Gabris
Sent: January 13, 2025 1:24 PM
To: <mailto:clerk@hamilton.ca>
Subject: Vote Against the 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,

Monika Panz

7.2 (a)(et)

Pilon, Janet

Subject: MLTT Concerns

From: Trista Mellows
Sent: January 13, 2025 1:46 PM
To: <mailto:clerk@hamilton.ca>
Subject: MLTT Concerns

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,
Trista and Billy Pozeg

7.2 (a)(eu)

Pilon, Janet

Subject: Municipal Land Transfer Tax

From: Kimberley Leone
Sent: January 13, 2025 1:51 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,

Kimberley Leone

7.2 (a)(ev)

Pilon, Janet

Subject: Municipal Land Transfer Tax

From: Laurie Faber
Sent: January 13, 2025 1:51 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,

Laurie Faber

7.2 (a)(ew)

Pilon, Janet

Subject: Municipal Land Transfer Tax

From: Kellen Miseferi
Sent: January 13, 2025 1:53 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.

As you know, Toronto has implemented a similar tax and there is calls among residents to get rid of this tax to lessen the burden on homeowners. Please also consider that property taxes in Toronto are FAR less that those in Hamilton. Creating this “double whammy” of MLTT and relatively high property taxes will severely impact housing affordability in the city and will undoubtedly discourage current and would-be Hamiltonians from choosing to buy property in our beautiful city.

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.

Respectfully,

Kellen Miseferi

7.2 (a)(ex)

Pilon, Janet

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

From: erin pitt
Sent: January 13, 2025 2:22 PM
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,
Erin Pitt

7.2 (a)(ey)

Pilon, Janet

Subject: STOP the double LAND TRANSFER tax in Hamilton

From:

Sent: January 13, 2025 2:21 PM

To: <mailto:clerk@hamilton.ca>

Cc: <mailto:filomena.tassi@parl.gc.ca>

Subject: STOP the double LAND TRANSFER tax in Hamilton

How is this helping new home buyers - this is contradicting the notion of trying to make homes affordable.

Hamilton already pays more property taxes than any other city with nothing to show for it.

There are many redundancies in the City of Hamilton – with 3 or 4 people doing the job that one person can do. Improve efficiencies within the City of Hamilton first – do a major clean up internally – that will materially reduce costs vs. adding more taxes that won't make any difference except add bureaucracy where it is not needed.

Kind Regards,

Tina (Christine) Bellavia

7.2 (a)(ez)

Pilon, Janet

Subject: Municipal Land Transfer Tax outlined in report FCS24022

From: Niussha Ghazban

Sent: January 13, 2025 2:09 PM

To: <mailto:clerk@hamilton.ca>

Subject: Municipal Land Transfer Tax outlined in report FCS24022

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,

Niussha Ghazban, R.P., Ph.D.