Toronto Regional Real Estate Board

February 2025

Fair Taxes on Ontario Homes

Proposals to Reduce Taxes on Ontario Homes

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Executive Summary

Ontario has some of the highest housing taxes in North America. Homeowners, buyers, and sellers are increasingly facing financial pressure due to rising property taxes, development charges, and land transfer taxes. These financial burdens are contributing to the province's housing affordability and supply crisis. For consumers, high taxes on housing make homeownership more difficult for both new buyers and existing owners.

Taxes on Ontario homes are too high, and families and individuals need relief.

Through this report, the Toronto Regional Real Estate Board (TRREB) presents five policy recommendations aimed at addressing issues within Ontario's tax, development charges and municipal funding frameworks. These recommendations are designed to support a strong taxation system. They ensure fairness, affordability, and transparency for property owners, homebuyers, and municipalities. Below is a summary of the five key recommendations:

1. **Reduce Development Charges:**
Development charges, taxes, and fees add tens of thousands of dollars to the cost of homes in the Greater Toronto Area (GTA). In Ontario, the total tax and fee burden now accounts for almost 36 per cent of the price of a new home.[1] For an average new home constructed in Ontario priced at $1.069 million, total government taxes and fees rise to $380,000, which are passed down to new homebuyers. This results in higher home prices, increased unaffordability, and limiting viability of building more affordable stock. They are a major contributor to the housing affordability crisis. These fees, which have increased by up to 74 per cent since 2022, are among the highest in North America and often exceed the actual costs of growth-related infrastructure, placing an unfair burden on new homebuyers.[2] Ontario must get new home taxes under control. No amount of reduction in red tape or speeding up the approval process will make up for hundreds of thousands of dollars in government charges, taxes, and fees. The City of Vaughan's recent commitment to reduce development charges is an example of what is possible when leaders commit to getting new home taxes under control. Ontario should lower development charges and fund growth related infrastructure costs using a stable and predictable source of funding that treats housing as a human right. As a starting point, TRREB recommends that the provincial government conduct audits of large urban municipalities to ensure development charges are transparent, aligned with actual infrastructure costs, and used solely for growth-related expenses.

2. **Update the Federal HST Home Rebate Program:**
Since the introduction of the Harmonized Sales Tax (HST) on new homes began, the threshold price points for the federal HST rebate on new homes have not changed from $350,000 (maximum $6,300 rebate) or $450,000 (above which no rebate applies). These thresholds leave most GTA homebuyers ineligible for benefits despite a 270 per cent increase in the price of a single family home in Ontario since 1990.[3] TRREB recommends that the federal government immediately review and adjust rebate thresholds to reflect current market realities, implement indexing to ensure future adjustments align with housing price inflation, and enhance transparency to restore fairness and support affordability for new homebuyers. Similarly, Ontario should consider updating its HST Rebate program, as it has remained unchanged since 2009.

3 Reduce the Land Transfer Tax on First-Time Homebuyers:

Land transfer taxes add tens of thousands of dollars to a home purchase. These punishing taxes applied by both the province and City of Toronto hurt first-time homebuyers the most because they have no existing home equity. The current provincial land transfer tax (LTT) rebate of $4,000 for first-time homebuyers, along with the City of Toronto's municipal land transfer tax (MLTT) rebate of $4,475 are outdated, given the dramatic rise in home prices. To help ease the financial burden on first-time buyers, the province and the City of Toronto should, at a minimum, increase their rebates to $8,000 each and index them to inflation. Alternatively, they should consider bold action, such as removing this tax completely for these buyers. This would provide meaningful relief to young families and individuals entering the housing market. It would also help make homeownership more attainable in today's market, where the average resale home price across Ontario is around $870,000 and $1.1 million in the GTA.

4 Launch a Comprehensive Review of Municipal Revenue Tools:

Municipalities in Ontario rely heavily on property taxes and development charges to fund infrastructure and essential services. This over-reliance on housing taxes is contributing to rising housing costs. A comprehensive review of municipal revenue tools should explore ways to reduce taxes on housing – and specifically look to reduce municipal reliance on property taxes and development charges. Municipal ratepayers are increasingly being called upon to fund social and other services that property and education taxes were never intended to support. The review should aim to lower the tax burden on housing and support an environment for increased housing supply. It should also ensure that municipalities have the resources to deliver high-quality public services to residents.

5 Increase Municipal Transfers:

To reduce municipalities' reliance on property taxes and development charges, the province and the federal government should increase transfers to municipalities. These transfers should prioritize infrastructure projects related to housing, transit, and climate resilience. More stable and predictable funding from the higher levels of government would allow municipalities to reduce the financial burden on residents while still making necessary investments in critical infrastructure. This would also support sustainable long-term economic growth and directly address Ontario's housing affordability crisis.

These recommendations represent a balanced approach to addressing the housing affordability crisis by reforming the property tax, LTT, HST and development charge system in Ontario. By implementing these changes, the province can create a more equitable, affordable, and transparent tax system that benefits homeowners, homebuyers, renters, and municipalities.

Introduction

Ontario has some of the highest taxes on housing in North America. These policies discourage investment in new housing supply while penalizing Ontarians who chose to move for work or family reasons. Instead of facilitating a healthy, functional market, Ontario's taxation approach on housing exacerbates scarcity and affordability challenges, treating housing more like a privilege to be restricted than a human right to be supported.

Thanks in large part to high taxes on housing, population growth pressures, and high interest rates, Ontario's housing starts per capita continue to be a challenge. For every 10,000 residents, Ontario generated 42 housing starts from January to November 2024.[4] Alberta, by comparison, is building at double the pace of Ontario with 88 housing starts per 10,000 residents. Ontario is in the bottom half of housing starts per capita in Canada.

> *"Ontario is in the bottom half of housing starts per capita in Canada."*

Reform is desperately needed.

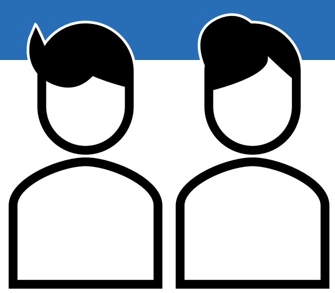
With property taxes accounting for over 50 per cent of municipal revenues, and development charges becoming increasingly unsustainable for new homebuyers, there is an urgent need to reform the system to reduce financial pressures on all residents while ensuring municipalities can still fund essential services and infrastructure projects. Taxes on Ontario homes are too high, and families and individuals need relief.

TRREB's policy recommendations address these critical issues. The recommendations seek to provide relief to homeowners, buyers, and to support Ontario's goal of building 1.5 million homes over the next decade.

35.6%

... the amount (on average) of government taxes/fees which make up the final purchase price of a new home in Ontario.

Source: CANCEA 2024



Final Purchase Cost to Homebuyers

$1,069,698
Total Purchase Cost

64.4% or $688,777
Input Goods and Services Wages and Benefits Builder Margins

35.6% or $380,921
Government Taxes & Fees

Source: CANCEA 2024

Toronto Regional Real Estate Board

Recommendations: Fair Taxes on Ontario Homes

Reduce Development Charges

Municipalities charge developers fees to cover the growth-related costs for their projects, including those needed for new roads, water and sewage infrastructure, and parks. Rapidly growing municipalities depend on revenue from development charges (DCs) in part to avoid increasing taxes on existing properties.[5] Development charges are passed on to new homebuyers through higher prices, lowering overall affordability for entire communities.[6]

Municipalities, especially smaller municipalities, depend on development charges as a significant source of revenue. Development charges, if structured to scale with the real costs of new infrastructure, can limit urban sprawl and promote denser infill development in existing downtown cores.[7]

The impact, however, of DCs on individuals cannot be overstated. In Ontario, DCs can be as much as $140,000 per home.[8] Some municipalities have even seen as much as a 900 per cent increase in costs per home in under 20 years.[9]

In 2013, DCs for a new single-family home in Toronto were $19,412 (as of November 1, 2013). By June 6, 2024, they had skyrocketed to $137,846—an astounding 606 per cent increase. Similarly, the DCs for a one-bedroom apartment rose from $8,356 to $57,153, reflecting a 584 per cent surge during the same period.[10]

For comparison, over the past decade, residential property tax rates across the GTA have risen by only a modest double-digit percentage. Meanwhile, the average sale price of a home in Toronto has increased by roughly 95 per cent, and the Bank of Canada reports an inflation rate of 31.54 per cent during this time. This means development changes in Toronto have surged six times faster than home prices and 20 times faster than inflation—far exceeding inflationary trends despite claims from some prominent commentators suggesting otherwise.[11]

Spotlight: Vaughan's Reduction of Development Charges

Up until November 2024, the City of Vaughan had the highest development charges in Canada, with fees for a single-family home approaching $95,000 per unit. Under the leadership of Mayor Steven Del Duca, Vaughan City Council took bold action to reduce local development charges for residential projects significantly. In December 2024, council lowered the fee for a single low-rise home from $94,466 to $50,193—a reduction of $44,273. From 2009 to 2021, Vaughan's development charge rates increased 229 per cent.[12]

One of the most glaring examples of Ontario's out of control development charges is how they compare to other municipalities in other provinces. According to a 2022 municipal benchmarking study from the Canadian Home Builders' Association (CHBA), seven out of the 10 highest municipal development charges in Canada exist in Ontario.[13] In fact, the top 13 most expensive municipalities in Canada when it comes to development charges are all located in Ontario. According to a study conducted by the Building Industry and Land Development Association (BILD) in 2019, the average per unit development charges in the GTA are 50 per cent higher than those in six major US cities and 30 per cent higher than other municipalities in Canada. Out of control development charges are a made-in Ontario problem that requires bold leadership to address.

> *"Out of control development charges are a made-in Ontario problem that requires bold leadership to address. "*

Table 1: Canada Medium Density Housing Development Charges

Municipality	City	Region (including GO Transit fees)	School Board	Total	Province
Markham	56,951	74,749	8,184	139,884	ON
Whitby	37,538	86,095	6,335	129,968	ON
Vaughan	41,401	74,749	8,184	124,334	ON
Ajax	28,863	86,095	6,335	121,293	ON
Oshawa	28,542	86,095	6,335	120,972	ON
Pickering	24,886	86,095	6,335	117,316	ON
Clarington	24,886	86,095	6,335	117,316	ON
Newmarket	33,406	74,749	8,184	116,339	ON
Toronto	113,938	-	-	113,938	ON
Brampton	48,759	59,287	5,076	113,122	ON
Oakville	40,569	61,212	10,765	112,546	ON
Richmond Hill	28,320	74,749	8,184	111,253	ON
Mississauga	38,963	59,287	5,076	103,326	ON
Saskatoon	71,555	-	-	71,555	SK
Hamilton	70,562	-	-	70,562	ON
Vancouver	61,431	-	-	61,431	BC
Calgary	42,800	-	-	42,800	AB
London	32,817	-	-	32,817	ON
Edmonton	29,359	-	-	29,359	AB
Winnipeg	17,589			17,589	MB
Halifax	9,629	-	-	9,629	NS

Source: municipal websites; CHBA 2022

Improving the municipal development charge funding model was endorsed by Ontario's Housing Affordability Task Force. As part of their report, the task force noted that while development charges, community benefits charges, and parkland dedication are important parts of supporting the provision of infrastructure necessary for new housing, they place significant financial pressure on new home buyers.[14]

Moreover, Ontario permits municipalities to collect development charges on cemeteries and other projects with minimal connection to growth. As part of a future review of the development charge framework in Ontario, the province should reevaluate the municipal funding model to incentivize the types of homes that Ontarians want, like more affordable missing middle units.

To bring affordability back to the market and build more homes quickly, Ontario should reduce development charges and fund growth-related infrastructure costs using a stable and predictable source of funding. As a first step, the provincial government must move forward with a provincial audit to better understand how development charges are impacting the housing landscape. The audit should gather information to ensure that municipalities are receiving the support they need to fund growth while not unfairly relying on development charges to fund non-growth-related municipal or provincial services. The audit should include a review of development charge reserve funds and acceptable uses. Once complete, Ontario must make meaningful reforms to the development charge framework to lower costs on new homes.

Recommendation #1

Ontario must lower development charges. To start, the province should conduct an audit of large urban municipal finances and development charges to provide more transparency around how fees are used to support new growth and their impact on homebuyers and renters, and then move to significantly lower development charges on new homes while funding growth-related infrastructure costs using a stable and predictable source of funding that treats housing as a necessity.

Update the Federal HST Home Rebate Program

The Federal Harmonized Sales Tax (HST) New Housing Rebate thresholds, established in 1991, have remained static at $350,000 for a maximum rebate of $6,300, phasing out entirely at $450,000. This lack of adjustment fails to reflect the significant escalation in housing prices over the past three decades. For instance, the average price of a single-family home in Ontario has surged from approximately $276,000 in 1990 to over $1 million in 2024, marking an increase of about 270 per cent.[15]

The significant increases in home prices since the rebate was introduced in 1991 have meant that Federal HST New Housing Rebate offers no relief to the majority of new homebuyers – with most new homebuyers paying well over $100,000 in sales taxes, 40 per cent of which goes to the Federal government. Under the original program announcement, the government committed to reviewing and adjusting these thresholds biennially to align with economic conditions and housing market fluctuations. However, this has not been implemented, resulting in the exclusion of the majority of new homebuyers in the Greater Toronto Area (GTA) from rebate eligibility. Consequently, the federal government has accrued nearly $4 billion in additional HST revenues from single-detached units in Ontario alone.[16] The cumulative tax and fee burden on a new home from all levels of government now represents 36 per cent of the cost of an average GTA home, with a significant portion attributed to HST. The failure to update the rebate has led to a significant increase in federal HST revenues, with net federal HST payments on an average new home rising from $8,832 to $51,152—an increase of 479 per cent—while providing little relief to homebuyers.[17]

$117,000 … sales tax ($45,000 Fed./$72,000 Prov.) a new home buyer will pay in HST on a $900,000 home in Ontario

Recommendation #2

TRREB recommends that the federal government immediately review and adjust rebate thresholds to reflect current market realities, implement indexing to ensure future adjustments align with housing price inflation, and enhance transparency to restore fairness and support affordability for new homebuyers. Similarly, Ontario should consider updating its HST Rebate program, which has not changed since 2009.

Reduce the Land Transfer Tax on First-Time Homebuyers

The Land Transfer Tax (LTT) represents a significant hurdle for many first-time homebuyers in Ontario, especially in a market where housing prices have consistently outpaced wage growth. The LTT is a provincial tax levied on property purchases, and in cities like Toronto, an additional municipal LTT applies, effectively doubling the burden for buyers. With the average home price in Ontario surpassing $830,000 at the end of 2024, the financial burden of the LTT is a growing concern for first-time homebuyers. In Toronto, the average home price is even higher, while in the GTA, average prices year-to-date hover around $1.1 million. For buyers in this price range, the provincial LTT can easily exceed $18,000, on top of a similar Toronto LTT, contributing significantly to the already high upfront costs of purchasing a home.

Spotlight: First-time homebuyers and the LTT

Jill and Sarah are first-time homebuyers who have just bought a resale row home in Etobicoke. As first-time homebuyers they are eligible for a rebate on the LTT from both the province and the City of Toronto. With the rebate, how much land transfer tax will they pay?

Purchase Price:	$900,000
ON LTT	$14,475
TO LTT	$14,475
ON Rebate	($4,000)
TO Rebate	($4,475)
Total LTT Payable:	**$20,475**

Currently, Ontario offers a maximum LTT rebate of $4,000 for first-time homebuyers. Similarly, the City of Toronto offers a Municipal Land Transfer Tax (MLTT) rebate of $4,475. Unfortunately, rising home prices have eroded the impact of the rebates, forcing first-time homebuyers to pay thousands of dollars in taxes. As a result, the provincial and Toronto LTT rebate has lost much of its effectiveness as a tool to make homeownership more affordable.

Research from the C.D. Howe Institute has pointed out that transaction taxes like the LTT distort housing markets by discouraging mobility and increasing the overall cost of homeownership, which can exacerbate affordability challenges.[18] By lowering, or even eliminating, these transaction taxes for first-time homebuyers, or rebating more of the LTT and MLTT for these buyers, Ontario and the City of Toronto could mitigate these effects and help more people enter the housing market at a time when affordability is a growing concern.

Recommendation #3

To alleviate the financial burden on first-time homebuyers and to better reflect the current housing market, the province and the City of Toronto should, at a minimum, increase their rebates to $8,000 each. Additionally, the provincial rebate and MLTT rebate should be indexed to inflation to allow first-time homebuyers who are buying an average-priced property (or less) to avoid paying higher and higher provincial and municipal land transfer taxes. Both levels of government are encouraged to take bold action and consider removing this tax completely for first-time homebuyers, as this policy would support greater homeownership rates and ease affordability pressures, especially for families and individuals entering the housing market for the first time.

Launch a Comprehensive Review of Municipal Revenue Tools

Municipalities in Ontario face significant fiscal challenges due to an unsustainable reliance on property taxes and development charges. As the Federation of Canadian Municipalities (FCM) notes, municipalities are responsible for 60 per cent of the public infrastructure across the country while collecting less than 10 per cent of the overall tax revenue.

Municipalities are responsible for **60%** of the public infrastructure across the country	while collecting **<10%** of the overall tax revenue.

This imbalance has forced cities and towns to rely on property taxes and development charges to fund infrastructure, transit, and essential social services, leading to higher costs for homeowners and homebuyers. A comprehensive review of municipal revenue tools is urgently needed to provide alternatives that reduce the tax burden on residents while ensuring that municipalities have sufficient resources to maintain services and expand critical infrastructure.

Currently, development charges are a key revenue source for municipalities, particularly in growing regions like the GTA. These charges are intended to ensure that new developments pay for the infrastructure—such as roads, transit, and sewage systems—that supports them. However, rapid increases in development charges across the GTA have significantly increased the cost of new homes, exacerbating the housing affordability crisis.

The heavy reliance on property taxes is another issue. Property taxes, which represent more than 50 per cent of municipal revenues in Ontario, are regressive and disproportionately burden middle-class homeowners. According to a report by the Association of Municipalities of Ontario (AMO), property taxes are increasing faster than inflation, with many homeowners seeing double-digit percentage increases over the last decade.[19]

Moreover, property taxes are increasingly being relied upon to fund social services like housing supports and mental health care for those suffering from drug addiction. This problem has been highlighted by Ontario's big city mayors, who are struggling to manage the province's homelessness crisis.[20]

> *"...property taxes are increasingly being relied upon to fund social services like housing supports and mental health care for those suffering from drug addiction. This problem has been highlighted by Ontario's big city mayors, who are struggling to manage the province's homelessness crisis"*

A comprehensive review of revenue tools should continue to explore new sources of municipal revenue and prioritize reducing the tax burden on homeowners and buyers. Other jurisdictions, such as British Columbia and Alberta, have introduced a range of revenue-generating mechanisms that have successfully lowered the reliance on property taxes and development charges while funding essential infrastructure.

Spotlight: Provincial Education Property Tax Reforms

In Manitoba, the government introduced new budget measures on education taxes on residential properties to save homeowners money during tax time. The new system saw the elimination of a 50 per cent rebate and $350 credit for education taxes on residential properties, in exchange for a flat $1,500 credit for residential homeowners. In Manitoba's case, it is estimated that only 17 per cent of homeowners will pay more in education property tax because of the reform.[21] This action represents one of the most significant recent reforms among Canadian provinces and shift away from a reliance on property taxes to fund social services.

Quebec is another province that has focused on capping education property tax increases to an average of 3 per cent, saving taxpayers approximately $40 per year, with the government making up the shortfall for school services.[22]

In Ontario, the education property tax is 0.153 per cent of an assessment. A house that is worth $850,000 would pay $1,300 in education property tax, with amounts becoming larger as assessments increase. While not considerably higher than other provinces in Canada, the provincial government should consider reviewing the education property tax system to ensure that local sources of tax revenue align with existing and future service delivery.

Recommendation #4

The Ontario government should initiate a comprehensive review of municipal revenue tools with the goal of reducing the tax burden on homeowners and homebuyers. This review should explore alternative revenue streams that allow municipalities to generate sustainable income without substantially increasing property and education property taxes or further increasing development charges. Additionally, the review should work toward ensuring that future revenue strategies are fair, progressive, and aligned with the province's broader goals of improving housing affordability and supporting sustainable urban growth.

Increase Municipal Transfers

In Ontario, municipalities are grappling with significant fiscal challenges as they strive to meet the growing demands for infrastructure, public services, and affordable housing. According to the Federation of Canadian Municipalities (FCM), municipalities across Canada face a collective infrastructure deficit of over $100 billion. Despite being responsible for the majority of public infrastructure, municipalities collect only a small share of total tax revenue. This has left cities and towns heavily reliant on property taxes and development charges, both of which contribute to the housing affordability crisis.

Municipalities across Canada face a collective infrastructure deficit of over

$100 BILLION

The current system of municipal transfers from the provincial and federal governments is insufficient to meet the needs of rapidly growing urban areas. According to a 2024 report by the FCM, cities across Canada are experiencing increased costs related to transit, water and sewage systems, affordable housing, and climate resilience projects. These services are critical for improving residents' quality of life and fostering long-term economic growth. However, the current level of municipal transfers is inadequate to cover these expenses, forcing municipalities to raise property taxes and development charges to close the gap.[23]

The province's decision to delay property reassessments has left municipalities struggling to predict future revenues and plan for long-term infrastructure investments. Many municipalities are struggling to predict future revenues and plan for long-term infrastructure investments. While both the province and federal government have created new transfers to support specific policy goals (e.g. Ontario's Housing-Enabling Water Systems Fund) these programs are short term in nature and do not provide long-term predictable funding.

Federally, the Canada Housing Infrastructure Fund (CHIF) was created in 2024 to help provinces and municipalities accelerate the construction and upgrading of housing-enabling drinking water, wastewater, stormwater, and solid-waste infrastructure, directly supporting the creation of new homes and increasing densification.[24] This initiative also encourages municipalities to liberalize local zoning rules to facilitate the development of more missing-middle housing. Unfortunately, the CHIF expires in 2025, and it is not clear if funding will be in place for the long-term.

> *"Increasing municipal transfers would allow cities to reduce their reliance on property taxes and development charges, both of which are passed on to residents in the form of higher housing costs."*

Increasing municipal transfers would allow cities to reduce their reliance on property taxes and development charges, both of which are passed on to residents in the form of higher housing costs. This would provide immediate relief to homebuyers and renters while enabling municipalities to make the long-term investments needed to support sustainable urban growth. Additionally, these increased transfers should be accompanied by accountability measures to ensure that the funds are used effectively to address critical infrastructure and housing challenges.

Recommendation #5

The provincial and federal governments should increase and make permanent new municipal transfers, particularly for infrastructure projects related to affordable housing, transit, and climate resilience.

Conclusion

Ontario's housing market is at a crossroads. Without meaningful reforms to the property tax, development charge, and land transfer tax systems, the province will continue to face affordability challenges that disproportionately impact homebuyers, renters, and homeowners.

TRREB's recommendations for a comprehensive review of municipal revenue tools, increased municipal transfers, and an increase to the LTT, MLTT and HST rebates, or even the complete removal of these transaction taxes for first-time homebuyers offer a path toward addressing these issues.

The proposed solutions are grounded in the need for greater transparency, fairness, and affordability, ensuring that Ontario's tax system aligns with the realities of a modern housing market. By focusing on measures that reduce the financial burden on consumers, while enabling municipalities to sustain necessary infrastructure and public services, Ontario can create a more equitable and functional housing market.

TRREB urges the federal, provincial and local governments to move forward with these reforms as part of the ongoing review of the property tax system. By doing so, Ontario will be better positioned to meet its housing goals, support economic growth, and make homeownership more accessible for all its residents.

Authors

Asha Holland
Vice President, Policy & Research
Real North Strategies Inc.

Matthew Thornton
CEO, Real North Strategies Inc.

About Real North Strategies

Real North Strategies is on a mission to build a better Canada by helping associations, not-for-profits, and organizations solve the biggest public policy challenges of our time by providing world class research, advocacy and communication services.From multi-million-dollar campaigns to working with volunteer committees & boards, Real North has a track record of innovation, creativity, and success when it comes to public affairs, research and government relations.

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