

# IntegrityTO

A New Civic Movement for A Better Toronto

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City Council  
Toronto City Hall  
100 Queen St W  
Toronto, ON M5H 2N2

Re: EX28.1 - Making life more expensive for families by asking...

Dear Councillors,

I'm writing to express deep concern with the proposal to increase the land transfer tax on homes valued at \$3 million. In today's market, this threshold no longer represents luxury, as Mayor Chow would have us believe. In many Toronto neighbourhoods, \$3 million buys an ordinary post-war detached home – perhaps renovated, perhaps with a backyard pool – but still firmly within the middle class. These homes are frequently shared by multi-generational families pooling their resources simply to remain in the city.

These are not speculative investors. These are parents, adult children, and aging grandparents under one roof, who in an effort to stay together and find a home, take on enormous debt burdens to stay in the city.

These are also the people who form the **economic backbone** of Toronto. They are doctors, lawyers, plumbers, software engineers, entrepreneurs – the skilled and hard-working individuals we need to retain.

Squeezing them for a few more dollars harm everyone in the long run. Treating these families as “luxury buyers” is inaccurate, and raising the LTT at this level will freeze mobility, deter world-class talent, and accelerate the brain drain already afflicting our city.

Before placing additional burdens on ordinary families, the City must confront the cold, hard, yet inconvenient truth: Toronto does not have a revenue problem. It has a spending problem.

We all recognize that significant inefficiencies exist within the public service, and that strategic reallocation of spending could place the City on much firmer fiscal footing. As I stated at Executive Committee, Toronto is not consistently prioritizing the core responsibilities of municipal government: well-maintained roads, reliable and efficient transit, clean and beautiful parks, strong first-responder services, and effective social supports such as libraries and meaningful assistance for those struggling with addiction and homelessness.

Instead, the City has increasingly drifted into ideologically driven initiatives that betray the public trust and fail to honour the fundamental bargain between citizens and their government.

Given this sobering assessment, it is neither prudent nor responsible to impose additional tax burdens on hardworking families purchasing ordinary homes at inflated prices.

A modest **2-3% efficiency improvement** across the City's \$19-billion budget would free hundreds of millions of dollars — far more than any incremental LTT increase. These savings can be achieved through targeted audits, procurement reform, eliminating non-essential roles, and focusing spending on services with real, measurable outcomes.

Before asking residents to pay more, the City must demonstrate accountability, transparency, and a willingness to reform itself. Taxpayers should not be expected to subsidize inefficiencies and misaligned priorities that Council has the authority — and the obligation — to correct.

Thank you,

Daniel Tate

cc: civil society stakeholders