



United Counties of
Stormont, Dundas & Glengarry

RESOLUTION

MOVED BY Councillor Guindon

RESOLUTION NO 2026-69

SECONDED BY Councillor St. Pierre

DATE April 20, 2026

WHEREAS housing affordability remains a critical issue in Ontario and across Canada, with the national average home sale price at approximately \$675,000, making homeownership increasingly difficult for first-time buyers; and

WHEREAS under the current Ontario *Land Transfer Tax* regime, first-time home buyers may receive a rebate of up to \$4,000 toward provincial land transfer tax, which fully offsets the tax only on homes valued up to approximately \$368,000, a level substantially below the current average home price; and

WHEREAS at a home purchase price of \$675,000, the provincial land transfer tax before any rebate can exceed \$8,000, meaning that even with the current maximum \$4,000 rebate first-time buyers must pay a significant tax burden at closing that undermines housing affordability; and

WHEREAS the United Counties of Stormont, Dundas and Glengarry acknowledges and applauds recent efforts by the Province of Ontario and the Government of Canada to improve housing affordability, including measures to reduce or rebate GST/HST on new housing construction and purchases; and

WHEREAS the majority of first-time homebuyers in Ontario purchase resale homes rather than newly constructed units; and

WHEREAS the vast majority of residential real estate transactions in Ontario, including both resale and new homes, are subject to provincial Land Transfer Tax, meaning that enhancements to the Land Transfer Tax rebate would provide broader and more immediate financial relief to first-time homebuyers;

NOW THEREFORE BE IT RESOLVED THAT the Council of the United Counties of Stormont, Dundas and Glengarry formally requests that the Province of Ontario consider amending the *Land Transfer Tax Act* to:

1. Increase the value threshold at which the first-time home buyer rebate fully offsets provincial Land Transfer Tax to a level that reflects current housing market realities (for example, to no less than \$675,000, aligning with the 2025 national average home price); and

2. Increase the maximum rebate amount available to first time home buyers accordingly (such as to a minimum of \$8,000, or a proportional figure tied to the new threshold) to meaningfully reduce upfront tax costs for first-time purchasers.

BE IT FURTHER RESOLVED THAT such amendments be designed to enhance housing affordability and access to homeownership for first-time buyers in urban, suburban, and rural communities alike; and

BE IT FURTHER RESOLVED THAT a copy of this resolution be forwarded to the Premier of Ontario, the Minister of Finance, the Minister of Municipal Affairs and Housing, the local Member of Provincial Parliament, all Ontario municipalities, and the Association of Municipalities of Ontario (AMO) for consideration and advocacy.

CARRIED DEFEATED DEFERRED



WARDEN

Recorded Vote:

Councillor Bergeron	_____
Councillor Broad	_____
Councillor Densham	_____
Councillor Fraser	_____
Councillor Guindon	_____
Councillor Lang	_____
Councillor MacDonald	_____
Councillor McDonald	_____
Councillor McGillis	_____
Councillor St. Pierre	_____
Councillor Williams	_____
Warden Landry	_____