

# Tax cut changes the game for homebuyers

MIKE COLLINS-WILLIAMS

Finally, some terrific news for hopeful new homebuyers.

The provincial and federal governments have announced HST tax relief to all purchasers of newly constructed homes in Ontario. Previously, tax relief was only extended to first-time buyers. Now, until the end of March 2027, anyone who purchases a new home can take advantage of the significant rebate that equates to 13 per cent on homes under \$1 million and \$130,000 tax savings for a home between \$1 million and \$1.5 million. The move has the potential to get people into homes they can afford, save jobs and revive the residential construction industry.

For years, the cost of building new housing has outpaced what the market can sustain and what people can afford. Projects have stalled. Investment has retreated. And most concerning of all, tens of thousands of skilled workers have been pushed to the sidelines as construction activity slowed to levels not seen in decades.

That trajectory has fundamentally changed. The provincial and federal governments' joint decision to cut the HST on new housing represents the most significant tax reduction on new home construction in a generation. It is a bold, decisive policy shift that if we want more housing, we cannot continue to tax it as if we were a luxury.

This is a watershed moment in Ontario's efforts to restore housing supply.

For too long, the math on new housing has not worked. Builders across Hamilton and the entire province have been facing a perfect storm of tariffs, escalating construction costs and mounting government-imposed fees. The result has been projects that are too expensive to move forward.

The consequences have extended far beyond the housing market. Residential construction is one of Ontario's most important economic engines, supporting hundreds of thousands of jobs across a vast network of trades, suppliers, manufacturers and small businesses. When construction slows, those impacts ripple quickly through local economies.

The HST cut changes that equation. By reducing the tax burden on new housing by up to \$130,000, the province and federal governments are directly improving project viability and affordability. It is sending a clear signal to buyers, builders and lenders that Ontario is serious about getting shovels back in the ground and improving affordability. The move is helping to restore consumer confidence in a sector that has been under immense pressure.

At a time when our country is facing broader economic uncertainty, protecting and revitalizing the residential construction sector is essential. This industry has long acted as a stabilizing force during downturns, creating jobs, driving investment and supporting local supply chains. With this move, senior governments have stood up for the hundreds of thousands of Canadians whose livelihoods depend on building homes.

Equally important, it begins to unlock movement across the housing continuum.

Housing does not operate in silos. When move-up buyers and downsizers are able to purchase new homes without being penalized by excessive taxation, it frees up existing housing stock for others. That movement creates opportunities for first-time buyers, eases pressure on the rental market and allows the entire system to function more effectively.

In that sense, this is not just a tax cut; it is a catalyst. Of course, more work remains. Municipal fees, development charges and approval timelines continue to present significant barriers to new housing supply. This decision represents true leadership from the provincial and federal governments and a recognition that solving the housing crisis requires bold, structural change, not incremental adjustments.

It is also a reminder that when governments act decisively, they can have an immediate and meaningful impact. For consumers, this moment should not be overlooked. For those who have been waiting on the sidelines, uncertain about when conditions might shift, this is the moment.

This is the most significant tax cut on new housing in decades. And it marks a turning point.

Ontario is ready to build again. The question now is whether consumers are ready to take advantage of the opportunity in front of them. Because for those looking to purchase a new home or condominium, the message is clear: the time to act is now.

MIKE COLLINS-WILLIAMS IS THE CEO OF THE WEST END HOME BUILDERS' ASSOCIATION.



TORONTO STAR FILE PHOTO

For years, the cost of building new housing has outpaced what the market can sustain and what people can afford, Mike Collins-Williams of the West End Home Builders' Association says.



THOMAS FROESE

Commenting on spring and forgiveness, Thomas Froese writes "A stone cross stands large, its Celtic circle symbolizing what even the devils hope in their honest moments, that God's love is truly never ending."

## Reflections on renewal and hope



THOMAS FROESE  
OPINION

Speaking of spring, here's a thought.

Given the choice to be a human who walks on the ground or a seed that's planted into the ground, most of us would opt for the human experience despite the various headaches involved.

Not that seeds can't have their day in the sun, so to speak. They can and do. You don't need to be a farmer or agronomist to think about it any more than you need to be a monk or a nun to think about something like forgiveness.

Take the story of the bro who asked for some of the bread that's out there. His fair share. Even a slice. I mean, we all need to eat.

As if some unseen hand reached into the field of his life, the work then began. First the field's stumps and heavy stones were removed. Then its ground, hard and full of weeds, was painfully plowed. What was then sown.

Next came the rain and the sunshine, back and forth. In time the wheat grew. Then, eventually, the harvest. It was threshed to get rid of its waste, and then ground, sifted

and milled into flour. More pain and time.

Then the dough. During its kneading it got slapped around. Then into a pan and into the oven, the heat and fire of it all at the going temperature for making bread.

Finally, that bread was finished. But now our friend pretty much forgot what he'd even asked for, but it was finally served, warm with creamy butter made from his most sacred cow.

You'd have to be a masochist to be interested in any of it. You'd also have to not care if the trains are ever on time.

The local cemetery is where you might think about it. You're walking past an old oak that can tell some stories. A stone cross stands large, its Celtic circle symbolizing what even the devils hope in their honest moments, that God's love is truly never ending.

You hear voices. They're palliative care workers, deathbed confessions they've heard. I wish I'd lived true to myself, not just for others' expectations. I wish I hadn't worked so hard and missed my kids growing up. I wish I'd kept in touch with friends. I wish I'd risked more. Reflected more. Did more to leave something behind. I wish, good God, I'd forgiven sooner.

I wish I'd forgiven my son. My daughter. My father. My mother.

### LETTERS

#### Boomers earned their wealth

**Re: Hope is essential to happiness, March 27**

I hope that Dr. Iris Gorfinkel's skills as a physician are better than her math skills. She states that boomers, those nasty, coddled old-timers, "hold more than 50 per cent" of the country's wealth while those "under 35 hold a small fraction." Some simple math: boomers have worked a lifetime to accumulate that wealth, assuming they have been frugal enough to save some of it. Those under 35 are just getting started — just like the boomers were at their age.

Where this leads is more frightening as is highlighted in another opinion piece in your paper, namely a wealth tax.

Richard Ronchka, Carlisle

#### Let grads speak their minds

**Re: Calandra mandates 'apolitical' graduation ceremonies focused on student achievement, March 25**

I was infuriated by the report that Ontario's education minister is telling school boards to ensure upcoming graduation ceremonies don't express any "political views" or "engage in divisive or contentious issues of any kind." To me, the letter makes it clear that the content of speeches in the ceremony including the valedictorian's speech needs to be limited.

Does this include concerns about wars ongoing in the world, concerns about global warming and its effect on their future, concerns about government re-

ductions in funding OSAP grants, failure to support health care, etc.? This is Canada. We are guaranteed free speech as long as it doesn't infringe on the rights of others. I trust the students to recognize that limit. I find it especially noxious that such an edict is posted for the ceremony celebrating the end of their secondary school education and their launching into the future.

This memo befits what happens in our neighbourhood to the south. I would suggest if this represents Minister Calandra's convictions, he might fit well into the culture in Washington.

John Vickers, Hamilton

#### Projects are good news for city

**Re: Indigenous housing, friendship centre envisioned for old Hamilton school site, March 26**

It's always a good day when I open The Spectator to good news about affordable housing in Hamilton. Speaking as an ally for truth and reconciliation, it is even better if it is about providing affordable housing for our Indigenous population. So Thursday's article by Teviah Moro about the transformation of King George School into an Indigenous Friendship Centre combined with affordable housing through the Ontario Aboriginal Housing Service OAHs was good news indeed!

The additional information about the proposal for Biindigen Well-Being Centre in the East end of Hamilton that would also provide affordable housing and other important services for Indigenous people in Hamilton was a bonus. Let's hope that the

My brother. My sister. My partner. My ex. I wish I'd forgiven my friend. My neighbour. My business partner, that #S#! crook.

The psychologists can tell more, how unforgiveness will steal your years before it eats you alive, inside out, a square meal. Then this one: I wish I'd forgiven myself.

But that cross. Not that it's the world's most-recognized symbol. Surveys show this honour goes to the golden arches of McDonald's. Then again, nobody ever went to McDonald's to ask for forgiveness, unless it was for eating one too many Big Macs.

"Father forgive them because they don't know what they're doing" is what Jesus said from his cross. It keeps ringing across the centuries like a clanging bell.

You needn't be there as a ticket holder to Roman crucifixions to see its horror, and holiness, both. Despite the predictable phoney and charlatans, this week before Easter is still known in much of the world as Holy Week.

In our time we still don't know what we're doing. Some bomber just left my children burning in their beds. And you say forgive?

No, bro, you can't. Not any more than you can make a seed, never mind make dirt. But you can plant a seed in the dirt of your life. Or receive one without much fuss. See what new life might eventually grow. Look at the fields of spring. Is each one not a miracle?

Seeds of bitterness can grow large, too. But that's another story, the one where everyone dies.

FIND THOMAS FROESE AT THOMAS-FROESE.COM AND THOMASFROESE-SUBSTACK.COM.

levels of government and the various agencies that are required to move these projects forward will continue to work together in a positive way to bring both of these projects to fruition. That would be a proud day for the City of Hamilton!

Pat Dickinson, Waterdown

#### A glaring problem on our roads

**Re: Do you feel like headlights are too bright? You're not alone, March 26**

Thank goodness; I am not losing my mind. I thought it was an age-related issue with regards to oncoming lights from other cars being so bright. Thank you for bringing our attention to this matter.

Catherine Castellan, Hannon

#### Ford should follow Kinew

**Re: Manitoba budget expands tax exemption on food items, aims to cut deficit, March 24**

Kudos to Manitoba Premier Wab Kinew in taking the provincial sales tax off food at grocery stores as these trying times for working people and their families. Too bad Doug Ford couldn't do something like this rather than imitate our cross-border friend.

Harry Fitzpatrick, Hamilton

LETTERS WELCOME: 250-WORD MAXIMUM, FULL NAME REQUIRED. PREFERENCE MAY GO TO SHORTER LETTERS, AND ALL LETTERS ARE SUBJECT TO EDITING. SEND TO LETTERS@THESPEC.COM