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Amy Flowers
Broker

Michelle Merritt*
Neil Maxwell*
Brett Ross*
Sales Representatives

GREAT LOCATION



Beautiful Mattamy, 2437 sqft Huxley model, plus fully finished basement with in-law potential, on one of Milton's most desirable streets. Over sized chef's kitchen with built in pantry, breakfast bar, quartz counters and large eat-in area. A must see. **\$574,900**

HOT OFF THE PRESS



Stylish 3 bedroom Mattamy built home on desirable quiet street in Milton. Bonus - Parking for two cars in driveway. Plenty of room with fully finished basement. Fully Fenced Yard A must see!!

COMPLETELY RENOVATED BUNGALOW



Completely renovated top to bottom! Attached one car garage but parking for 5. 3 bedroom home with hardwood t/out. New kitchen, Newer windows, furnace and all new electrical nothing to do but move in... and enjoy this cozy home with huge yard. **\$379,900**

SPECTACULAR SUPER CLEAN 4 BEDROOM HOME



In a very desirable area, walk to schools, community center, hospital or shopping. 9ft ceilings on main floor. Dark hardwood in living and dining room. Immaculate Kitchen with Stainless Steel appliances. Large Backyard. **\$1,900/Mth**

Direct Line

905-878-6232

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Many thanks to our loyal customers, friends and family for nominating us Favourite Real Estate Agent.

IT IS AN HONOUR AND A PRIVILEGE TO BE RECOGNIZED IN THIS WAY.

NEWS & INFORMATION from The Oakville, Milton and District Real Estate Board

REALTORS®: A FAIR LTT REBATE FOR FIRST TIME HOME BUYERS



JACK McCRUDDEN
OMDREB President

The first time home buyer land transfer tax (LTT) rebate is out of date. Due to increasing home prices, the rebate no longer covers the average LTT bill for first time home buyers. Instead, they pay almost \$1,500 in LTT after receiving the rebate.

REALTORS® believe that the first time buyers of today should not have to bear a heavier tax burden than previous generations. We believe that affordable home ownership is as important in 2011 as it was in 1996 when the LTT rebate program was first introduced.

From 1996 to 2010, the average price of a resale home in Ontario went up 120 per

cent from \$155,725 to \$ 342,245. During the same period, the provincial government increased the LTT rebate by \$275 or just 16 per cent. As a result, a first time home buyer today in Ontario pays \$1,500 in LTT more than the previous generation on an average priced home after receiving the rebate.

REALTORS® are therefore urging all candidates running in the 2011 Ontario Election to support increasing the LTT rebate for first time home buyers from \$2,000 to \$3,500. This would return fairness to the LTT rebate program and allow present day first time home buyers to enjoy the same tax savings as buyers in previous years.

The Ontario LTT is paid on top of other closing costs such as legal fees, moving expenses, home inspection fees and mortgage insurance. Together, these closing costs

eat away at a purchaser's down payment, increasing the size of their mortgage principal.

The tax punishes young first time home buyers in particular because they pay the majority of their closing costs out of their own pocket, not from the proceeds of a previous home sale. As a result, closing costs, such as LTT, prevent some first time home buyers from entering the market altogether.

As a working REALTOR® I know the dream of home ownership among young Ontarians is as strong as it has ever been. Returning fairness to the LTT rebate program will go a long way towards ensuring that dream continues to flourish.

Jack McCrudden, President
The Oakville, Milton and District Real Estate Board

Your local REALTORS LIVE, GIVE & PLAY in the Neighbourhood too!

Established in 1954, The Oakville, Milton and District Real Estate Board (OMDREB) serves Oakville, Milton and surrounding communities with more than 1,800 REALTORS®. Members of the association may use the REALTOR® trademark, which identifies them as real estate professionals who subscribe to a strict code of ethics. The association operates the local Multiple Listing Service® (MLS®) and provides ongoing professional education courses for its Members. OMDREB Realtors® care about creating a better community and participate in the 'Every REALTOR Cares' program which supports shelter-based initiatives.

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