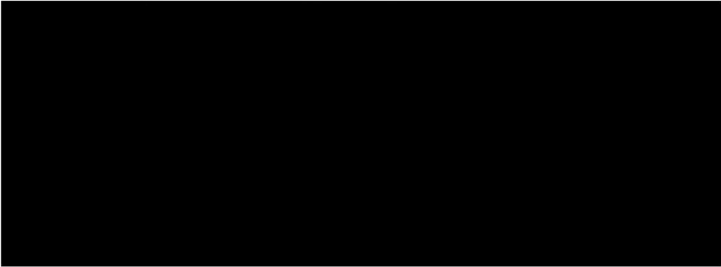


Amanda R. Dunfield



March 23, 2025

West Hants Regional Municipality
ATTN. WHRM Council
76 Morison Drive
Windsor, NS
B0N 2T0

Good morning Council,

I am writing to relay cost estimates for typical sale/purchase transactions that have been provided by or obtained under the advice of a realtor, a mortgage broker and counsel for the purpose of raising awareness of what will be required of the people currently living here who feel they or their family are unable to continue. All estimates are based on the size, contents, tax assessment, etc. of my address.

The estimates should reflect an approximate, but not fully inclusive cost to move of \$40,000. Property tax differentials have been calculated for 5-to-30-year increments (as I was advised this is the most common mortgage term) and range from 5-year values of \$21,337.35 to \$128,022 est. over thirty years of anticipated home ownership. The assumptions for calculations of these values are detailed on the page addressing property taxes.

Please know at least three homeowners of identified for potential CSO Buyout feel strongly enough about the absolute need to move their families asap from the Windsor Flood Zone that they've already investigated the mortgages they will be required to take on to leave under the current draft CSO buyout policy parameters.

One will go from no mortgage and imminent retirement to a mortgage and continued employment of significant duration.

Another will go from no mortgage and retirement to a full-term mortgage and a return to employment of very significant duration, estimated to be end of life.

The third will go from approx. 10 yrs remaining on a low monthly payment mortgage to needing to take on more debt and extending the term of current mortgage.

h

Realtor provided information: Windsor NS median sales price for 1,500 sq ft or less
(3bed – 2bath) = \$369,900

Commission

Seller commission 4-5% of purchase price = approx. \$18,495 (assuming median Windsor sales price of \$369,00)

If private purchase & sale, list price is typically lower as no commission payable.

Legal Sale

Sale	\$1,050 plus HST
Disbursements on Sale	\$286.50 plus HST (approx.)
Title Search	\$25 plus HST
Migration (if required) search	\$850 plus HST + approx. \$200 plus HST for title

Legal Purchase

Purchase	\$1,250 plus HST
Disbursements on Purchase	\$286.50 plus HST (approx.)
Title Search	\$25 plus HST
Provincial Deed Transfer Tax sales price of \$369,000)	\$5548.50 (assuming WHRM @1.5%, median Windsor
Municipal Tax certificate	\$100
Title Insurance on Purchase	varies – home value & lender

Adjustments

Property taxes, fuel, leases

Other

power/phone/internet/television

Pre-purchase Inspections

Home Inspection incl. WETT certification

Base Rate \$649

Travel \$100 – 200

Sewer Scope -or- Septic Inspection

Base rate \$275 -or- \$429

Travel \$70

Well Recovery/Water Quality (price is dependent on timing and required turnover)

Base rate \$249

One week turnover \$550

Radon

Base 4-day test (includes travel) \$450

Moving Expenses

Pack and Move Service (exclusive of dangerous goods)

\$7975.25 plus HST

Dangerous Goods

\$170 plus HST (plus fuel & labour)

Property Tax Differential

5 to 30 years = \$21,337 to \$128,022 est

Approx costs for sale & purchase net of property tax differential = \$40,000

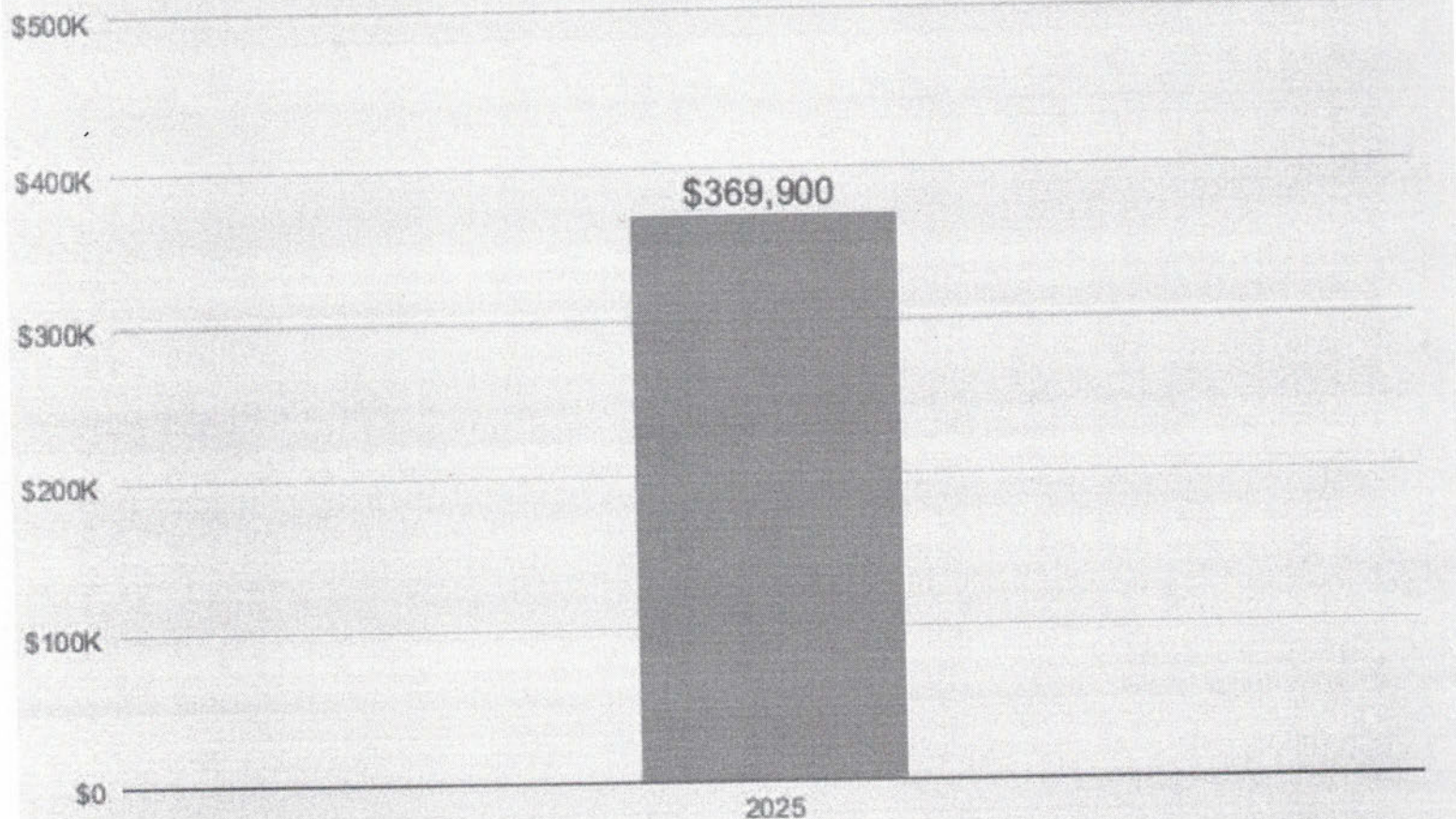
Property tax differentials will need to be paid for lifetime of ownership, but for sake of argument using a 10 year differential = \$42,674.70

Equals approximately appraised plus 25 percent.

Using the existing appraisal saves the Municipality money, reduces paperwork & admin time and could serve to speed up the process.

February Median Sales Price

■ Windsor



Windsor: 3 Bedrooms, 2 Bathrooms, Single Family, 1,500 sq ft or Less
Each data point is 12 months of activity. Data is from March 22, 2025

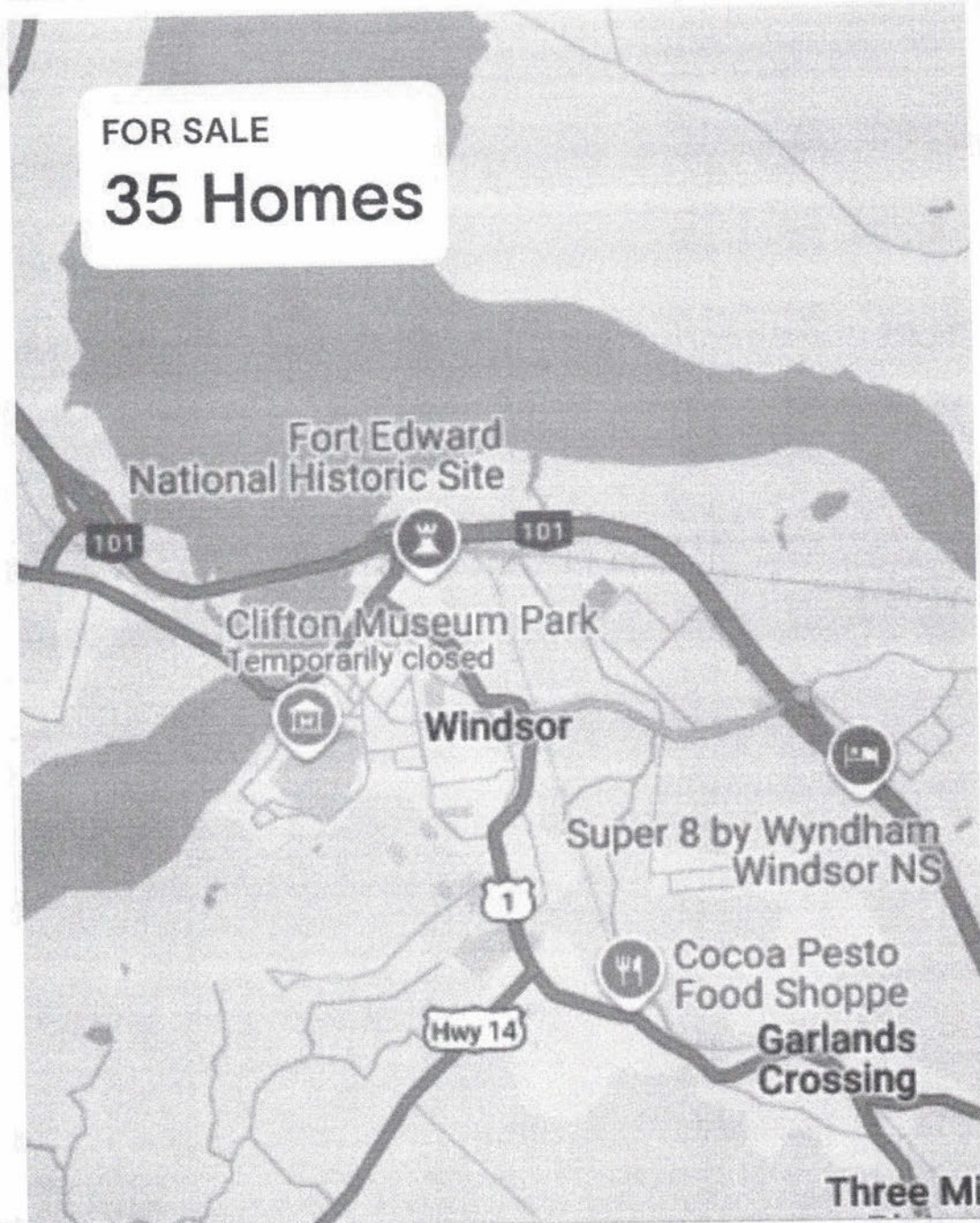
All data from the Nova Scotia Association of REALTORS®. InfoSparks © 2025 ShowingTime Plus, LLC.

**Median Sales Price for
Windsor and more**
stats.showingtime.com

**This is the average for 3 bed
2 bath under 1500 square
feet over the last 12 months**

REAL ESTATE INSIGHTS

Windsor Housing market trends



Contact agent

ACTIVE LISTIN...

 35

View All



SINGLE FAMILY

 27

View All



TOWNHOUSE

 0

View All



CONDO

 0

View All



NEW HOMES

 4

View All



OPEN HOUSE

 0

View All



DAYS ON HOU...

 74

View All



MEDIAN LIST P...

\$435K

View All



Contact agent

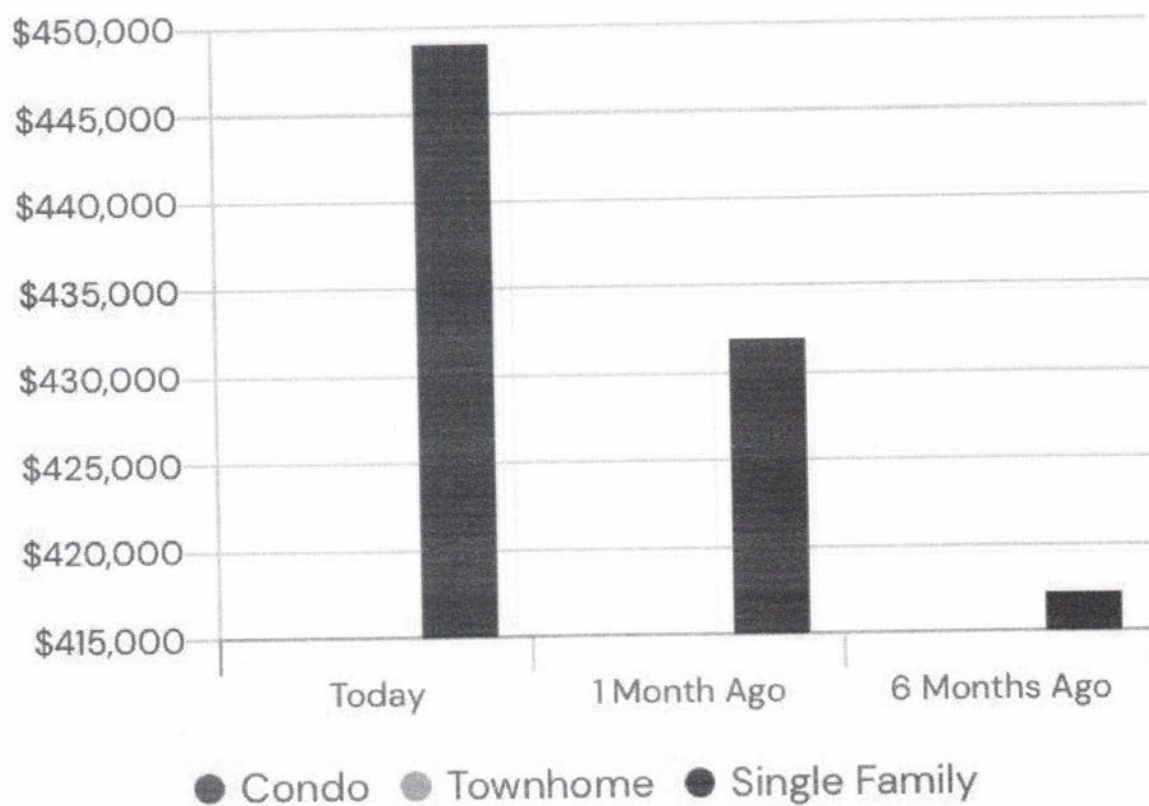


 houseful.ca



	Today	1 Month Ago	6 Months Ago
Median List Price	434,900	419,500	409,900
Median \$/Sqft	299	299	

Median list price by home type



Contact agent



houseful.ca



Hi Amanda!

Thanks for reaching out. As discussed, here are some approx closing costs you'd face when purchasing or selling a property.

Please keep in mind that these are approximate numbers and are subject to change when you complete a transaction and depending on the lawyer you use.

When **selling**, the seller will be required to pay a commission on the sale of the property. This is usually between 4%-5% of the purchase price of the property.

Closing Costs for Seller: The closing costs for a seller in Nova Scotia are considerably less than for a buyer. The closing costs for a seller would include what they will have to pay for a lawyer which would cost approx \$1000. If the property title is not migrated the seller will have to pay to migrate the title which would be about \$1000. Real estate fees are paid on closing but aren't considered closing costs.

One of the lawyers I use, Amanda Brousseau at DCL Law has provided what their fees look like, she says:

"I can't speak for other law firms as they all charge their legal fees and disbursements differently. Below I am including a breakdown of our fees and disbursements. These fees are for standard resale properties - of course they will change slightly for New Home Construction, Condos, Mobile homes, etc.

Transaction Fee Breakdown:

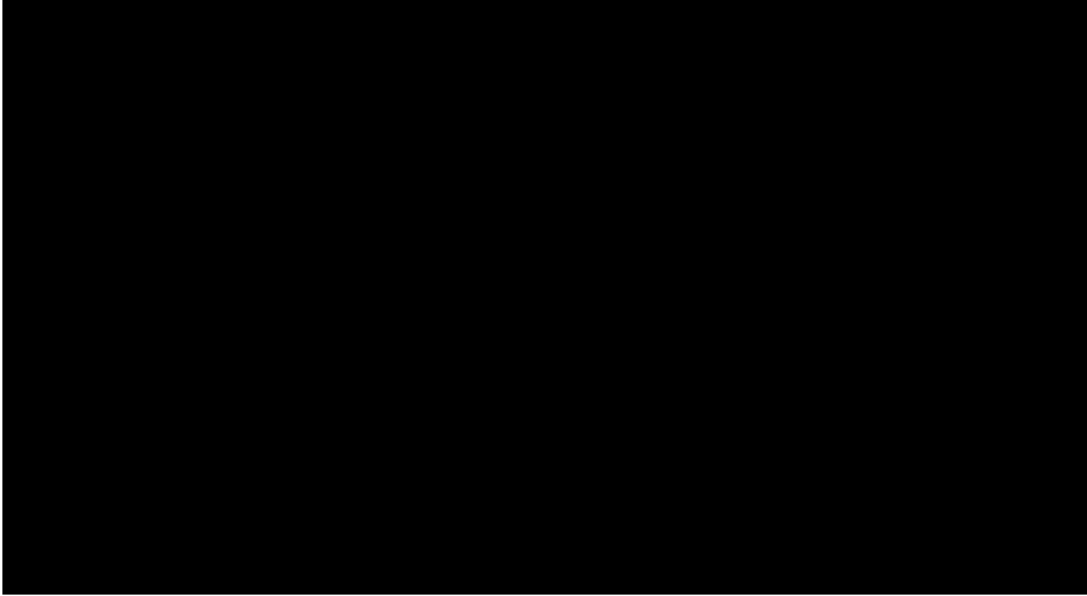
Legal Fee

- Purchase - \$1,250.00 plus HST (15%)
- Sale - \$1,050.00 plus HST (15%)
- Migration - \$850.00 plus HST + \$200 (+/-) for title search

Plus Disbursements

- Courier, postage, property online fees, and wire fees - \$136.50 plus HST
- Software Transaction Fee - \$50.00
- Municipal Tax Certificate (HRM) Fee - \$100.00 (*purchase only*)
- Provincial Recording Fees - \$100.00 per document being recorded
- Title insurance: (depends on home value & is required by most lenders) (*purchase only*)

- Title Search/Subsearch Fee - \$25.00
- Provincial Deed Transfer Tax – 1.5% of purchase price (*purchase only*)



Municipal Deed Transfer Tax Rates

The following Municipal Deed Transfer Tax Rates are set by each Municipality and are updated when we are advised by the Municipalities of any rate change. The list of rates is as current as possible; however, rate changes are at the direction of the municipalities and may not be reported to SNS. You are advised to check with the Municipality to confirm the most recent rate prior to conducting a transaction.

Municipal Deed Transfer Tax Rates			
County	Municipality	Rate	Payable at LRO
Annapolis	Municipality of the County of Annapolis	1.5%	Kentville
Annapolis	Town of Annapolis Royal	1.5%	Kentville
Annapolis	Town of Middleton	1.5%	Kentville
Antigonish	Municipality of the County of Antigonish	1.0%	Amherst
Antigonish	Town of Antigonish	1.5%	Amherst
Cape Breton	Cape Breton Regional Municipality	1.5%	Sydney
Colchester	Municipality of Colchester	1.5%	Amherst
Colchester	Town of Stewiacke	1.0%	Amherst
Colchester	Town of Truro	1.0%	Amherst
Cumberland	Municipality of the County of Cumberland	1.5%	Amherst
Cumberland	Town of Amherst	1.25%	Amherst
Cumberland	Town of Oxford	1.5%	Amherst
Digby	Municipality of the District of Clare	1.0%	Kentville
Digby	Municipality of the District of Digby	1.0%	Kentville
Digby	Town of Digby	1.5%	Kentville
Guysborough	Municipality of the District of Guysborough	1.0%	Sydney
Guysborough	Municipality of the District of St. Mary's	1.25%	Sydney
Guysborough	Town of Mulgrave	0.5%	Sydney
Halifax	Halifax Regional Municipality	1.5%	Halifax
Hants	Municipality of the District of Hants East	1.5%	Kentville
Hants	West Hants Regional Municipality	1.5%	Kentville
Inverness	Municipality of the County of Inverness	1.5%	Sydney
Inverness	Town of Port Hawkesbury	1.5%	Sydney
Kings	Municipality of the County of Kings	-	-
Kings	Town of Berwick	1.0%	Kentville
Kings	Town of Kentville	1.5%	Kentville
Kings	Town of Wolfville	1.5%	Kentville
Lunenburg	Municipality of the District of Chester	1.5%	Bridgewater
Lunenburg	Municipality of the District of Lunenburg	1.25%	Bridgewater
Lunenburg	Town of Bridgewater	1.5%	Bridgewater
Lunenburg	Town of Lunenburg	1.5%	Bridgewater
Lunenburg	Town of Mahone Bay	1.5%	Bridgewater
Pictou	Municipality of the County of Pictou	1.0%	Amherst
Pictou	Town of New Glasgow	1.0%	Amherst
Pictou	Town of Pictou	1.0%	Amherst
Pictou	Town of Stellarton	1.0%	Amherst
Pictou	Town of Trenton	1.0%	Amherst
Pictou	Town of Westville	1.0%	Amherst
Queens	Region of Queens Municipality	1.5%	Bridgewater
Richmond	Municipality of the County of Richmond	1.5%	Sydney
Shelburne	Municipality of the District of Barrington	1.5%	Bridgewater
Shelburne	Municipality of the District of Shelburne	1.5%	Bridgewater
Shelburne	Town of Clark's Harbour	1.0%	Bridgewater
Shelburne	Town of Lockeport	1.5%	Bridgewater
Shelburne	Town of Shelburne	1.5%	Bridgewater
Victoria	Municipality of the County of Victoria	1.5%	Sydney
Yarmouth	Municipality of the District of Argyle	1.0%	Bridgewater
Yarmouth	Municipality of the District of Yarmouth	1.0%	Bridgewater
Yarmouth	Town of Yarmouth	1.0%	Bridgewater

Greener Inspections

QUOTE

By

Date: March 13, 2025

1. Home Inspection incl. WETT certification

Base Rate \$649

Travel \$100 – 200

2. Sewer Scope

Base rate \$275

Travel \$70

3. Septic Inspection \$429

Travel \$70

4. Well Recovery/Water Quality (price is dependent on timing and required turnover)

Base rate \$249

One week turnover \$550

5. Radon

Base 4-day test (includes travel) \$450

*All prices are plus HST

*Quote valid for 30 days



Client: Dunfield/Amanda

Phone No: [REDACTED]

Mobile No: [REDACTED]

Email: [REDACTED]

Dear Amanda Dunfield:

We sincerely appreciate that you have chosen to consider moving with **Premiere Van Lines**. Placing your trust in us is a big decision and we will do everything possible to ensure that we make you as comfortable as we can throughout the move process.

Based on our conversation and survey of your home, I have put together a personalized proposal specific to your move and requirements.

Key Dates and Addresses

Origin	Destination
Address: [REDACTED]	Address: TBD
City/Postal: Windsor Nova Scotia	City/Postal: [REDACTED]

Service	Quantity		Rate	Total
Local Move - Hourly Charge 4 Movers 1 Truck	18.00	x	225.00	\$4,050.00
HHG				
Admin Fee	1.00		35.00	\$35.00
Fuel Surcharge LOCAL - No Comms	1.00	x	200.00	\$200.00
Valuation \$25,001-\$50,000 Coverage (\$250 DEDUCTIBLE)	1.00	x	250.00	\$250.00
5001-10000 lbs \$250				
CWT Pack	100.00	x	24.00	\$2,400.00
Packing				

Total Estimated Cost: \$6,935.00

Tax: HST#132042797 RT0001 \$1,040.25

Total Estimated Cost (inclusive of tax): \$7,975.25

This proposal is based on the **estimated hours** to move the items listed in the **inventory** found at the end of this estimate, along with the **access notes**, estimated weight of **10,000.00 LBS** and services described below. Please note that the final charges are based on the actual time to complete the move, which includes the travel time to and from our facility.



Client: Dunfield/Amanda

Phone No [REDACTED]

Mobile No [REDACTED]

Email: [REDACTED]

Access Notes

Origin

No notes made

Destination

No notes made

Special Instructions

- Actual time will apply
 - All must be packed for transport
 - 12% rate rebate has been applied
 - \$195 per/hr van/3 men
 - Premiere to Pack:
- REGULAR CARTONS

NEW/USED

2 Cu __40__

4 Cu __20__

5 Cu __20__

China __10__

Mirror (lg) __5__

Mirror (sm) __5__

Wardrobe __10__

MATRESS BAGS

DOUBLE __1__

QUEEN __1__

MICROFOAM & TV BOXES

Payment Terms and Conditions

I authorize Premiere Van Line to charge my credit card for the Deposit and Final Charges of my moving cost. I agree to all terms and conditions of my move which includes a \$250 non-refundable deposit that will be run upon me agreeing to book my move. In addition, I acknowledge that a preauthorization for the total of the estimate + 10% will be run 24-48 hours prior to my move on the credit card provided to our Sales Representative.



Client: Dunfield/Amanda

Phone No:

Mobile No:

Email:

Sincerely,

Customer signature:

Date:





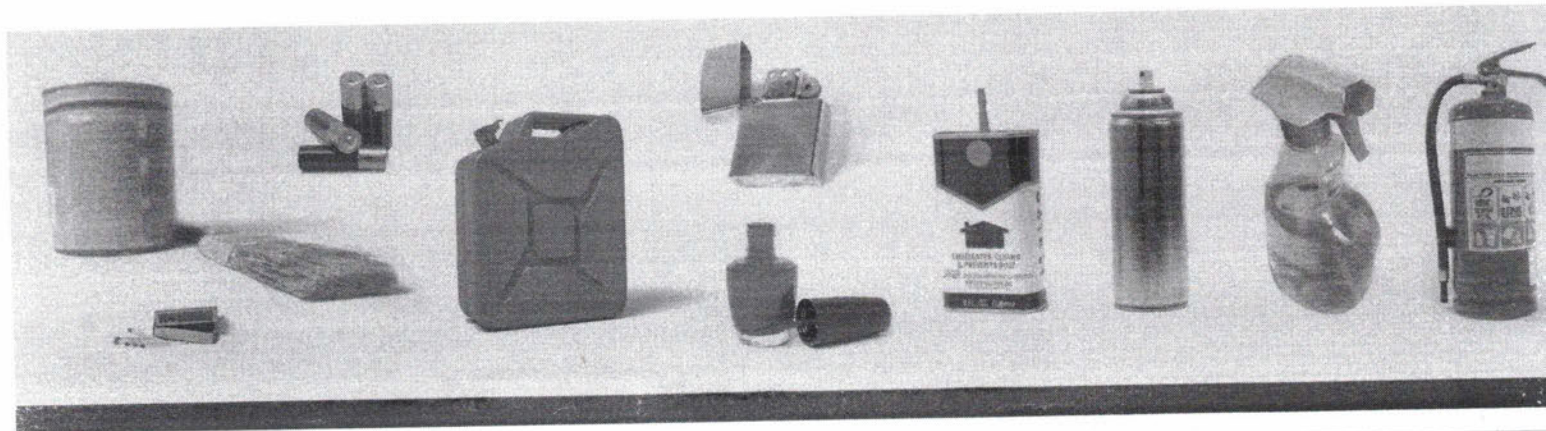
Atlas Dangerous Goods

COMMON EVERYDAY NON-ADMISSIBLE ITEMS

The following items must never be shipped on the moving van:

- Aerosol Cans
- Alcohol including wine, beer, liquor
- Ammunition/Firearms
- Anti-freeze
- Batteries
- Charcoal
- Cigarette Lighters
- Cleaners containing bleach or ammonia
- Fertilizers
- Fire Extinguishers
- Gasoline/Kerosene/Oil
- Lighter Fluid
- Matches/Fireworks
- Paints (including craft paints)
- Perfumes/Cologne*
- Polishes/Nail Polishes
- Pool Chemicals
- Propane Tanks
- Shellac/Varnishes/Stains
- Other similar products

***NOTE:** At the discretion of the mover, personal toiletries (colognes/perfumes) may be packed and shipped provided these items are packed into secure containers and the containers are encased in plastic wrap to prevent leakage. Please discuss the packing and transportation of these specific articles with your Atlas Agent.



DO NOT SHIP DANGEROUS GOODS

By law, a household goods mover cannot transport dangerous goods as defined in the *Transportation of Dangerous Goods Act of Canada*. Many everyday items, such as those identified below, are dangerous goods or are articles that could cause serious accidents or damage to your possessions. It is your responsibility to ensure that you dispose of these items before packing and/or loading, or you can be found liable for any damage that may occur. The mover has the authority to refuse to ship any articles or items that are considered a threat to the vehicle, its contents, or to the personnel handling your shipment.

EXPLOSIVES

Ammunition
Black Powder
Blasting Caps
Cartridges
Detonators
Dynamite
Explosive Fuses & Igniters
Fireworks
Flash Powder
Grenades
Nitroglycerin
Rocket Motors
Signal Flares
Toy & Starting Pistol caps



GAS

Aerosol Products
Butane
Propane
Carbon Dioxide Cartridges
Cigarette Lighters
Compressed Gas Cylinders
(oxygen, air, acetylene, etc.)
Cryogenic Liquids
Fire Extinguishers
Mustard Gas



RADIOACTIVE MATERIALS

Measuring Instruments
Medical Isotopes



FLAMMABLE LIQUIDS

Acetone
Adhesives (glues)
Alcohols (butanol, methanol, ethanol, etc.)
Camping Fuel
Cigarette Lighter Fuel
Gasoline
Gasoline Additives
Naphtha
Paints, Enamels, Lacquers, etc.
Paint Stripper
Perfumes/Colognes
Petroleum Distillates
Solvents & Thinners
Turpentine



FLAMMABLE SOLIDS

Calcium
Firestarters/Charcoal
Fish Meal
Fuel Tablets
Lithium Batteries
Magnesium
Matches
Naphthalene
Nitrocellulose Products
Oil-impregnated Fabrics
Oily Cotton Waste
Phosphorous & Sodium
Wood Chips/Firewood



OXIDIZERS & ORGANIC PEROXIDES

Adhesives
Ammonium Nitrate Fertilizer
Bleaching Powders
Disinfectants
Fiberglass Repair Kits
Hair & Textile Dyes
Hydrogen Peroxide
Nitrates
Organic Peroxides
Oxygen
Oxygen Pellets



TOXIC & INFECTIOUS SUBSTANCES

Antiknock Compounds
Arsenic
Carbon Tetrachloride
Chloroform
Disinfectants
Drugs
Dyes
Fungicides
Herbicides, Pesticides & Insecticides
(Fertilizers)
Infectious Biological Products
Infectious Blood
Wood Preservatives



CORROSIVES

Acids (hydrochloric, sulfuric, nitric, muriatic, etc.)
Battery Acid
Caustic Soda
Cleaners
Disinfectants
Drain Openers
Dyes/Etching Fluid
Formaldehyde
Household Bleach
Paint or Varnish Remover
Potassium Hydroxide
Rust remover
Sodalime & Lye
Sodium Hydroxide



MISCELLANEOUS: DANGEROUS GOODS/ LIABLE TO CAUSE DAMAGE

Air bags
Asbestos
Battery-Powered Devices with Battery Installed
Cooking Oil
Dry Ice
Gas-filled Shock Absorbers
Hazardous Waste
Nail polish & Remover
Self-inflating Life Preservers
Strong Magnets
Vinegar
Wine/Beer





U-HAUL®



NS > Windsor > B0N2T0

For Dangerous Goods Transport

Windsor Irving

(U-Haul Neighborhood Dealer)

★★★★☆ 269 reviews

169 Wentworth Rd Windsor, NS B0N2T0
(902) 798-0209



Hours



Directions



Photos

Services at this Location:



Moving Trucks

Drop Off Location:

Amherst, NS



Edit

Pick Up Date: 3/31/2025

Equipment Type:



Feedback



uhaul.com

10 hr = \$170

x Fuel ~ 89

x Labor ??

\$259.44

1 hr labor
25 p
b/w.
incl.
travel.



Returning your rental equipment to your pickup location may **save you money.**

Drop off your truck at:

Pick Up Location

✓ Different Location

10' Truck

\$113.00



Rate includes up to **1 day**
of use and **48**
kilometers.

\$0.99/km thereafter

☐ Tow my car

**Studio to 1 Bedroom
Apt.**

More Info ▾



Flexible?

Save up to \$56

Select

Feedback

15' Truck

\$119.00

How many MPG does a 15 ft U-Haul get?

A 15 ft U-Haul truck generally gets about 10 miles per gallon.

How do I calculate how much gas I will use?

Calculate using: $\text{Miles} \div \text{MPG} \times \text{Gas Price}$. Or, for ease, use the Roadtrip app.

How can I calculate my gas usage?

Use the formula: $\text{Miles} \div \text{MPG} \times \text{Gas Price}$, or for a U-Haul move, the Roadtrip app can calculate it for you.

U-Haul® is a trademark registered by U-Haul International, Inc. Budget® is a trademark

Share this



Property Tax Differential Calculations

Based on the following assumptions:

1. Realtor provided information: Windsor NS median sales price for 1,500 sq ft or less (3bed – 2bath) = \$369,900
2. 2025 Property Assessment Notice for [REDACTED] Capped Assessment of \$110,700
3. 2024/2025 Windsor residential property tax rate \$1.6464/\$100 assessed value
4. Accessed value, capped assessment and tax rate never change.

Est Property Taxes [REDACTED] based upon the above assumptions = **\$1822.56**

Est Property Taxes of Windsor Median sales price home = **\$6090.03**

Annual property tax differential (*no tax cap migration*)= **\$4267.47**

Leading to increases in property taxes payable over various terms of ownership:

5 years = \$21,337.35

10 years = \$42,674.70

15 years = \$64,011 est.

20 years = \$85,348 est.

25 years = \$106,685 est.

30 years = **\$128,022** est. ***

*** At least three homeowners of identified for potential CSO Buyout feel strongly enough about the need to move their families asap from the Windsor Flood Zone that they've already investigated the mortgages they will be required to take on to leave under the current draft CSO buyout policy parameters.

One will go from no mortgage and imminent retirement to a mortgage and continued employment of significant duration, estimated to be end of life.

Another will go from no mortgage and retirement to a full term mortgage and a return to employment of very significant duration.

The third will go from approx. 10 yrs remaining on a low monthly payment mortgage to needing to take on more debt and extending the term of current mortgage.