

THE CORPORATION OF THE TOWN OF GANANOQUE

BY-LAW NO. 2026-055

BEING A BY-LAW TO SET THE:

- 1) 2026 TAX RATES; AND;
 - 2) 2026 TAX RATIOS
-

WHEREAS the Council of The Town of Gananoque has prepared a budget including estimates of all sums it requires during the year 2026 for the purposes of the Town pursuant to Section 290 of the *Municipal Act*, 2001, S.O. 2001, c. 25 as amended;

AND WHEREAS the Town of Gananoque 2026 Capital and Operating Budgets requirements were adopted by By-law No. **2026-055** providing that the following amounts be raised through taxation:

General Municipal Levy	\$8,978,264
Police Services Levy	<u>\$3,564,245</u>
Total Municipal Levy	\$12,542,509

AND WHEREAS the 2026 Returned Assessment Roll for The Town of Gananoque, for taxation in 2026, the amount of taxable assessment thereon is \$619,883,600;

AND WHEREAS it is necessary for the Council of The Town of Gananoque, pursuant to the *Municipal Act*, 2001, S.O. 2001, c. 25, as amended, Section 308 (4), and Regulations thereto, to establish the tax ratios for The Town of Gananoque;

AND WHEREAS the tax ratios determine the relative amount of taxation to be borne by each Property Class;

AND WHEREAS the Property Classes have been prescribed by the Minister of Finance under the *Assessment Act* R.S.O. 1990, as amended, Section 7, and Regulations related thereto;

AND WHEREAS pursuant to Section 313 (1) of the *Municipal Act*, 2001, S.O. 2001, c. 25, as amended, the Council of The Town of Gananoque may establish tax reductions for prescribed property subclasses for The Town of Gananoque;

AND WHEREAS in accordance with Section 329.1 of the *Municipal Act*, 2001, S.O. 2001, c. 25 as amended, Council has certain options with respect to the calculations of the amount of taxes for municipal and school purposes payable in respect of property in the Commercial, Industrial, or Multi-Residential Property Tax Classes for 2023 or a subsequent taxation year;

AND WHEREAS Section 8.0.2 (1) of O.Reg 73/03, as amended by Ontario Regulation 102/16, allows a municipality to exit certain classes from the tax capping program if no capped properties in the class are beyond 50% of Current Value Assessment (CVA) level taxes;

AND WHEREAS the Council has reviewed the provision of the *Municipal Act* and hereby deems it necessary and appropriate to adopt optional tools for the purpose of administering limits for the Commercial, Industrial and Multi-Residential Property Tax Classes;

AND WHEREAS it is necessary for the Council of The Town of Gananoque pursuant to the *Municipal Act*, as amended, Section 312 and Regulations related thereto, to establish the Tax Rates for Town of Gananoque;

AND WHEREAS Sections 307 and 208 of the said Act require tax rates to be established in the same proportion to tax ratio;

AND WHEREAS the Council of the Town of Gananoque reviewed Report Council-FIN-2026-19, and concurs with the staff recommendation;

AND WHEREAS the Council of The Corporation of the Town of Gananoque deems it appropriate to pass such a By-law to approve the 2026 Tax Rates and Ratios.

NOW THEREFORE the Council of the Corporation of the Town of Gananoque hereby enact as follows:

That the sum of \$8,978,264 shall be raised, for general municipal purposes, in the year 2026 by taxation on the whole of taxable assessment by means of a tax rate imposed on the respective assessments in accordance with the statutes in that behalf, and as set forth in Schedule 'A', which is attached hereto and is declared to be included and form part of this By-law.

1. That the sum of \$3,564,245 shall be raised, for general Police Services purposes, including emergency services building costs, in the year 2026 by taxation on the whole of taxable assessment by means of a tax rate imposed on the respective assessments in accordance with the statutes in that behalf, and as set forth in Schedule 'A' which is attached hereto and declared to be included and form part of this By-law.
2. Further that the Police Services levy be indicated on the 2026 final tax bill separate from the general municipal levy.
3. That the 2026 tax ratios for property in the following property classes are hereby established as follows:
 - A) The residential property class is 1.0000;
 - B) The multi-residential property class is 1.8475;
 - C) The new multi-residential property class is 1.1000;
 - D) The commercial property class, including the shopping centre property class and applicable new construction commercial classes, is 1.8475;
 - E) The industrial property class is 1.8940;
 - F) The pipeline property class is 1.5789;
 - G) The farmland property class is 0.2500; and
 - H) The managed forest property class is 0.2500.
4. That for the purposes of this By-law, the Commercial Property Class includes all Commercial and Shopping Centre Property Tax Classes as prescribed by Ontario Regulation 282/98, as amended.
5. That the tax rate reductions for prescribed subclasses shall be as follows:
 - A) The commercial excess land subclass and commercial vacant land subclass shall be reduced by 30%, resulting in an effective tax ratio of 1.2933; and
 - B) The industrial excess land subclass and industrial vacant land subclass shall be reduced by 35%, resulting in an effective tax ratio of 1.2311.
6. That for greater certainty, the tax ratios and subclass reductions established by this By-law shall apply to the property classes and subclasses as returned on the 2026 assessment roll.
7. That the Town of Gananoque has completed four (4) year phase out of the Tax Capping Program, which commenced in 2017 for the Commercial Class and that the Industrial and Multi-Residential Classes continue to be excluded from the capping program.

8. A minimum Current Value Assessment (CVA) tax of 100% of Current Value Assessment for, newly constructed properties, and new-to-the-class property is hereby created.
9. The Town of Gananoque, calculate, bill and collect the education levy using education tax rates as set by the Province of Ontario.
10. The said taxes imposed by the By-law together with any Local Improvement amounts and special charges and rents and rates payable, and reduced by the amount of the interim levy of taxes authorized by By-law No. 2026-012 of the Town of Gananoque passed on the 4th February day of 2026, shall be payable in two (2) installments as follows:

August 31, 2026

October 30, 2026.

11. In the event of non-payment of these installments of taxes by the due dates, a penalty of 1.25% shall be added on the first day of each calendar month thereafter in which default continues but not after the 31st day of December, 2026.
12. All taxes unpaid and overdue as of December 31, 2026, shall be entered into the tax arrears ledger and the Treasurer shall add to the amount of all such unpaid taxes, interest at the rate of 1.25% on the first day of each calendar month thereafter in which default continues.
13. The Tax Administrator shall not accept payment for the current year taxes until all arrears, including penalty and interest, of former years applicable to such property have been paid in full.
14. A statement of the time and manner of payment and different rates imposed shall be printed on or be forwarded with the tax bills.
15. The Tax Administrator, not later than twenty-one (21) days prior to the date that the first installment is due, shall mail the tax notice or cause it to be mailed to the last known address or the residence, or the place of business, for all persons in respect to which taxes are payable.
16. That the following payment alternatives be provided to the property owners of The Town of Gananoque:
 - A) Preauthorized Payment Plans;
 - B) Telephone Payments through most financial institutions;
 - C) On-line internet banking Payments;
 - D) ATM Payments at most financial institutions in Canada;
 - E) Debit Card payments;
 - F) Cheque payments at the Municipal Office
 - G) By drop box at the Municipal Office, located at
30 King Street East, Gananoque, Ontario.
17. Except as provided in the By-law, all rates imposed for the year 2026 are deemed to have been imposed and to be due on and from the 1st day of January, 2026.
18. If any Section or portion of this By-law or of Schedule 'A' is found by a court of competent jurisdiction to be invalid, it is the intent of the Council of the Town of Gananoque that all remaining sections and portions of the By-law and Schedule 'A' continue in force and effect.

19. That the effective date of this By-law shall be the date of final passage thereof.

Read a first and second time this 3rd day of June, 2026.



John Beddows, Mayor



Penny Kelly, Clerk

(Seal)

Read a third time and finally passed this 17th day of June, 2026.



John Beddows, Mayor



Penny Kelly, Clerk

(Seal)

By-law No. 2026-055
Schedule 'A'

General Purpose Levy				Municipal	Police Service	Total Municipal	Education	Total
Property Class	RTC/RTQ	Tax Ratio	% of Full Rate	Tax Rate	Tax Rate	Tax Rate	Tax	Tax Rate
Residential	RT	1.0000	100%	0.01262273	0.00501105	0.01763377	0.00153000	0.01916377
Multi-Residential	MT	1.8475	100%	0.02332049	0.00925791	0.03257840	0.00153000	0.03410840
New Multit-Residential	NT	1.1000	100%	0.01388500	0.00551215	0.01939715	0.00153000	0.02092715
Farmlands	FT	0.2500	100%	0.00315568	0.00125276	0.00440844	0.00038250	0.00479094
Commercial - Occupied	CT	1.8475	100%	0.02332049	0.00925791	0.03257840	0.00880000	0.04137840
Commercial - Excess Land	CU	1.2933	70%	0.01632434	0.00648053	0.02280488	0.00880000	0.03160488
Commercial - Vacant Land	CX	1.2933	70%	0.01632434	0.00648053	0.02280488	0.00880000	0.03160488
Commercial (New Constr) - Occupied	XT	1.8475	100%	0.02332049	0.00925791	0.03257840	0.00880000	0.04137840
Commercial (New Constr) - Excess Land	XU	1.2933	70%	0.01632434	0.00648053	0.02280488	0.00880000	0.03160488
Commercial (New Constr) - Vacant Land	XX	1.2933	70%	0.01632434	0.00648053	0.02280488	0.00880000	0.03160488
Industrial - Occupied	IT	1.8940	100%	0.02390745	0.00949092	0.03339837	0.00880000	0.04219837
Industrial - Excess Land	IU	1.2311	65%	0.01553984	0.00616910	0.02170894	0.00880000	0.03050894
Industrial - Vacant Land	IX	1.2311	65%	0.01553984	0.00616910	0.02170894	0.00880000	0.03050894
Pipeline	PT	1.5789	100%	0.01993002	0.00791194	0.02784196	0.00880000	0.03664196
Shopping Centre	ST	1.8475	100%	0.02332049	0.00925791	0.03257840	0.00880000	0.04137840
Shopping Centre (New Const)	ZT	1.8475	100%	0.02332049	0.00925791	0.03257840	0.00880000	0.04137840
Managed Forests	TT	0.2500	100%	0.00315568	0.00125276	0.00440844	0.00038250	0.00479094
General Purpose Payment in lieu								
Property Class	RTC/RTQ	Tax Ratio	% of Full Rate					
Residential - PIL General	RG	1.0000	100%	0.01262273	0.00501105	0.01763377	0.00000000	0.01763377
Residential - PIL Full	RP	1.0000	100%	0.01262273	0.00501105	0.01763377	0.00153000	0.01916377
Commercial PIL - Full	CF	1.8475	100%	0.02332049	0.00925791	0.03257840	0.00880000	0.04137840
Commercial PIL - General	CG	1.8475	100%	0.02332049	0.00925791	0.03257840	0.00000000	0.03257840