



REGULAR COUNCIL MEETING AGENDA

Held on Wednesday, September 16, 2026, at 5:00 PM
In-Person Town Hall Council Chambers 2nd Floor

Teleconference Toll Free Number – 1-833-311-4101
Access Code: 2862 134 8031

Video Conference Link: [Click Here](#)
Access Code: 2862 134 8031

1.	Call Meeting to Order
2.	Disclosure of Pecuniary Interest & General Nature Thereof
3.	Canadian National Anthem
4.	Land Acknowledgement Statement
5.	Public Question/Comment (Only Addressing Motion(s) or Reports on the Agenda)
6.	Disclosure Additional Items
7.	Delegation
	1. Eastern Workforce Innovation Board (EWIB) – Frank O’Hearn, Executive Director and Sandra Wright, LMI Analyst 2. Elmwood Subdivision Group – Tim Corbett and Marion Sprenger (+Petition) (+Ref. Report Council-PD-2026-13)
8.	Presentation
	1. Development Proposal – Elmwood Drive – Emily Elliot, MHBC Planning Limited, and; Kyle Neilissen, Forefront Engineering
9.	Approval of Minutes – Wednesday, September 2, 2026
10.	Unfinished Business
	Brenda Guy, Manager of Planning and Development
	Council-PD-2026-12 – E-Scooters – Provincial Pilot Project “Opt-in” Program
	Council-PD-2026-13 – Plan of Subdivision (SD2025-01) and Class III Development Permit (DP2026-04) – MHBC Planning Ltd.

The Town invites and encourages people with disabilities to attend and voice their comments in relation to accessibility related reports. For those who are unable to attend, the Town encourages the use of the Customer Feedback Form found on the Accessibility Page on the Town’s website.

	John Morrison, Treasurer
	Council-FIN-2026-32 – Ontario Infrastructure and Lands Corporation (OILC) Debenture Rates By-law
11.	Staff Reports
	Penny Kelly, Clerk
	Council-CAO-2026-06 – Joint Compliance Audit Committee (JCAC) Appointments and Terms of Reference
	Council-CAO-2026-07 – 2026 Municipal Election Nomination Process
	John Morrison, Treasurer
	Council-FIN-2026-33 – 2026 Draft Business Improvement Area (BIA) Budget
	Council-FIN-2026-34 – Municipal Finance Officer's Association (MFOA) – Request Support for Permanent Ontario Community Infrastructure Fund (OCIF) Funding
12.	Motions (Council Direction to Staff)
	1. Rideshare in the Town of Gananoque – Councillor Kirkby
13.	Correspondence
	1. United Counties of Leeds and Grenville (UCLG) – Presentation Document – Homelessness Planning Progress Update – Deputy Mayor Leakey
	2. Minister of Municipal Affairs and Housing – Proposed Regulations under the <i>Municipal Accountability Act, 2026</i> – Open for Public Comment
14.	Notice Required Under the Notice By-law – None
15.	Committee Updates (Council Reps)
16.	Discussion of Additional Items
17.	Questions from the Media
18.	Confirmation By-law
	By-law No. 2026-081 – Confirm the proceedings of Council for the meeting held on Wednesday, September 16, 2026
19.	Next Meeting(s):
	1. Regular Meeting – Wednesday, October 7, 2026 @ 5:00 PM
	2. Special Meeting – Wednesday, October 14, 2026 – Strategic Plan Milestones (Virtual Only)
20.	Adjournment

The Corporation of the Town of Gananoque

Land Acknowledgement Statement

We begin this meeting of Council by acknowledging that we are on traditional territory of the Haudenosaunee (*Hoe-den-oh-show-nee*) and Anishinabe (*A-nish-in-'a-bay*) and First Peoples. We do so respecting both the land and the Indigenous People who continue to walk with us through this world.

We are grateful for the opportunity to gather here.

In recognition of the contributions and importance of all Indigenous Peoples, we strongly support Truth and Reconciliation Calls to Action in our nation and commit to support local endeavors where possible.

Deputation Request to Appear Before Council
(This form is mandatory before any request is considered)

(*) Signifies required information.

***Name of person and/or associate or organization wishing to appear:**

Frank O'Hearn, Executive Director and Sandra Wright, LMI Analyst, Eastern Workforce

***Topic of discussion (please be specific, provide details, and attach any additional information).**

To provide an overview of EWIB and it's community resources that may impact and/or assist in community partners with labour market planning.

NOTE: All documents provided are open for public review to ensure transparency and openness of Council meetings. All information/documents are posted on the Town's website in advance of the meeting. If requesting a closed (in-camera) audience with Council the subject matter must meet the requirements under the *Municipal Act*, Section 239.

Additional Information attached: Yes ☐ No ☐

***Purpose of Request: (Please mark at least one)**

☐	Information or Educational Purposes only	X
☐	Requesting a Letter of Support	
☐	Requesting Funding – Amount of Request	\$
☐	Other (provide details)	

***Economic Impact** (Please mark and supply details)

	Target Market: Municipal Planners, job seekers, employees, employers, educators
	Partners: employment service providers, educators, economic development organizations, employers
	Budget Outline Attached: Yes ☐ No ☐

***Activities to date relevant to this matter:**

refer to handout

***Contact Person** (if different from above):

--

***Mailing Address:**

375 William Street, Suite 142, Gananoque, Ontario K7G 1T2

*Telephone Number:	613 893 - 3334 - Frank O'Hearn
*Email Address:	frank@workforcedev.ca

***Council Date Requested:**

September 2, 2026

Council meetings are held on the 1st and 3rd Wednesday of each month and begin at 5:00 PM.



EASTERN WORKFORCE INNOVATION BOARD

Nurturing a stronger workforce

THE MISSION: To work collaboratively with community partners in identifying challenges affecting the local workforce and in developing opportunities to address these challenges.

The Eastern Workforce Innovation Board (EWIB) is one of twenty-five (25) workforce planning areas in the Province of Ontario. This Board was incorporated in 1996 and has been in operation for 30 years. The EWIB catchment area consists of the counties of Frontenac, Leeds and Grenville and Loyalist Township (within the county of Lennox and Addington). It receives its core funding from the Ministry of Labour, Immigration, Training and Skills Development.

The EWIB gathers information regarding the supply and demand concerns of the local labour market by working collaboratively with community partners. This information is compiled and reported in the annual Local Labour Market Planning (LLMP) Report. Members of the Board actively engage with both local organizations and community partners in local labour market endeavors.

Board of Directors

The Board of Directors of the EWIB consists of volunteer representatives from Labour, Business, Education, Trainers and Equity Groups.

Key Community Resources

1. Website – one stop shop for resources of EWIB

The EWIB has designed an interactive and informative website that offers a wide variety of resources for the community to access. The website features an array of labour market information that includes current and past Local Labour Market Planning (LLMP) reports, links to job boards, LMI news bulletins and community profiles. It also features an LMI Help Desk or “Ask the Expert” service where users can click on a link to ask questions about the labour market and receive a timely response from EWIB. This is a free service.

You are encouraged to visit the EWIB’s website at workforcedev.ca and to utilize the information provided to address your individual labour market concerns.

2. Local Labour Market Planning (LLMP Report)

The Local Labour Market Planning (LLMP) Report is an annual report that highlights significant changes in the local labour market. The report includes statistical data on local demographics, industry and occupational compositions, and job trends. It also identifies key workforce challenges and opportunities in the Eastern Workforce Innovation Board (EWIB) region.

The LLMP report is comprised of both quantitative and qualitative data. The quantitative information found in the document is derived from numerous data sources.

3. LMI Help Desk

The LMI Help Desk (Labour Market Information Help Desk) is a service to assist employers, employees, job seekers and other community partners with questions related to the local labour market data. You can access the LMI Help Desk by completing a questionnaire online, which will guide you to a personal email response for your inquiries. Click on [LMI Help Desk Questionnaire – Eastern Workforce Innovation Board](#) or visit workforcedev.ca/lmi-help-desk/

4. LMI Resource Data to Assist Employment Service Providers

Labour market information on employment, job postings, wage data and skilled trade links is produced annually. This data is mainly used by employment service providers, career counsellors and educators assist them with providing employment and counselling advice to clients/students. However, this information may be also useful to other partners including economic development organizations, municipalities, and employers.

The data is organized by tabs in one excel spreadsheet per geographical area listed below.

There is also a LMI Resource Guide attached that describes the resource data in more detail and provides a glossary.

Annual Data Update is provided for Leeds & Grenville, Brockville, Prescott, North Grenville, Gananoque, Kingston and Frontenac County.

5. Community Profiles and Links to Other Resources

Community Profiles (brochures) are produced following Census years highlighting labour market changes and information from Census data. These profiles are produced on the nineteen (19) municipalities within the EWIB catchment area. The last profiles were completed from the 2021 Census. Update profiles will be produced in 2028 – once all the data has been released from the 2026 Census.

6. LMI News Bulletins

EWIB produces six (6) LMI News Bulletins every year on local labour market topics of interest. These are distributed to community partners.

7. Projects and Partnerships

The EWIB partners with numerous organizations in the area on projects related to workforce planning and economic development.



DEPUTATION REQUEST TO APPEAR BEFORE TOWN COUNCIL

(This form is mandatory before any request is considered)

Please fill out and directly submit on-line , or by email or fax to the Clerk's Office

* Signifies required information

*Name of person and/or associate or organization wishing to appear:

Elmwood Subdivision Group

*Topic of discussion: (please be specific, provide details, and attach any additional information).

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Additional information attached: Yes ☒ No ☐

Petition

*Purpose of Request: (Please mark at least one)

- ☐ Information or educational purposes only
- ☐ Requesting a letter of support
- ☐ Requesting funding - How much is being requested \$ _____
- ☐ Other (provide details)

Resident Questions

*Economic Impact (Please mark and supply)

- ☐ Target Market _____
- ☐ Partners _____
- ☐ Budget Outline Attached - YES ☐ NO ☐

*Activities to date relevant to this matter: Additional information attached - Yes ☐ No ☐

To appear on Council meeting, Sept 16th
or when application SD2025-01 + DP2026-04
is on the agenda. Re: Petition.

*Contact person (if different than above):

Tim Corbett / Marion Sprenger

*Mailing address:

140 Elmwood Drive

*Day time Phone Number:

Email address:

*Council Meeting Date Requested:



To: The Council of the Town of Gananoque
30 King Street East
Gananoque, ON K7G 1E9

PETITION TO THE COUNCIL OF THE TOWN OF GANANOQUE

As a resident of Gananoque, I am opposed to the application for the creation of a new subdivision (south of Elmwood Drive and east/west of Arthur Street) consisting of 66 single-family dwelling lots and 5 blocks of multi-residential lots for a proposed total of 101 dwelling units. This proposal is now being considered by Council, along with a development permit to reduce the lot frontage for single detached dwellings from 15 to 11 metres and to reduce the floodplain setback from 30 to 15 metres. For reasons of traffic control, public safety, residents' quality of life, the protection of the environment and/or the high risk of flooding, I believe this application should not be approved. The application has been made by MHBC Planning Ltd. for the owner 1000989284 ONTARIO INC. under File No. SD2025-01 and File No. DP2026-04.

Name (Print)	Complete address	Signature
HEATHER VAILLANCOURT	475 PINE ST E. K7G 1E4	H Vaillancourt
Sebastien Vaillancourt	475 Pine St. E. K7G 1E4	Sebastien Vaillancourt
Jim TAVARIL	311 CHARLES ST W K7G 1N5	Jim Tavaril
Mary McMillan	310 Victoria Ave K7G 2S5	MARY McMILLAN
Mike Kench	135 Oak St K7G 2R3	Mike Kench
MIKE ZAHRA	330 ELMWOOD DR. K7G 1P1	Mike Zahra

By signing this petition, I hereby acknowledge that this petition will become a public document at the Town of Gananoque and that all information contained in it will be subject to the scrutiny of the Town, and will be publicly available. Questions about the collection and disclosure of personal information contained in this petition should be directed to the Town Clerk, 30 King St. E., Gananoque, Ontario, K7G 2T6



To: The Council of the Town of Gananoque
30 King Street East
Gananoque, ON K7G 1E9

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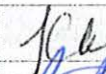
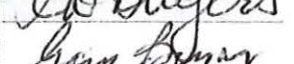
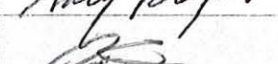
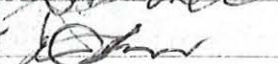
Name (Print)	Complete address (incl. Postal Code)	Signature
Andrea Kettle	204 John St K7G 1A7	
DAVID BURLING	51 ADON K7G 2T3	
PATRICK KNOPP	383 GEORGIANA ST K7G 1M1	
Heather McColm	383 Georgiana St K7G 1M1	
Dana Sims	515 King St W K7G 2G8	
NICHOLAS TROAK	145 Main St Gananoque	
Molly Hughes	on K7G 2M1	
MA		
Nolan Blundell	149 Stone St North	

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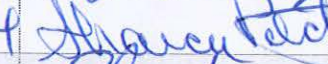
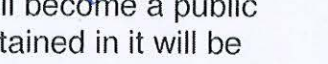
Name (Print)	Complete address	Signature
Wayne Christopher	180 First St. K7G2J1	
ESTHER SAUCIER	125 River St K7G 2P8	
Judy Langford	140 River K7G 2P7	
Kristen Janzen	4 Brock Street K7G1J8	
Cardyn Buyers	10 Brock St K7G1J8	
GARY BUYERS	10 BROCK ST. K7G1J8	
Aaron Turner	8 Brock St. K7G1J8	
SHARLY TURNER	6 Brock St K7G1J8	
Dennis Turner	6 Brock St K7G1J8	

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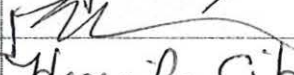
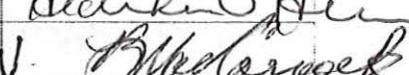
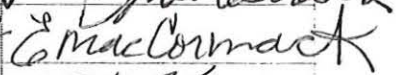
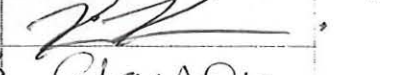
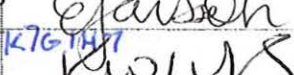
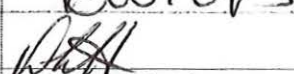
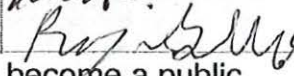
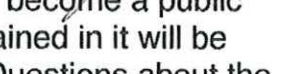
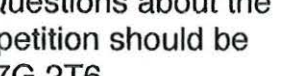
Name (Print)	Complete address	Signature
FRANK BECKSTRAD	185 GARDEN ST. GANANOQUE, ON K7G 1J1	
MARILYN HAIRD	282 Henry St K7G 1X7	
Tina Byford	26 Garden St Gan. K7G - K7G - 1J2	
Brenda Asselin	129 South St K7G 0G1	
Brenda Asselin	40 Tanner St. Gan. K7G 2P2	
JOHN WILLIAM TAYLOR	40 TANNER ST, GAN. K7G 2P2	
Rhonda Diotte	60 Tanner St K7G 2P4	
JOEY VAN CAMP	#4-239 King St West K7G 2G7	
Cody Campbell	60 Tanner St. K7G-2P4	
Sharon Petch	62 Tanner St. K7G 2P4	
Roberta Arlt	95 Tanner St K7G 2P3	

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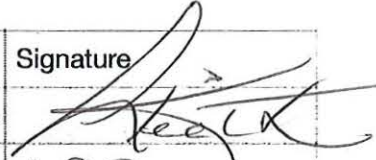
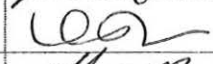
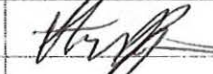
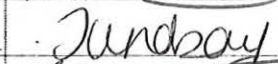
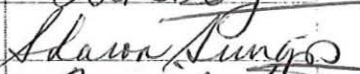
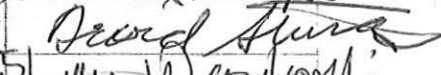
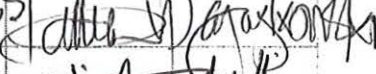
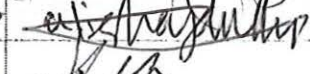
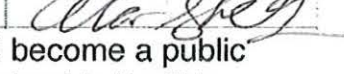
Name (Print)	Complete address	Signature
BOB GIBBINS	70 Church St. Gananoque ^{K7G 2M8}	
Wendy GIBBINS	" " " ^{K7G 2M8}	
Emma Timusle	66 Church St. Gananoque ^{K7G 2M8}	
Heather O'Hegarty	" Church St. Gananoque ^{K7G 2M8}	
Bruce MacCormack	130 King St. W. ^{K7G 1G2}	
Esther MacCormack	130 King St. W. ^{K7G 1G2}	
KATY KENCH	135 Oak street ^{K7G 2R3}	
Emily Jansson	631 MacDonald Dr ^{K7G 3C3}	
Kim Wickwire	62 GARDEN ST ^{K7G 1H7}	
Deborah Harper	133 Georgiana St ^{K7G 1M5}	
Rory Gilliland	173 Garden St ^{K7G 1J1}	

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To: The Council of the Town of Gananoque
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Name (Print)	Complete address	Signature
L KEITH	561 MACDONALD DR K7G 3G5	
Emily John	102-550 Talbot Pl K7G 3C6	
Alysha Burris	102-550 Talbot Place K7G 3C6	
DAVID LINDSAY	115 ELWOOD DR K7G 1P2	
TINA LINDSAY	115 ELWOOD DR K7G 1P2	
Sharon Sturgis	581 MacDonald Dr K7G 3G5	
DAVID Sturgis	581 MacDonald Dr K7G 3G5	
KATHERINE PAPROKOWSKI	561 MACDONALD DR K7G 3G5	
Ali Shaghdullin	27 Church Street K7G	
Kyle Bruce	59 CHURCH ST K7G 2M9	
KEAN SKELL	65 CHURCH ST K7G 2M9	

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Gananoque, ON K7G 1E9

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As a resident of Gananoque, I am opposed to the application for the creation of a new subdivision (south of Elmwood Drive and east/west of Arthur Street) consisting of 66 single-family dwelling lots and 5 blocks of multi-residential lots for a proposed total of 101 dwelling units. This proposal is now being considered by Council, along with a development permit to reduce the lot frontage for single detached dwellings from 15 to 11 metres and to reduce the floodplain setback from 30 to 15 metres. For reasons of traffic control, public safety, residents' quality of life, the protection of the environment and/or the high risk of flooding, I believe this application should not be approved. The application has been made by MHBC Planning Ltd. for the owner 1000989284 ONTARIO INC. under File No. SD2025-01 and File No. DP2026-04.

Name (Print)	Complete address	Signature
Ann Beer	175 Elizabeth Drive, Gananoque K7G 1P4	Ann Beer
Lindsay McFadden	2-290 Wellington St. K7G 1B5	Lindsay McFadden
Candace Leonard	255 Wellington St Gan. K7G 1B5	Candace Leonard
Gaye Wilson	245 Wellington St Gan K7G 1B5	Gaye Wilson
MAGGIE ANDERSON	462 STONE ST. S. Gananoque K7G 2A4	Maggie Anderson
SIMON ANDERSON	462 Stone St S. Gan K7G 2A4	Simon Anderson
Mike Traillor	230 Wellington K7G 1B5	Mike Traillor
Kym Brown	240 Wellington St	Kym Brown K7G-1B8
Andy Brown	240 Wellington St	Andy Brown
JO WREN	165. Wellington St.	Jo Wren K7G 1B6
Jessica Park	135 Wellington St	Jessica Park K7G-1B6

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To: The Council of the Town of Gananoque
 30 King Street East
 Gananoque, ON K7G 1E9

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Name (Print)	Complete address	Signature
Lindsay MacKenzie	135 Wellington St. K7G 1B6	LM
KYLIE BIGNER	115 Wellington St. K7G 1B6	Kylie Bigner
Arita Given	124 Arthur St. K7G 1A9	Arita Given
Frayne McCarthy	124 Arthur St. K7G 1A9	Frayne McCarthy
Glenn Wilberforce	480 King St. W. K7G 2G9	Glenn Wilberforce

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Name (Print)	Complete address	Signature
Jennifer Kellar	335 Elizabeth Drive K7G 1P6	Jennifer Kellar
ALDEN BAILEY	315 ELIZABETH DR K7G 1P6	Alden Bailey
Suzanne Miller-Small	180 ELIZABETH DR K7G 1P5	Suzanne Miller-Small
GLORIA WASSON	194 ELIZABETH DR K7G 1P8	Gloria Wasson
Carol Ann Brown	380 Elizabeth Dr. K7G 1P6	Carol Ann Brown
JEFF DAVIS.	165 ELIZABETH DR, K7G 1P4	Jeff Davis
Carol Brown	165 ELIZABETH DR	Carol Brown
MICHAEL MIRELLA	1241 MARBLE ROCK K7G 1P4 K7G 2V9	Michael Mirella

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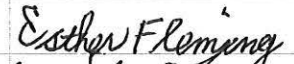
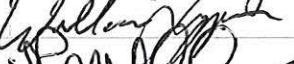
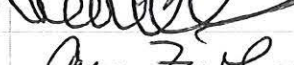
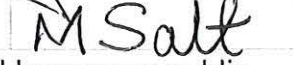
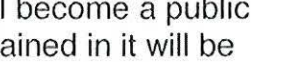
Name (Print)	Complete address	Signature
MARK ABLEY	175 ELIZABETH DRIVE, K7G 1P4	Mark Aley
Kevin Truesdell	155 Elizabeth Drive K7G 1P4	Kevin Truesdell
Russell Gaudreault	135 ELIZABETH DRIVE K7G 1P4	Russell Gaudreault
Gordon Gault	110 " " K7G 1P5	Gordon Gault
John Hamilton	130 " " K7G 1P5	John Hamilton
JAYNE LEGGO	160 ELIZABETH DR. K7G 1P5	Jayne Leggo
Sarah Watkins	197 ELIZABETH DR K7G 1S1	Sarah Watkins
Alex Watkins	385 Elizabeth DR K7G 1P6	Alex Watkins
Douglas Angus	385 Elizabeth DR K7G 1P6	Douglas Angus

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To: The Council of the Town of Gananoque
 30 King Street East
 Gananoque, ON K7G 1E9

PETITION TO THE COUNCIL OF THE TOWN OF GANANOQUE

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Name (Print)	Complete address	Signature
Bruce Merrett	76 Garfield K7G 3G2	
Esther Fleming	30 Garfield St. K7G 3G2	
William Lappin	30 Garfield K7G 3G2	
Randy Annot	20 Garfield K7G 3G2	
Ann Fowler	270 Maple St North K7G 3G6	
JOHN KAUF	195 Garfield K7G 3G2	
Carlene Val Heiden	220 Garfield K7G 3G2	
Muller M	145 Garfield K7G 3G2	
Mike Delaney	85 Garfield St K7G 3G2	
Jade Salt	265 Garfield K7G 3G2	
MSalt	265 " " 3G2	

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Gananoque, ON K7G 1E9

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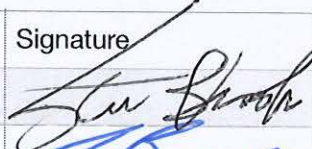
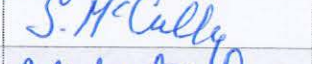
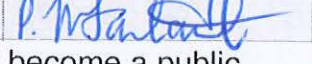
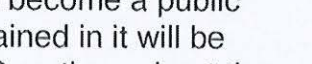
Name (Print)	Complete address	Signature
Judy Hyre	120 Maplecroft Ct K7G 3G2	
LINTA MARTIN	90 Garfield K7G-3G2	
ROBERT WORTHY	125 MAPLECROFT CT K7G 0A6	
FAYE WORTHY	125 MAPLECROFT CT K7G 0A6	
Daria Hamilton	160 Elizabeth K7G 1P5	
Nicole Delaney	176 John St K7G 1A5	
Adrianah Banavage	535 Garden St. K7G 3E2	
Anne Martell Swinnard	375 Elizabeth Dr K7G 1P6	
Derek Swinnard	375 Elizabeth Dr K7G 1P6	
Christene Brook	129 Maplecroft Ct K7G 3C3	
Lana Marion	124 Maplecroft Ct K7G 3C3	

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 Gananoque, ON K7G 1E9

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Name (Print)	Complete address	Signature
STEVE BROOK	129 MAPLECROFT CRT. ^{K7G 3C3}	
Tim Burgess	112 MAPLECROFT CRT ^{K7G 3C3}	
Diana Preuss	116 Maplecroft Crt ^{K7G 3C3}	
DAVID PREUSS	116 MAPLECROFT CRT ^{K7G 3C3}	
Matt Shultz	113 MAPLECROFT CRT ^{K7G 3C3}	
Bryan Scholes	124 Maplecroft Crt ^{K7G 3C3}	
Laura Blanchard	128 Maplecroft Crt ^{K7G 3C3}	
P.F. Hoppello	132 Mapleroft Crt ^{K7G 3C3}	
Dianna Goodale	132 Maplecroft Crt ^{K7G 3C3}	
Susan McCully	136 Maplecroft Crt ^{K7G 3C3}	
Patricia McFarland	133 Maplecroft Crt. ^{K7G 3C3}	

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To: The Council of the Town of Gananoque
30 King Street East
Gananoque, ON K7G 1E9

- Job wed pm
- John & Cynthia (Sun pm)
- across - owner

PETITION TO THE COUNCIL OF THE TOWN OF GANANOQUE

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Name (Print)	Complete address	Signature
Jordan Pirie	128 Maplecraft crt K7G 3G5	Jordan Pirie
Candace Legge	221 Maplecraft crt K7G 3C3	Candace Legge
Tim Gagnan	121 Maplecraft crt (unit A) K7G 3G5	Timothy Gagnan
Am'Loughlin	557 MacDONALD DR K7G 3G5	Am'Loughlin
NACK NEWKIN	557 MacDONALD DR K7G 3G5	N. Newkin
Mark Gschutt	188 Wilmer Ave K7G 3C3	Mark Gschutt
Jessica Breckenridge	188 Wilmer Ave K7G 3C3	Jessica Breckenridge
CAROLE M ^C CANN	601 MacDONALD DR K7G 3C3	C. McCann
Winston Chapman	601 MacDONALD DR K7G 3C3	W. Chapman
Jessica Fischer	611 MacDonald Dr K7G 3C3	J. Fischer
M. McC. & S. C.	611 macdonald dr K7G 3C3	M. McC. & S. C.

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Gananoque, ON K7G 1E9

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Name (Print)	Complete address	Signature
Laurel Haynes	202-235 South St K7G-1A4	Laurel Haynes
Susan Hobb	507-129A South St K7G-1E7	Susan Hobb
Olga Massicotte	236 South St. K7G-1A3	Olga Massicotte
Kathleen Warburton	14 Windsor Drive K7G-2E1	K. Warburton
Claire Westendorp	167 Conner Drive, Gan K7G-2V4	C. Westendorp
MARY MASSICOTTE	236 SOUTH ST. K7G-1A3	M. Massicotte
MARY MAKIN	298 Brock St E W K7G-1K4	M. Makin
RICHARD MAKIN	" " " K7G-1K4	R. Makin
STEVE CATLIN	200 SOUTH ST K7G-2A1	Steve Catlin
MARK ROBERTS	235 SOUTH ST. K7G-1A4	Mark Roberts
Joan Mackinnon	238 SOUTH ST K7G-2A1	Joan Mackinnon

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Name (Print)	Complete address	Signature
FREDRIK JANSSON	631 MACDONALD DR. ^{K7G} 3C3	
Tracy Cunningham	641 MacDonald Dr. ^{K7G} 3C3	J. Cunningham
Ron Cunningham	641 MacDonald Dr. ^{K7G} 3C3	R. Cunningham
Deb Shultz	113 Maplecroft Crt ^{K7G} 3C3	D. Shultz
Therese Vanes	671 Mac Donald Dr. ^{K7G} 3C3	T. Vanes
Brian McDonald	690 MACDONALD DR. ^{K7G} 3C3	B. McDonald
Judith Robinson	690 MacDonald ^{K7G} 3C3	Judith Robinson
ELIZABETH WALKER	670 MACDONALD DRIVE ^{K7G} 3C3	Elizabeth Walker
Ron Olesin	612 MACDONALD DR. ^{K7G} 3C3	R. Olesin
J. Mercier	650 MacDonald Dr. ^{K7G} 3C3	J. Mercier
Tim Morrison	602 MacDonald Dr. ^{K7G} 3C3	T. Morrison

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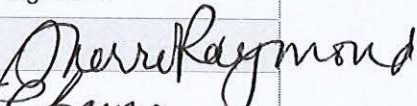
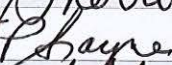
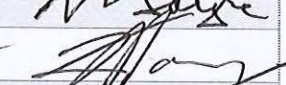
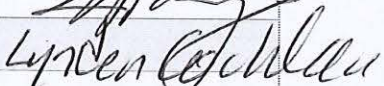
Name (Print)	Complete address	Signature
Patricia Jackson	201 Wilmer Ave K7G 3C3	P. Jackson
Audie Archer	193 Wilmer Ave. K7G 3C3	A. Archer
Naomi Millar	177 Wilmer Ave K7G 3C3	NAOMI MILLAR
Oliver Rinfance	193 Wilmer Ave K7G 3C3	Oliver Rinfance
Glady Hare	153 Wilmer K7G 3C3	Glady Hare
KUAPIOS HENRYK	141 Wilmer AV K7G 3C3	
MARY FORD	197 WILMER AVE K7G 3C3	
Lucie morin	189 Wilmer Ave K7G 3C3	
L. Swann	145 Wilmer Ave K7G 3C3	
Margaret Green	164 Wilmer Ave K7G 3C3	
M. Catherine Strenson	160 Wilmer Ave K7G 3C3	M. Catherine Strenson

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Name (Print)	Complete address	Signature
Sherri Raymond	481-235 South St. GAN ^{K7G-1A4}	
PAULA SAYRE	402-235 South St. GAN ^{K7G-1A4}	
GEOFF SAYRE	402-235 South St. GAN ^{K7G-1A4}	
TOM HANEY	702287-1124 126 ARTHUR ST ^{K7G-1A4}	
Lynden Cochlan	902 499 0018 " K7G-1A4	

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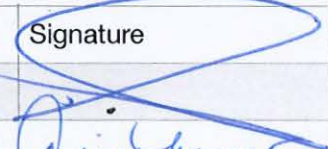
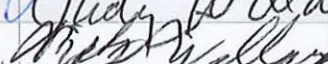
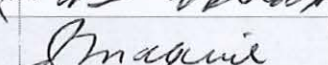
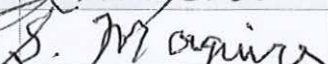
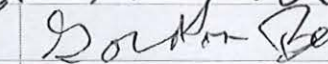
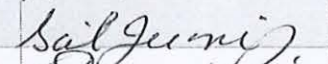
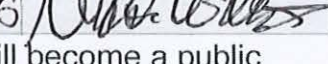
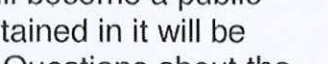
Name (Print)	Complete address	Signature
Alexandra Downer	80 Garfield St ^{K7G 3G2}	ADowner
Cindy Downer	80 Garfield St ^{K7G 3G2}	MD
Heather ZUB	180 Garfield ^{K7G 3G2}	H. Zub
Hilary Watson	195 Garfield St. ^{K7G 3G2}	Watson
Donna Rae	110 GARFIELD ST ^{K7G 3G2}	DRae
PETER RAC	110 GARFIELD ST ^{K7G 3G2}	PRAC
Patti Kocelles	148 Wilmer Ave ^{K7G 3L3}	pkocelles
Mark Langston	181 WILMER AVE ^{K7G 3G3}	Langston
Paul Murphy	600 MacDonald ^{K7G 1E5}	PMurphy
Cynthia Hooyer	598 MacDonald Dr ^{K7G 3L3}	CHooyer
John Hooyer	598 MACDONALD DR ^{K7G 3L3}	JHooyer

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To: The Council of the Town of Gananoque
 30 King Street East
 Gananoque, ON K7G 1E9

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Name (Print)	Complete address	Signature
STEWART Creaf	685 Arthur K7G-3C4	
JANICE NAULT	685 Arthur Street K7G-3C4	
Judy Willard	697 Arthur Street K7G 3C4	
Mike Willard	697 Arthur St K7G 3C4	
Jim Maguire	698 ARTHUR K7G 3C4	
Shirley Maguire	698 ARTHUR K7G 3C4	
Gordon Benson	682 Arthur K7G 3C4	
Rita Benson	682 Arthur K7G 3C4	
GAIL JEROME	655 ARTHUR K7G 3C5	
Sharon Pajunen	625 Arthur K7G 3C5	
Mark Williams	625 Arthur St. K7G 3C5	

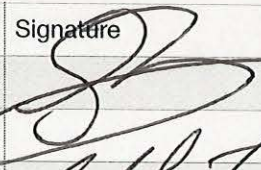
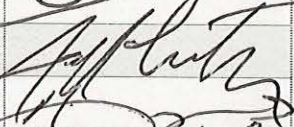
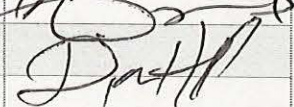
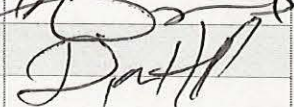
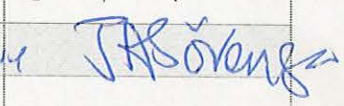
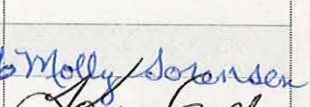
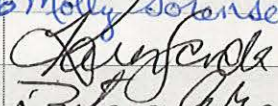
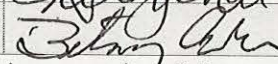
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• use black pen ink

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Name (Print)	Complete address + Postal Code	Signature
GERRY BROWN	480 Charles St. S. Gananoque ON K7G 1X1	
JEFF MONTGOMERY	145 Charles St N K7G 1T9	
Heather Haynes	" "	
Diane Hall	480 Charles St. South. Gananoque ON K7G 1X1	
John Sorensen	131 Pine St., Gananoque K7G 1C6	
Molly Sorensen	" " K7G 1C6	
Karen Sander	279 King St S K7G 1A3	
Patsy Asher	129 A South St Gan	

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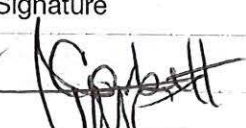
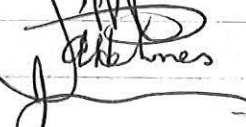
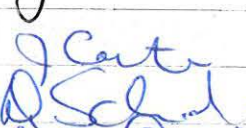
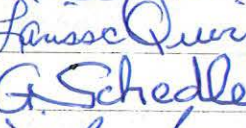
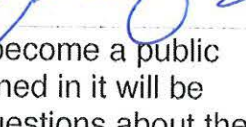
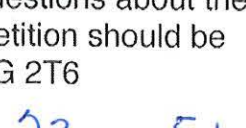
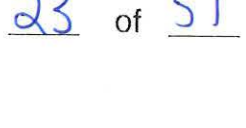
Name (Print)	Complete address	Signature
✓ CHRISTINE FORTA	103-505 BIRCH ST GAN. ON. K7G 2Y6	Christine FORTA
✓ Ruth Stanley	205-505 Emma St. Gan. ON. K7G 2Y6	Ruth Stanley
✓ Steve Morrison	247 John St. Gananoque	Steve Morrison
✓ TERRY BLIST	201-610 Williams St. Gananoque	Terry Blist
✓ Janet Scott	31 King St E K7G-1E8	Janet Scott
✓ Bruce Mac Cormack	130 King St. (W) K7G-1G2	Bruce Mac Cormack
✓ Esther Mac Cormack	130 King St W Gan. K7G-1G2	Esther Mac Cormack
George Wilson	160 Elmwood Dr K7G-1P1	George Wilson
Jim Hitchcock	150 Elmwood Dr K7G-1P1	Jim Hitchcock
James Goddard	155 Elmwood Dr K7G-1P1	James Goddard

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Name (Print)	Complete address	Signature
JACQUE CORBETT	607 Arthur St. K7G 3C5	
Tim Corbett	607 Arthur St. K7G 3C5	
Andrew Holmes	665 Arthur St. K7G 3C5	
Jane Holmes	665 Arthur St. K7G 3C5	
JENNIFER CARTER	622 ARTHUR ST. K7G 3C5	
Dieter Schedler	612 Arthur St. K7G 3C5	
Larissa Quiring	" " "	
Gerda Schedler	" " "	
Marilyn Smith	606 " K7G 3C5	
DS Milner	615 ARTHUR ST. K7G 3C5	
AMY MILNER	615 ARTHUR ST. K7G 3C5	

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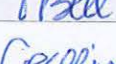
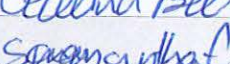
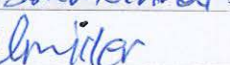
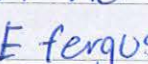
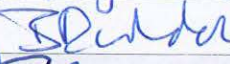
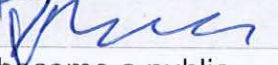
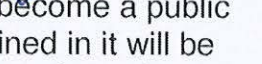
Name (Print)	Complete address	Signature
Paul Finn	265 Churchill Dr. Gananoque ON K7G 1R9	Paul Finn
BOB MacCALLUM	165 ELMWOOD DR K7G 1P2 GANANOQUE	BOB MacCALLUM
Vilma Labon	111 Elmwood Dr. K7G 3A5	Vilma Labon
Aris Labon	111 Elmwood Dr. K7G 3A5	Aris Labon
Mila MacCallum	165 Elmwood Dr. K7G 1P1	Mila MacCallum

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 Gananoque, ON K7G 1E9

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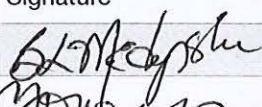
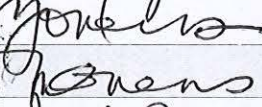
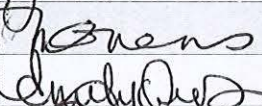
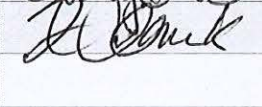
Name (Print)	Complete address	Signature
Alan Bigby	615 ARTHUR ST K7G 3C9	
KEATHER MILNER	615 ARTHUR ST. K7G 3C9	
Mark Anderson	615 675 ARTHUR ST K7G 3C4	
Robert Hamblton	696 ARTHUR ST K7G 3C4	
Melissa Bell	692 ARTHUR ST K7G 3C4	
Cecilia Bell	692 ARTHUR ST K7G 3C4	
Samantha Ferguson	692 ARTHUR ST K7G 3C4	
Larry Miller	692 ARTHUR ST K7G 3C4	
Eros Ferguson	692 ARTHUR ST K7G 3C4	
Bonnie Ruddock	695 ARTHUR ST K7G 3C4	
Darcy Ruddock	695 ARTHUR ST K7G 3C4	

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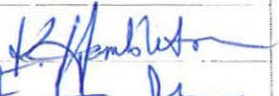
Name (Print)	Complete address	Signature
Barb Medynski	112 Arthur K7G-1A9	
Yola Mike Owens	105 Wellington K7G-1B6	
Mike Owens	105 Wellington K7G-1B6	
Emily Owens	128 Pine St K7G-1G6	
Theresa Allumk	235 South St K7G-1A4	

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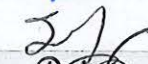
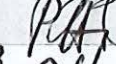
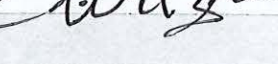
Name (Print)	Complete address	Signature
Crystal Simpson	211 Jean Drive Gananoque	
Clayton Gordon	211 Jean Drive Gananoque	
Sierra Williams-Selby	675 Arthur St ^{K7G 3C4} Gananoque	
Tristan Williams-Selby	675 Arthur St ^{K7G 3C4} Gananoque	
Kristin Hambleton	696 Arthur St ^{K7G 3C4} Gananoque	
Fraser Hambleton	696 Arthur St ^{K7G 3C4} Gananoque	
Amy Boivin	697 MacDonald Dr, ^{K7G 3E4} Gananoque	
William Weatherstone	697 MacDonald Dr, ^{K7G 3E4} Gananoque	

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Name (Print)	Complete address	Signature
Adil Shagdollin	27 Church St, K7G2M9	
Suzanne & Mike Bignell	29 Church St., Gan. K7G-2M9	
Philip Hinn	34 Princess St K7G-2H1	
Jason Keller	6 Church St. K7G-2H8	
DONNA BIGNELL	590 STONE ST. S. K7G-2A8	
IAN BIGNELL	590 STONE ST S K7G-2A8	
MIKE PATTER	588 STONE ST S K7G-2A8	
Craig Witzke	4-27W King St K7G-2G1	

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USE
BLACK INK
ONLY

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 Gananoque, ON K7G 1E9

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Name (Print)	Complete address including POSTAL CODE	Signature
Anne Cavanaugh	410 Brock St K7G 1K8	Anne Cavanaugh
Terry Cavanaugh	410 Brock St Gan K7G 1K8	Terry Cavanaugh
Kim Thomas	87 Brock St Gan K7G 1K1	Kim Thomas
David Fried	87 Brock St K7G 1K1	David Fried
Pierre Thibeault	250 Churchill Dr. Gan K7G 1S1	Pierre Thibeault
Melanie Rousseau	250 Churchill Dr Gan K7G 1S1	Melanie Rousseau
DAVID FORD	197 WILMER AVE. K7G 3C3	David Ford
Pamela Forsyth Hudson	249 Pine St K7G 1C9	Pamela Forsyth Hudson
Sarah Branson	101 Elizabeth K7G 3C7	Sarah Branson
Ruth Strunz	289 Sydenham St. K7G 1C4	Ruth Strunz

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 30 King Street East
 Gananoque, ON K7G 1E9

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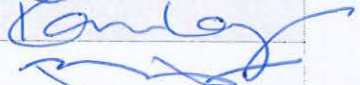
Name (Print)	Complete address	Signature
Edgar Tumak	145 John St., Gananoque ON ^{K7G-1A6}	E. Tumak
Gail Kempton	520 John St. Gananoque ^{K7G-1A6}	Gail Kempton
R. Bennett	136 John St. " ^{K7G-1A6}	R. Bennett
J. Phau	108 John St. Gananoque ^{K7G-1A6}	J. Phau
R. McEwen	370 St. ^{K7G-2A1}	R. McEwen
L. Manion	10 Church St. ^{K7G-2M8}	L. Manion
Martin Timusk	66 Church St. ^{K7G-2M8}	M. Timusk
ALEX BRUCEANI	59 Church St. ^{K7G-2M9}	A. Bruceani
Kelly Allin	27 Church St. ^{K7G-2M9}	K. Allin
Julia Shaydulin	27 Church St. ^{K7G-2M9}	J. Shaydulin
Alisa Allin	27 Church St. ^{K7G-2M9}	A. Allin

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Name (Print)	Complete address	Signature
FRANCESCA MERCER	182 JOHN ST, ^{K7G 1A5} GANANOQUE	
CAROLYN HARDING	41 KING ST E ^{K7G 1E8} GANANOQUE	
Karen Lowry	216-130 Water St. ^{K7G 0A7} Gan	
Mary Wooding	416 Lower Oak Leaf Rd ^{K7G 1E8} Athens	
Beverly d'Eon	21 King St. E. ^{K7G 1E8} Gan	Beverly d'Eon
Lisa Rebholz	380 Maple St N ^{K7G 3A3}	

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Name (Print)	Complete address	Signature
Tori Taylor	Elmwood drive	Tori Taylor
1410 NTG only 650 Emma Drive	" "	
Sane Dickey-Morrell	680 Macdonald Dr. (former can. Tire owner address)	Sane Dickey-Morrell
Lyndsey Gastlin	470 Pine St. E K7G 1E3	Lyndsey Gastlin
Michelle Hanna	853 Arth. St K7G 1B3	Michelle Hanna
Lauren Miller	144 ARTHUR ST K7G 1A9	Lauren Miller
Donna Krilen	144 ARTHUR ST K7G 1A9	Donna Krilen
SANDRA HERSEI	144 ARTHUR ST K7G 1A9	Sandra Hersei

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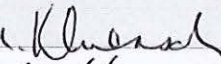
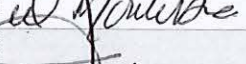
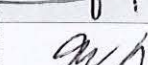
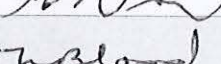
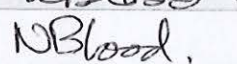
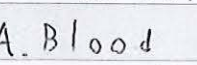
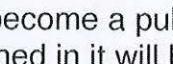
Name (Print)	Complete address	Signature
Odile Gova	133 Sydenham St ^{K7G 1C1}	<i>[Signature]</i>
Bern Bolden	153 " " ^{K7G 1C1}	<i>[Signature]</i>
James Bolden		
KE SPAGUE	163 SYDENHAM ^{K7G 1C1}	<i>[Signature]</i>
Diane Batchelor	185 A Sydenham ^{K7G 1C1}	<i>[Signature]</i>
Joseph Huelbert	275 Sydenham ^{K7G 1C4}	<i>[Signature]</i>
James Robinson	79 King St. E ^{K7G 1E8}	<i>[Signature]</i>
Joanne Blone	253 Sydenham St ^{K7G 1C4}	<i>[Signature]</i>
Hair Andersen	253 Sydenham St. ^{K7G 1C4}	<i>[Signature]</i>
Kathy Reed	259 Sydenham St. ^{K7G 1E8}	<i>[Signature]</i>

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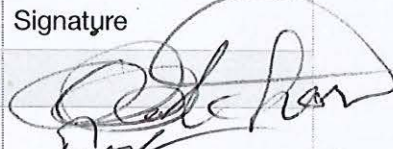
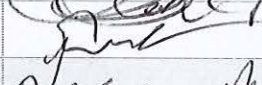
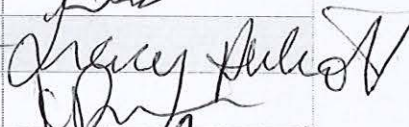
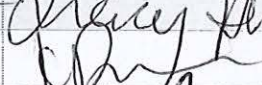
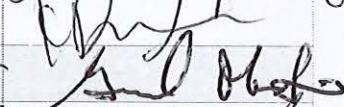
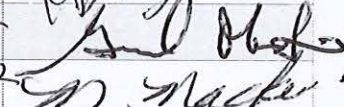
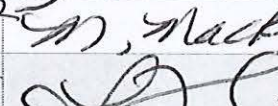
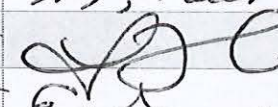
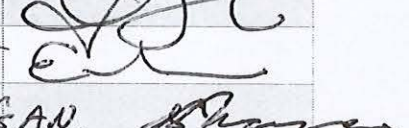
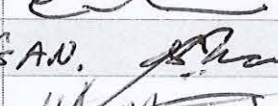
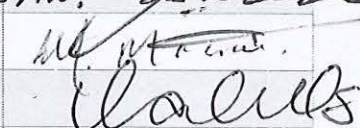
Name (Print)	Complete address	Signature
Braeden Young	515 William St ^{K7G-1T4} South	
Kate Stewart	515 William St. ^{K7G-1T4} South	
Margueritta Kluensch	205 Elmwood St. SK7G-3A5W	
Julian Ghes	279 Gananoque John St. K7G-3B1	
Kristi Byre	267 John A K7G-1A8	
Debbi Morrison	247 John St K7G-0A1	
KENDRA KEANTY	185 JOHN ST K7G-1A6	
MARK DEEN	" " K7G-1A6	
MELISA BLOOD	165 JOHN ST K7G-1A6	
NATHAN BLOOD	165 JOHN ST. K7G-1A6	
AVERY Blood	165 JOHN ST. K7G-1A6	

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Name (Print)	Complete address	Signature
T. HUTCHINSON	236 SYDENHAM ST ^{K7G 1E3}	
Dave Cooper	246 Sydenham St ^{K7G 1E3}	
Tracey Abbott	246 Sydenham St ^{K7G 1E3}	
Kelly Porteous	174 Sydenham St ^{K7G 1E3}	
Gordon Mackin	160 Sydenham St ^{K7G 1E2}	
M. Mackin	160 Sydenham St ^{K7G 1E2}	
Jenna Wulff	140 Sydenham St ^{K7G 1E2}	
Elizabeth Kench	140 Sydenham St ^{K7G 1E2}	
DREW MACRAE	145 STONE ST. S. GAN. ^{K7G 1E1}	
MARCIA MACRAE	145 STONE ST S. K7G 1E1	
Donna Wilson	79 King St E Gan. ^{K7G 1E8}	

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Name (Print)	Complete address	Signature
Tanya Lariviere	176 Arthur St K7G-1B1	T. Lariviere
John Nagy	250 King St West K7G-2G7	John Nagy
Steve Campey	250 King St. W. K7G-2G7	Steve Campey
Karen Todd	329 Nalon Rd K7G-0A3	Karen Todd
Gill Hansen	329 Nalon Rd K7G-0A3	Gill Hansen
Chapman	329 Nalon Rd K7G-0A3	Chapman

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Name (Print)	Complete address	Signature
John Gavin	427 North St. K7G 3B9	<i>John E. Gavin</i>
Cheryl Gavin	427 North St K7G 3B9	<i>Cheryl A. Gavin</i>
LINDA GAMBLE	365 ELIZABETH DR K7G 1P6	<i>Linda Gamble</i>
Rose Kane	610 William St. K7G 3A4	<i>Rose Kane</i>
SHARON FOLEY	550 Emma St. K7G 3B6	<i>Sharon Foley</i>
AGNES HAMILTON	610 William St. S K7G 3A4	<i>Agnes Hamilton</i>
Denise Wood	610 William St S K7G 3A4	<i>Denise Wood</i>
Derryll Wood	610 William St. K7G 3A4	<i>Derryll Wood</i>
Chris Kane	610 William St K7G 3A4	<i>Chris Kane</i>
CLEO GAREY	525 FAIRFAX ROAD K7G 3B6	<i>C. S. Garey</i>
ANNE O'NEILL	550 Emma St. Gan K7G 3B6	<i>A. O'Neill</i>

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use this pen
 include Postal Code please

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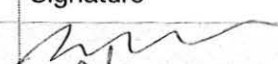
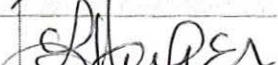
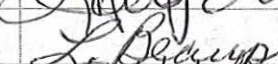
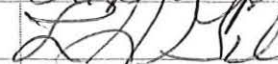
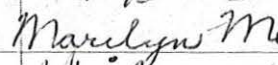
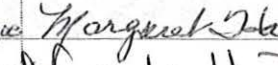
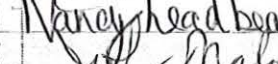
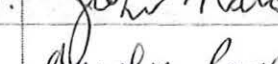
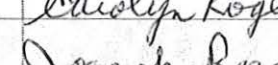
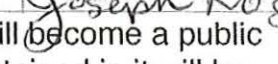
Name (Print)	Complete address	Signature
Wendy Haynes	330 Elmwood Dr GAN, K7G 1E9	Wendy Haynes
CAROLINE YUNG	420 Stone St. S. GAN K7G2A4	
Don Hobbs	129A South St K7G-1A1	
Nicolas Lieke	239 King St E K7G1G4	
Murray Fleming	193 Elizabeth Drive K7G-1P5M	
Christine Strajer	172 Wilmer Ave GAN K7G 3C3	
Katy Kenney	615 William St. GAN. K7G 1T4	Katy Kenney
ED KENNEDY	615 William St. GAN	
BREND. ANDREW	110 ELIZABETH K7G-1P5	
Laura Thompson	437 Brock St. Gananoque K7G 1K9	
Jeff Turcotte	437 Brock St. Gan K7G 1K9	

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Name (Print)	Complete address	Signature
BRYAN CORDETT	606-610 WILLIAM ST. S. ^{K7G 3A4}	
Sydney Harper	605-610 " ^{K7G 3A4}	
Linda Beaupré	603-610 William St S. ^{K7G 3A4}	
LINDA GILLIES	504- " ^{K7G 3A4}	
Marilyn Melvin	202-610 William St S. ^{K7G 3A4}	
Howard Hamer	402 William St S. ^{K7G 3A4}	
Margaret Hague	405, 610 William St S. Gananoque ^{K7G 3A4 ON}	
Nancy Headbeater	608-610 William St. Gan ON ^{K7G 3A4}	
JOHN NALON	407-610 WILLIAM ST GAN, ON. ^{K7G 3A4}	
Carolyn Rogers	195 Maple St N GAN, ON ^{K7G 2A4}	
Joseph Rogers	" " " " ^{K7G 2A4}	

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To: The Council of the Town of Gananoque
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Name (Print)	Complete address	Signature
Freda Roberts	175 Elmwood Dr. K7G-1P2	[Signature]
Kelly Campbell	135 Elmwood Dr. K7G-1P2	[Signature]
Todd Webber	125 Elmwood Dr. K7G-1P2	[Signature]
Amy Webber	125 Elmwood Dr. K7G-1P2	[Signature]
Bob Martin	104 Elmwood Dr. K7G-1N9	[Signature]
Barbara Martin	104 Elmwood Dr. K7G-1N9	[Signature]
Lori Donovan	109 Elmwood Dr. K7G-1N9	[Signature]
TRIX Donovan	109 Elmwood Dr. K7G-1N9	[Signature]
PAUL PHILLIP	105 ELMWOOD DR. K7G-1N9	[Signature]
Tate O'Neill	410 Pine E. K7G-1E4	[Signature]
Dan Burdett	434 Pine St. K7G-1E3	[Signature]

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JOHAN SCHAP 455 NORTH ST K7G 3B8

Name (Print)	Complete address	Signature
ROBERTA ABBOTT	16 PRINCESS ST K7G 2N1	[Signature]
CLIFF BYRNES	22 PRINCESS ST K7G 2N1	[Signature]
Russell Hopper	40 PRINCESS ST K7G 2N1	[Signature]
Elizabeth Amy	80 PRINCESS ST K7G 2N1	[Signature]
CATHERINE MILLS	55 PRINCESS ST K7G 2N2	[Signature]
PETER MILLS	55 PRINCESS ST K7G 2N2	[Signature]
SANDRA RICHARDSON	45 PRINCESS ST " "	[Signature]
BRIAN RICHARDSON	45 PRINCESS ST " "	[Signature]
Meg Shultz	35 PRINCESS ST K7G 2N2	[Signature]
SIMON ANGELOSANTO	35 PRINCESS ST K7G 2N2	[Signature]
MIKE OLDHAM	15 PRINCESS ST K7G 2N2	[Signature]

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KATHY SCARAP	455 NORTH ST. K7G 3B8	K. Scarap
Name (Print)	Complete address	Signature
BARB MORTON	355 Brock St K7G 1K7	Barb Morton
Lydia Coeo	380 Brock St K7G-1K6	Lydia Coeo
JOHN TURNER	380 Brock St K7G-1K6	John Turner
Kathleen Coeo	380 Brock St K7G-1K6	Kathleen Coeo
Amy Van ES	364 Brock St K7G-1K6	Amy Van ES
Lyn Kelly	225 Wellington K7G 1B9	Lyn Kelly
Sal Snowden	120 FIRST ST K7G-2J1	Sal Snowden
ERIC LEOPEN	120 FIRST ST. K7G-2J1	Eric Leopen
EMELY BENNETT	170 FIRST ST K7G-2J1	Emely Bennett
Sydney Halligan	41 Hickory St K7G 2T6	Sydney Halligan
Jarah Woodcock	209 King St. West K7G-2G7	Jarah Woodcock

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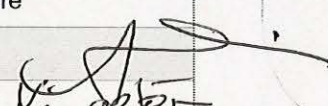
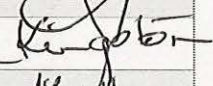
Name (Print)	Complete address	Signature
Lethicia Queller	123 Brock Street, K7G 1K3	[Signature]
Michael Shaw	130 Brock K7G 1K5	[Signature]
Mary Shaw	132 Brock K7G 1K2	[Signature]
Brent Herbison	140 Brock St K7G 1K2	[Signature]
Linda Herbison	140 Brock St K7G 1K2	[Signature]
CAL BARBER	150 Brock St K7G 1K2	[Signature]
Kel Hick	164 Brock St K7G 1K2	[Signature]
Anthony [unclear]	170 Brock K7G 1K2	[Signature]
SHAWN [unclear]	204 Brock K7G 1K2	[Signature]
Joanna Angus	355 Brock K7G 1K7	[Signature]
Mackinley [unclear]	365 Brock K7G 1K7	[Signature]

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Name (Print)	Complete address (include Postal Code)	Signature
Alison Timusk	60 Church St, Gan K7G2M8	
CORNA KINGSTON	60 Church St Gan K7G2M8	
A Webber	125 Elmwood Dr, Gan, K7G1P2	

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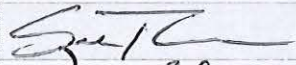
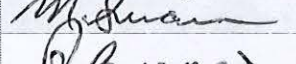
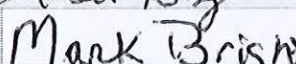
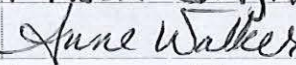
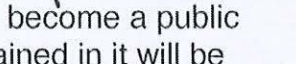
Name (Print)	Complete address	Signature
EILEEN THOMSON	328 ARTHUR ST ^{K7G 1B4}	Eileen Thomson
Shelagh Corbett	305 North St ^{K7G 2Y3}	Shelagh Corbett
Norbert Lepaye	305 North St ^{K7G 2Y3}	Norbert Lepaye
Kathy Anker	336 Anne St ^{K7G 1B4}	Kathy Anker
Karen Campbell	284 Arthur St. ^{K7G 1B2}	Karen Campbell
Jacob Harnden	270 Arthur St. ^{K7G 1B2}	Jacob Harnden
Robin Lapan	264 Arthur St ^{K7G 1B2}	Robin Lapan
Wilda Goddard	260 Arthur St ^{K7G 1B2}	Wilda Goddard
Dwayne Dawson	264 Arthur St ^{K7G 1B2}	Dwayne Dawson
John Pedersen	224 Arthur St ^{K7G 1B2}	John Pedersen

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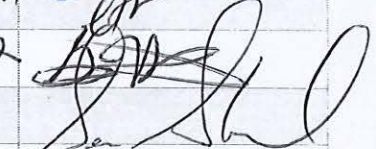
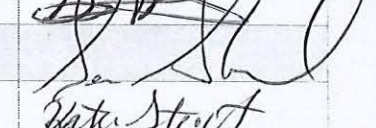
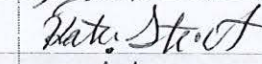
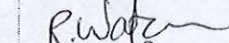
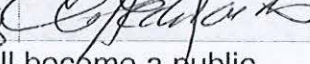
Name (Print)	Complete address	Signature
Sue Thomas	K7G 1P2 335 Elmwood Drive	
Rob York	85 Charles St. S.	
Patricia Hope	85 Charles St. S. K7G 1V9	
VIRGINIA MACDONALD	130 RIVER ST. K7G 1V9	
Makayla Swan	83 Charles N K7G 1V9	
Jessime Byrnes	22 Princess K7G 2N1	
Dennis O'Connor	231 Pine ST K7G 1C9	
Christina Sarpkaya	159 Pine Street K7G 1C6	
Lisa King	203 Jean Dr K7G 3C4	
Mark Bright	203 Jean Dr ↓	
ANNE WALKER	670 MACDONALD DR K7G 3C3	

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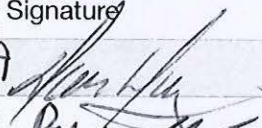
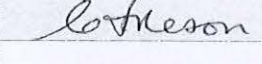
Name (Print)	Complete address	Signature
PETER WALKER	K7G 3C8 670 MAEDAWLD DRIVE	
Lauro Orr	312 Forsyth St. K7G 2Y1	
CHIRAN	525 King Street East K7G 1H7	
Greg McLean	K7G 1P2 335 Elmwood Drive	
Sean Stewart	276 Pine St K7G 1C8	
Katie Stewart	515 William St K7G 1T4	
Rebecca Watson	250 Pine St. K7G 1C8	
Brigitte Bachmann	274 Pine St. K7G 1C8	
Hugh Harvey	291 Pine St K7G 1C9	
Cheryl Harvey	291 Pine St. K7G 1C9	
Cleff Edwards	274 PINE ST K7G 1C8	

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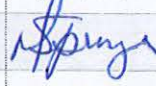
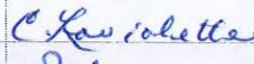
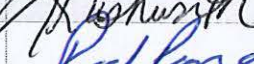
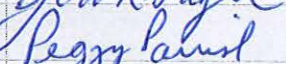
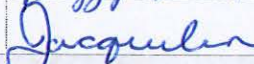
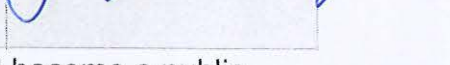
Name (Print)	Complete address	Signature
DAVID DAVY	237 PINE ST #2 K7G 1C9	
Ryan Hill	151 Pine St K7G 1C6	
CLARE IRESON	163 PINE ST, K7G 1C6	

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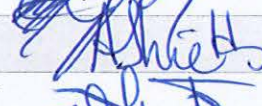
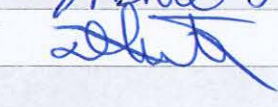
Name (Print)	Complete address	Signature
Marion Sprenger	140 Elmwood Dr Gananoque, ON K7G 1N9	
CAROL LAVIOLETTE	230 CHURCHILL DR. GANANOQUE, ON. K7G 1S1	
Sarah Shannon	190 Churchill Dr. Gan. Ont. K7G 1R8	
Chris Shannon	"	
Laurie Rushworth	308-130 Water St. K7G 0A8	
ROD POPE	165 CHURCHILL DR. K7G 1R7	
Marnie Campbell	475 King St. West K7G 2C4	
JOHN SAYER	145 Elizabeth Dr. K7G 1P4	
PEGGY PARRISH	160 CHURCHILL DR. K7G 1R8	
Jackie Sparks	180 Churchill Dr. K7G 1R8	

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Abigail Smith	485 John St K7G 3B1	
Lisa Ringler	610 William St. South K7G 3A4	
Melissa Phillips	80 Hickory St. K7G 2P5	
Joyce Gillis	872 Eden Grove Rd K7G 1X7	
Ashley Elder	5-460 Henrietta K7G 1X7	
Karen Hall	113 River St. K7G 2P8	
Hilary Tanswell	125 Pine Street K7G 1C6	
MATTHEW WRIGHT	515 CHARLES ST. S. K7G 1X2	
Anne Shields	239 King St. W. K7G 2G7	
JOSEPH PARENT	79 BARTCH'S LANE Rockport	

By signing this petition, I hereby acknowledge that this petition will become a public document at the Town of Gananoque and that all information contained in it will be subject to the scrutiny of the Town, and will be publicly available. Questions about the collection and disclosure of personal information contained in this petition should be directed to the Town Clerk, 30 King St. E., Gananoque, Ontario, K7G 2T6

To: The Council of the Town of Gananoque
 30 King Street East
 Gananoque, ON K7G 1E9

PETITION TO THE COUNCIL OF THE TOWN OF GANANOQUE

As a resident of Gananoque, I am opposed to the application for the creation of a new subdivision (south of Elmwood Drive and east/west of Arthur Street) consisting of 66 single-family dwelling lots and 5 blocks of multi-residential lots for a proposed total of 101 dwelling units. This proposal is now being considered by Council, along with a development permit to reduce the lot frontage for single detached dwellings from 15 to 11 metres and to reduce the floodplain setback from 30 to 15 metres. For reasons of traffic control, public safety, residents' quality of life, the protection of the environment and/or the high risk of flooding, I believe this application should not be approved. The application has been made by MHBC Planning Ltd. for the owner 1000989284 ONTARIO INC. under File No. SD2025-01 and File No. DP2026-04.

Name (Print)	Complete address	Signature
DAVID RYNARD	350 WALTON RD, GAN K7G 0A3	

By signing this petition, I hereby acknowledge that this petition will become a public document at the Town of Gananoque and that all information contained in it will be subject to the scrutiny of the Town, and will be publicly available. Questions about the collection and disclosure of personal information contained in this petition should be directed to the Town Clerk, 30 King St. E., Gananoque, Ontario, K7G 2T6

REGULAR COUNCIL MEETING MINUTES

Held on Wednesday, September 2, 2026,
 Closed Session began at 4:00 PM
 Open Session began at 5:00 PM
 Held Virtually and In-Person

COUNCIL MEMBERS PRESENT		STAFF PRESENT
Mayor:	John Beddows	Melanie Kirkby, CAO
Councillors:	Colin Brown	Penny Kelly, Clerk / CEMC
	Matt Harper	Lynsey Zufelt, Deputy Clerk
	Patrick Kirkby	Brenda Guy, Manager of Planning and Development
	Anne-Marie Koiner	David Armstrong, Manager of Public Works
	Vicki Leakey	Jeff Johnston, Manager of Parks and Recreation
	David Osmond	John Morrison, Treasurer
		Andrew Dickson, Fire Chief
		Rich Swann, Chief of Police

1.	Call Meeting to Order
	Mayor Beddows called the meeting to order at 4:04 PM.
2.	Disclosure of Pecuniary Interest & General Nature Thereof
	1. Councillor Brown declared a Pecuniary Interest regarding Report Council FIN-2026-31, as Brown Hospitality Corporation charges Municipal Accommodation Taxes (MAT).
3.	Closed Session (Beginning at 4:00 PM)
	Moved by Mayor Beddows that the Council of the Town of Gananoque, in accordance with Section 239.2 of the <i>Municipal Act</i>, moves into Closed Session at 4:05 PM for the purpose of discussing two (2) items under Advice that is Subject to Solicitor-client Privilege, including Communications Necessary for that Purpose regarding a Judicial Review update and one other matter, and; one (1) item under a Proposed or Pending Acquisition or Disposition of Land by the Municipality CARRIED – UNANIMOUS
4.	Move Out of Closed Session at 4:56 PM.
	Open Session resumed at 5:03 PM
5.	Reporting Out of Closed Session
	Mayor Beddows advised that a Closed Meeting was held. Council discussed two (2) items under advice that is Subject to Solicitor-client Privilege, Including Communications Necessary for that Purpose, and; one (1) item under a Proposed or Pending Acquisition or Disposition of Land by the Municipality. There is nothing to report out on these items.
6.	Canadian National Anthem
	The National Anthem was sung.
7.	Land Acknowledgement Statement
	Mayor Beddows read the Land Acknowledgement Statement

8.	Public Question / Comment (Only Addressing Motion(s) or Reports on the Agenda)
	Members of the public spoke to Reports on the Agenda.
9.	Disclosure of Additional Items – None
10.	Delegation
	1. Delegation – Eastern Workforce Innovation Board (EWIB) – Frank O’Hearn, Executive Director and Sandra Wright, LMI Analyst – Postponed to September 16, 2026
11.	Motion #26-150 – Approval of Minutes – Wednesday, August 12, 2026
	Motion #26-150 – Approval of Minutes – Wednesday, August 12, 2026 Moved By: Councillor Koiner Seconded By: Councillor Kirkby BE IT RESOLVED THAT THE COUNCIL OF THE TOWN OF GANANOQUE HEREBY ADOPTS THE REGULAR COUNCIL MINUTES OF WEDNESDAY, AUGUST 12 TH , 2026. CARRIED – UNANIMOUS
12.	Unfinished Business
Council-FIN-2026-30 – Council Benefits and OMERS Entitlement	
	Motion #26-151 – Council Benefits and OMERS Entitlement Moved By: Councillor Osmond Seconded By: Councillor Koiner BE IT RESOLVED THAT THE COUNCIL OF THE TOWN OF GANANOQUE POSTPONES REPORT COUNCIL FIN-2026-30 REGARDING COUNCIL BENEFITS AND OMERS ENTITLEMENT, TO THE NEW COUNCIL’S 2 ND REGULAR MEETING SCHEDULED IN DECEMBER 2026. CARRIED – 6 Ayes, 1 Nay
Council-FIN-2026-31 – Municipal Accommodation Tax (MAT) Revenue Report	
***At this point, Councillor Brown left the room.	
	Motion #26-152 – Municipal Accommodation Tax (MAT) Revenue Report Moved By: Councillor Harper Seconded By: Councillor Osmond BE IT RESOLVED THAT THE COUNCIL OF THE TOWN OF GANANOQUE RECEIVES FOR INFORMATION, THE SUMMARY OF MUNICIPAL ACCOMMODATION TAX (MAT) REVENUE, AS PRESENTED IN COUNCIL REPORT FIN-2026-31. CARRIED – UNANIMOUS, by those present
***At this point, Councillor Brown returned to the room.	
Council-UTIL-2026-15 – East End Pumping Station – Monthly Project Update	
	Motion #26-153 – East End Pumping Station – Monthly Project Update Moved By: Mayor Beddows Seconded By: Deputy Mayor Leakey BE IT RESOLVED THAT THE COUNCIL OF THE TOWN OF GANANOQUE RECEIVE THE EAST END PUMPING STATION – MONTHLY PROJECT UPDATE REPORT FOR INFORMATION, AS PRESENTED IN REPORT COUNCIL UTIL- 2026-15. CARRIED – UNANIMOUS
13.	Staff Reports
Council-CAO-2026-12 – Mayoral Directive 2026-007 2027 Budget Directives – Ontario Provincial Police (OPP) Costing Estimate	
	- Mayor Beddows vacated the Chair to speak to the recommendation contained in Report Council-CAO-2026-12. Deputy Mayor Leakey took the Chair. - Following the Mayor’s statement, he resumed the Chair and moved the recommendation presented in Report Council-CAO-2026-12. There was no seconder. - The Chair moved on to the next order of business.

Report Council -PD-2026-12

Date: September 16, 2026

☐ **IN CAMERA**

Subject: E-Scooters – Provincial Pilot Project “Opt-in” Program

Author: Brenda Guy, Manager of Planning and Development ☒ **OPEN SESSION**

RECOMMENDATION:

BE IT RESOLVED THAT THE COUNCIL OF THE TOWN OF GANANOQUE RECEIVES THE E-SCOOTERS – PROVINCIAL PILOT PROJECT “OPT-IN” PROGRAM REPORT AS DIRECTED BY MOTION #26-146, AND AS PRESENTED IN REPORT COUNCIL-PD-2026-12.

RECOMMENDATION:

BE IT RESOLVED THAT THE COUNCIL OF THE TOWN OF GANANOQUE READS FOR A FIRST AND SECOND TIME, BY-LAW NO. 2026-079, BEING A BY-LAW TO ESTABLISH A PILOT PROJECT FOR ELECTRIC KICK-SCOOTERS FOR USE ON ROADWAYS AND MULTI-PURPOSE LANES (NOT SIDEWALKS) IN THE TOWN OF GANANOQUE,

AND FURTHER THAT BY-LAW NO. 2026-079, BE CONSIDERED READ A FIRST AND SECOND TIME ON SEPTEMBER 16TH, 2026,

AND FURTHER THAT THE THIRD READING BE POSTPONED TO A FUTURE DATE, TO ALLOW FURTHER EXPLORATION OF ALL LIMITATIONS BEING PROPOSED,

AS PRESENTED IN REPORT COUNCIL-PD-2026-12.

STRATEGIC PLAN COMMENTS:

1. Provide Quality Core Services and Infrastructure; Emergency Services and Community Health & Safety Community Well-Being, Recreation & Culture

BACKGROUND:

At the August 12, 2026, Council meeting, Motion #26-146 was passed, which reads as follows:

BE IT RESOLVED THAT THE COUNCIL OF THE TOWN OF GANANOQUE DIRECTS STAFF TO PREPARE A REPORT ON E-SCOOTER BEST PRACTICES, SAFETY AND APPLICABLE RESTRICTIONS IN THE *HIGHWAY TRAFFIC ACT*, AND DIRECTS STAFF

TO PREPARE DOCUMENTATION TO ALLOW THE CORPORATION OF THE TOWN OF GANANOQUE TO OPT IN TO THE E-SCOOTER PILOT. FACTORS TO BE ADDRESSED IN AN OPT-IN BY-LAW ARE TO INCLUDE, BUT NOT BE LIMITED TO:

- WHERE E-SCOOTERS MAY BE OPERATED (FOR EXAMPLE ON ROADS, BIKE PATHS, IN PARKS AND ON TRAILS)
- WHERE E-SCOOTERS MAY PARK
- WHETHER A BUSINESS PERMIT OR LICENSE IS REQUIRED FOR E-SCOOTER COMPANIES
- WHETHER INSURANCE IS REQUIRED (THE TYPE AND COVERAGE)
- HOW PEOPLE CAN GIVE FEEDBACK ON E-SCOOTER USE IN THEIR MUNICIPALITY
- FORMAL METHOD OF ANNUAL REPORTING TO THE MINISTRY ON THE PROGRAM
- THE PILOT PROGRAM'S REQUIREMENTS FOR MINIMUM AGE OF RIDERS, HELMET USE, WEIGHT AND SPEED RESTRICTIONS AND ANY OTHER REQUIREMENTS BUILT INTO THE REQUIREMENTS
- CONSIDERATION IS TO BE GIVEN TO THE BENEFITS OF MANDATING HELMET USE FOR ALL RIDERS, REGARDLESS OF AGE

The motion of council directed staff “to prepare documentation to allow the Town to opt-in” by the September 16, 2026, Council meeting.

INFORMATION/DISCUSSION:

The *Highway Traffic Act* of Ontario provides rules and regulations with regards to driving, vehicle safety, licensing, and road use on public highways. It covers everyone on the road including drivers, cyclists, and pedestrians. Currently, E-scooters are illegal to ride within Gananoque.

The Pilot Program was originally introduced in 2019 to assist commuters in hopes of reducing congestion, transit connectivity and offering people options to get around safely. The pilot program (January 1, 2020 to November 27, 2029) cites that if municipalities choose, they may introduce and pass by-laws to permit e-scooters within their own municipality and how they may be used.

The Province has provided for the definitions of an e-scooter and sets out the minimum rules for persons operating an e-scooter:

An e-scooter must have the following:

- a maximum speed of 24 km/h on a level surface
- a maximum weight of 45 kg
- a maximum power output of 500 watts
- two wheels and brakes
- a horn or bell
- at least one white light on front, one red light on rear and reflective material on sides
- a maximum wheel diameter of 17 inches
- e-scooter must not have pedals, seat, basket

Rules for persons:

- No drugs or alcohol permitted when operating
- At least 16 years old
- Remain standing while riding
- Wear a bicycle helmet if you are under 18 years
- Persons cannot carry passengers or cargo or ride on a 400-series highway
- Not operate on a sidewalk
- Not for commercial use

Penalties to violations under the program may range from \$250 to \$2,500. Any fines implemented in a Town bylaw require approval from the Ontario Court of Justice.

As per the foregoing, the motion of Council is directing staff to prepare documentation which would include the passing of a municipal by-law to “opt-in” to the Pilot Program.

Based on the Provincial requirements the consideration of a by-law only applies to persons over 16 years of age. Persons under the age of 16 will continue to not be permitted as per the Provincial legislation.

It is further noted that given the short timeframe of reporting back to Council, consultation has been extended to Managers, our Town Insurance Provider as well as a couple of municipalities that responded to queries and/or municipal by-laws passed.

To that, 19/444 municipalities in Ontario have opted-in to the Pilot Program. Most of these populated areas with exception of one (1) have over 100k people to 1mil. Tecumseh being the smallest with a population of 23k.

Takeaways from By-laws that were reviewed:

- London, Ontario
 - By-law was originally adopted as a pilot and was extended in May of 2026
 - The approval included launching an education campaign, proactive enforcement and a new \$100 fine for the parents of underage riders.
 - Under the current pilot program, electric kick scooters are permitted on London roads with a speed limit below 50 km/hr, in bicycle lanes and on multi-use pathways.
 - An e-scooter shall be operated as close to the right edge of the shoulder or edge of roadway as possible.
 - Trails, path, walkways in a park as defined in the Parks and Recreation By-law are permitted.
- Tecumseh, Ontario
 - June 11, 2026 - approved a pilot project recommended by administration that would run from June to October 2026 and focus on education, awareness, and voluntary compliance.
 - Areas of permission include a portion of the Town and parks.

- Note: The program was introduced when a company wanted to operate on municipal property.
- City of Guelph
 - E-scooters may only be used on city roadways (including bike lanes) and designated multi-use paths
 - E-scooters cannot be used on sidewalks, trails, non-designated multi-use paths, in parks, or on any City-owned properties including parking lots
 - E-scooters can be parked beside a bike rack or on the boulevard beside the sidewalk. Users must park e-scooters responsibly keeping walkways clear for pedestrians

Portion of Gananoque Motion 26-146:

- WHERE E-SCOOTERS MAY BE OPERATED (FOR EXAMPLE ON ROADS, BIKE PATHS, IN PARKS AND ON TRAILS)
- WHERE E-SCOOTERS MAY PARK
- THE PILOT PROGRAM'S REQUIREMENTS FOR MINIMUM AGE OF RIDERS, HELMET USE, WEIGHT AND SPEED RESTRICTIONS AND ANY OTHER REQUIREMENTS BUILT INTO THE REQUIREMENTS
- CONSIDERATION IS TO BE GIVEN TO THE BENEFITS OF MANDATING HELMET USE FOR ALL RIDERS, REGARDLESS OF AGE

The above points outlined are details within the draft By-law on the rules and regulations of e-scooters.

Council has the right to consider where they may operate so Staff considered roadways, public parks and other open spaces throughout the Town.

The Town does not define multi-use paths in our Parks and Recreation By-law therefore a definition has been prepared within the by-law. Multi-use paths are generally 3 meters (10 ft) in width with a base of concrete, asphalt or interlock that is of a hard surface or packed aggregate. Guidelines are set out in the Traffic Association of Canada.

An example of an area that lends itself to a “multi-use path” is the area from William Street to James Street being the unopen portion of Pine Street where there is an asphalt base with proper width and is being considered within the by-law as a permitted area. The former railway line is another area with the proper width, however, the base is not of a hard packed landscape and therefore not being recommended.

Pathways within parks such as Joel Stone Heritage Park, Confederation Park, Kinsman and Town Hall have varying surfaces (asphalt and interlock). Parks and Recreation have recommended that these areas remain for pedestrians and not be included.

In terms of parking of e-scooters, Staff would consider provisions in the by-law to indicate that parking be accommodated in a manner that does not impede pedestrians

and/or vehicular traffic. It is anticipated that users would park where scooters can be secured but shall not include parking meters, sign posts, street furniture. At this time, there are no scooter racks located within the Town on public property.

The remaining two bullets of the Motion #26-146 are captured under the Provincial O.Reg 389/19 which reflects the requirements of an e-scooter and rules for persons including ages and helmets. Provincial regulations require that anyone 16-18 years of age must wear a helmet. All riders are strongly encouraged to wear a helmet for their safety regardless of age. Staff are not aware of any municipality that requires helmets for all ages based on the brief search undertaken.

Portion of Gananoque Motion 26-146:

- WHETHER A BUSINESS PERMIT OR LICENSE IS REQUIRED FOR E-SCOOTER COMPANIES
- WHETHER INSURANCE IS REQUIRED (THE TYPE AND COVERAGE)

Staff have explored the potential for licensing rental company operations. The Town does not currently license businesses of a retail nature in many other areas, recognizing that it creates additional administrative requirements for both the Town and businesses, particularly where businesses may already be subject to other regulations. However, as part of this consideration Staff sought input from Halpenny Insurance Brokers Ltd. This can be a tool to the municipality, however, it can also create an additional responsibility from a roadway and business license perspective. It was suggested that we follow normal practice when it comes to business licences. The Town would not normally licence retail or rental agencies, therefore, Staff are not recommending licencing of rental agencies.

From a risk-management perspective, Halpenny additionally provided the following:

- *The municipality must be prepared for injuries to occur; they will. Notifying EMS and other relevant first responders to be prepared for any injuries is important, from both a risk-management perspective as well as the requisite reporting perspective (semi-annual to the province). If the Town does not have the capacity to carry out the reporting, insofar as workflows and/or manpower, you may wish to reconsider adopting the pilot.*
 - Gananoque Police Services, Fire Department and Leeds Grenville Emergency Services are informed of the Pilot Program and Staff will provide a copy of the By-law upon implementation.
- *All municipalities whether they adopt or not, should be prepared for a) complaints from the public, and b) injuries and incidents.*
- *Create a type of reporting form including precise location of incident, type of e-scooter or mobility device, weather that day, whether EMS attended and what was done, witness information, all pertinent information regarding those. Be prepared to act upon unsafe situations once made aware of them – immediately.*
 - Reporting to the Province is a requirement if a municipality chooses to Opt-in. Additional complaints and concern upon receipt will be documented.

- *Simply prohibiting e-scooters, no matter how tempting, will NOT preclude accidents from occurring. The Town must be prepared for accidents, and potential lawsuits regardless of whether the e-scooters are permitted under the pilot programme or not. Some municipalities are taking some time to review the issue which is advisable. Staying abreast of these dynamic concerns is important: <https://www.cbc.ca/news/canada/ottawa/kingston-ontario-escooter-rules-illegal-police-9.7310871> Being able to pivot should injuries start to stack up and shutting down the issue is important.*
 - Acknowledged
- *Enforcement will be challenging; extra training and manpower will be required – although, as noted above, enforcement will be necessary regardless of whether e-scooters are permitted or not – the fact is that they are being used everywhere and must be controlled for. The by-law may provide enforcement officers with some “teeth” to control the risk, but prohibiting them altogether, by way of a by-law that prohibits their use, may make it easier for enforcement: that is not to provide a recommendation, but rather to demonstrate that this will be a challenging issue regardless of the pilot. From what we can see, the pilot project puts significant onus on municipalities to report on incidents and control e-scooter use, but does little to assist municipalities with risk management of this significant hazard – again, it is very clear that e-scooters will be used regardless of any by-law, so the question becomes how do we manage that risk?*
 - *Are there roadways/trails, etc, that are not appropriate for e-scooters (too rugged, not maintained, too hilly, adjacent to seniors’ homes, schools)?*
Changing signage may be appropriate to communicate potential hazards and prohibit their use in those areas. Consider disabled people and how they could be startled by an oncoming and speedy e-scooter.
 - Consideration of base of pathways, multi-purposes pathways in parks is identified above and not being recommended.
- *Will parking be an issue?* In polling some municipalities that have contracted with third-party agencies to provide e-scooters, they are often left askew throughout a municipality which could lead to access issues and complaints from the public.
- *Will charging be an issue?* This is a dynamic issue: charging safety has been in question for some time due to poor quality charging points becoming a fire hazard. This is a dynamic issue and one that affects public housing and other congregate care settings. Education and communication here is key.
- *How do we find out what is happening in the streets and trails to address concerns?* Again, education and communication is vital in the success of any programme you put in place. Signage, print media, websites and social media should all send the same message, and the communication piece should be two-way: ratepayers should have a way to communicate issues immediately – an incident report should be instigated and acted upon immediately and that data reviewed regularly.
 - From a risk-management perspective, *once e-scooters are permitted then the questions arises for hoverboards, electric skateboards, and e-bikes.*

Portion of Motion 26-146:

- HOW PEOPLE CAN GIVE FEEDBACK ON E-SCOOTER USE IN THEIR MUNICIPALITY
- FORMAL METHOD OF ANNUAL REPORTING TO THE MINISTRY ON THE PROGRAM

Should the municipality Opt-in to the program, the Town is required to convey to the Ministry of Transportation (MTO) that we are participating. MTO is additionally seeking the monitoring of all collisions involving e-scooters on roads and to provide semi-annual written reports.

Given the Gananoque Police Service is the agency that seeks compliance on roadways, their statistical information will be utilized and forwarded to MTO. By-law Enforcement will additionally receive any documentation and any feedback received.

Council direction through the motion was for Staff to provide the necessary documentation to “opt-in” to the Provincial Pilot Project. In carrying out this direction, Staff would be remiss not to bring to Council’s attention the potential concerns associated with participating in the Pilot Project.

Police services and pediatric medical professionals have increasingly raised concerns over media regarding the use of e-scooters, including a significant increase in reported injuries and fatalities, particularly among children and youth. As e-scooters have become more prevalent and increasingly used as a convenient mode of transportation by youth, additional data regarding the associated risks is emerging. Of particular concern is the prevalence of head injuries, some of which can result in significant and long-term disabilities.

<https://globalnews.ca/news/12018977/escooter-ebike-youth-deaths-severe-injuries-canada-report/#:~:text=According%20to%20police%2C%20there%20were,incl%20two%20deaths%20involving%20e%2Dscooters.>

Staff recognize that the data relating to children and youth does not directly affect the decision to “opt-in” to the Pilot Project, as youth under the age of 16 remain to be prohibited to operate however it remains to be a safety concern. E-scooters were not designed for use on public roadways, and introducing them into the roadway system presents safety considerations that should be recognized regardless of age.

Gananoque Police Services issued a statement in August of 2026 reminding residents that e-scooters are prohibited in the Town due to the volume of calls being received.

<https://www.facebook.com/gananoquepoliceservice/photos/public-notice-e-scooter-use-in-the-town-of-gananoque-the-town-of-gananoque-in-par/1077790251262986/>

Additionally as part of this report, Chief Swann provided the following in consideration of a by-law.

“Compliance with the legislation even if opted in is very low. Most riders are under 16 years old, most don’t wear helmets, many exceed the speed limit of 24 km/h, many ride on sidewalks and carry passengers and cargo – all of which are infractions under the provincial legislation”.

“Enforcement is very difficult. Police do not have the ability to charge under 12 years of age. Charging between 12 - 16 years of age requires commanding the young person to attend court as there is no set fine for minors. Also, intercepting is very difficult as they travel many places a cruiser cannot go and are far too fast to provide meaningful enforcement with officers on foot”.

“Liability – In reading about this issue it seems that risk management, liability and insurance are all issues that communities consider prohibitive when choosing to opt in or not.”

Attached for Council consideration is a draft by-law. The By-law respects O.Reg 389/19 with additional provisions:

- Where an e-scooter may operate in terms of location of roadways and multi-use path (right-side)
- Parking of e-scooters
- Enforcement and seizure of e-scooters
- Fines under the *Provincial Offences Act*

It is recommended that the By-law receive 1st and 2nd reading for comments from the public. Staff are not recommending 3rd reading at this time to further explore the limitations being proposed. For instance, in the area of fines and enforcement, the City of London has implemented fines for parents of children under the age of 16 under their Administrative Monetary Penalty System (AMPS). The Town does not utilize AMPS and therefore we would need to ensure that it is permitted under the *Provincial Offences Act*.

Staff further recommend that other municipal by-laws be reviewed in conjunction with the proposed by-law such as the Traffic and Parking By-law (consolidation October 2025) and the Park By-law (1997-18).

APPLICABLE POLICY/LEGISLATION:

Highway Traffic Act

FINANCIAL CONSIDERATIONS/GRANT OPPORTUNITIES:

n/a

CONSULTATIONS:

Rich Swann, Chief of Police

ATTACHMENTS:

Attachment 1 - MTO Info Card & Insurance Info
Attachment 2 - Draft By-law No. 2026-079

APPROVAL	Brenda Guy, Manager of Planning and Development/Acting CAO John Morrison, Treasurer Certifies that unless otherwise provided for in this report the funds are contained within the approved Budgets and that the financial transactions are in compliance with Council's own policies and guidelines and the Municipal Act and regulations.
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E-Scooter Safety

Breaking down the basics of
electric scooters in Ontario.



E-Scooter Requirements

E-scooters must have:

- two wheels (one on the front, one on the back)
- brakes
- a platform for standing
- a handlebar for steering
- a horn or bell
- at least one white light on front, one red light on rear and reflective material on sides
- maximum 500W electric motor and maximum speed of 24 km/h

E-scooters must not have:

- pedals
- a seat
- a basket
- any motor modifications

Consequences

- Similar to bicycles, all *Highway Traffic Act* rules of the road apply when riding e-scooters.
- Violations can result in fines and penalties.
- Impaired operation is illegal.

Rider Requirements

You must:

- be at least 16 years old
- always stand while riding
- wear a bicycle helmet if under 18 years old

You are not permitted to:

- carry passengers
- carry cargo
- park in areas designated for vehicles or pedestrians
- operate an e-scooter on controlled access highways

Reminders

- E-scooters cannot be used on municipal roads without a bylaw. Check your local municipality to see if and where you can ride.
- Use bicycle lanes (where available).
- Yield to cyclists and pedestrians.

More Information

[Ontario.ca/Escooters](https://ontario.ca/Escooters)



Risk Management Considerations for Micromobility Devices

Micromobility devices like e-scooters and e-bikes are becoming an increasingly common sight on Canadian streets, sidewalks and trails. As their popularity grows, so too do the challenges for municipalities, including how to safely integrate these devices into public spaces while managing risk and legal liability. This article outlines key considerations for municipalities as they navigate this fast-evolving landscape.

What is Micromobility?

Micromobility refers to a broad category of lightweight, single-person transportation devices or vehicles commonly used for short-distance trips. This includes bicycles, e-bikes, e-scooters and various other human powered or electrically powered devices. They typically have limited power-assisted speeds ranging from approximately 20 to 30 km/h.

Electrically powered bicycles (“e-bikes”) and electrically powered kick-scooters (“e-scooters”) have become especially popular in the last 5 to 10 years, enabled by advancements in battery technology and smartphone applications.

Regulatory Framework for Micromobility

Micromobility regulation in Canada is governed by a patchwork of federal, provincial and municipal responsibilities, as summarized below.

Level of Government	Responsibilities Related to Micromobility
Federal	• Sets safety standards for vehicles (however, this generally does not include micromobility devices). • Oversees product safety, product recalls and public safety advisories. • Sets motor vehicle safety standards for low-speed vehicles.
Provincial	• Sets rules for driver licensing, vehicle registration and insurance requirements. • Administers the Highway Traffic Act (“rules of the road”). • Develops pilot project regulations to test new technologies.
Municipal	• Responsible for local infrastructure, including active transportation infrastructure. • Develops by-laws to regulate local roadways. • May pass by-laws to regulate micromobility devices or participate in a provincial pilot project.

E-Scooters

E-scooters are currently one of the most popular forms of micromobility devices, especially in urban areas with shared systems operating. As of January 2024, 31 Canadian communities had shared e-scooter systems in place,¹ and this number continues to grow.

In Ontario, the provincial government enacted **O. Reg. 389/19**, a pilot project regulation that allows municipalities to pass a by-law to permit e-scooters on municipal roads. If a municipality does not pass a by-law to permit e-scooters, then it is illegal to operate an e-scooter on that municipality's roads or sidewalks. The provincial regulation also sets various standards and rules around e-scooters, including minimum age to ride (16), maximum speed (24 km/h) and maximum power (500 W).

There are many risks with e-scooters, as summarized below:

1. **E-scooters are vulnerable to crashes caused by uneven surfaces or potholes.** Due to their small wheels and the user's high centre of gravity, crashes are common.
2. **Helmet usage is low, and head injuries are common.** Studies have found that helmet usage is very low amongst e-scooter riders, especially users of shared e-scooters. Additionally, head injuries are common due to the nature of how e-scooters crash.
3. **Rider behaviour issues are common, including intoxicated riding, underage riding, sidewalk riding and riding with passengers.** These common behaviour issues can lead to more crashes and more injuries for e-scooter riders.

Risk Management Best Practices for E-Scooters

Due to the growing popularity of e-scooters and the elevated risk of injuries to riders, it is important for municipalities to carefully consider e-scooters within their local context.

1. **Recognize that e-scooters increase risk and liability for municipalities.** E-scooters can be potentially dangerous for riders, and when serious crashes and injuries occur, injured parties may seek financial compensation from municipalities.

2. **Decide whether to pass a by-law to permit e-scooters per the provincial regulation.** As per O. Reg. 389/19, e-scooters are illegal on municipal roads and sidewalks unless a municipal by-law is passed to permit them. Municipalities may impose additional rules within their municipal by-law.
3. **Consider the state of repair of your municipal roadways, sidewalks and trails.** Since e-scooters are vulnerable to crashes caused by uneven surfaces and potholes, it is important to ensure that the infrastructure is in a good state of repair and safe for e-scooter use.
4. **Strengthen policies and procedures for inspection, repair and maintenance.** This will ensure that, in the event of a claim, your municipality will have a solid defence against the claim.
5. **Coordinate with local police and by-law enforcement to monitor and enforce risky behaviours.**
6. **Ensure that any technology used in the rental system, such as mobile apps or payment platforms, adheres to high-security standards to protect user data and privacy.**

Insurance Considerations

Increased use of micromobility devices raises important questions about insurance coverage, both for municipalities and for users. Unlike motor vehicles, micromobility devices such as e-scooters and e-bikes do not require insurance under provincial law. This can create coverage gaps in the event of a crash, particularly when a rider causes injury or property damage to others.

From a municipal perspective, the presence of micromobility devices on roads, sidewalks and trails may increase exposure to liability, especially in cases where injuries occur due to alleged infrastructure deficiencies. Therefore, municipalities should:

1. Review their municipal liability policies to ensure they provide coverage for incidents involving micromobility devices.
2. Consult their insurers regarding any limitations or exclusions that may apply.

¹ Lipton, E. and Whitfield, K. 2025. Shared Micromobility Services in Canadian Communities. Ottawa, ON: Transportation Association of Canada.

3. If permitting a shared micromobility system from a third-party company, ensure contracts are reviewed for proper insurance and indemnity provisions.

Municipalities may also want to engage in public education efforts to help users understand the potential risks of riding uninsured.

E-Bikes

E-bikes have electric motors that provide power assistance when pedaling or when a throttle is operated (or both). In Canada, e-bikes have a maximum assisted speed of 32 km/h and a maximum power of 500 W. E-bikes are generally treated the same as bicycles, however, municipalities may pass by-laws to regulate e-bikes differently from bicycles.

Due to their faster speeds and heavier weights, municipalities may consider prohibiting e-bikes from certain facilities, such as recreational trails or multi-use paths, where they may pose a risk to pedestrians or other vulnerable road users.

Lithium-Ion Battery Fires

In recent years, there has been a significant increase in the number of lithium-ion battery fires in Canada, and many of these fires have been caused by batteries from micromobility devices. Often in these cases, someone has either modified the battery's charger, is using an after-market charger or has modified the battery itself.

When these batteries ignite into fire, a process called "thermal runaway" occurs, where individual cells of the battery combust and cause a chain reaction with other cells. These are chemical fires that burn intensely, reach very high temperatures and release toxic liquids and gases. Lithium-ion battery fires can also continue to burn and re-ignite for hours and even days, creating challenges for firefighters.

Municipalities that use equipment and devices powered by lithium-ion batteries should train staff on lithium-ion battery safety, including how to recognize signs of battery damage and protocols for battery charging and storage. Municipalities may also want to develop a policy to clearly outline roles and responsibilities for training and procedures for battery charging, storage, etc.

The following list summarizes some of the key facts and best practices to be aware of when it comes to lithium-ion battery fires:

1. **Follow the manufacturer's instructions for charging and only use the original charger.** After-market chargers may run the risk of overcharging

the battery, leading to an explosion and/or fire. If a new charger is required, purchase it from the original device/battery supplier.

2. **Inspect batteries regularly and do not use damaged batteries.** Regularly check batteries for signs of swelling, leaking or cracks. There is a term called "battery concussion," where a battery is dropped and internal components are damaged, which can lead to fires.
3. **Avoid overcharging and do not charge overnight.** Overcharging can cause the battery to overheat; do not keep it plugged in and charge at 100% for long periods.
4. **Keep batteries stored in a dry location at room temperature.** Do not leave batteries out in the sun or in a hot or cold vehicle.
5. **Make sure the batteries have a Canadian certification mark (CSA, cUL or cETL).** This indicates that they meet the Canadian electrical safety standards.

Conclusion

As micromobility devices continue to expand across Canadian communities, municipalities must strike a careful balance between enabling innovation and managing risk. These devices offer significant benefits, such as improving mobility, reducing emissions and supporting active transportation, but they also bring new safety, infrastructure and liability challenges.

Municipalities should take a proactive approach by:

- Assessing micromobility within their own local context.
- Evaluating infrastructure condition and potential risks to micromobility users.
- Strengthening infrastructure inspection and maintenance procedures.
- Developing clear policies and by-laws for micromobility.
- Coordinating with local police for enforcement as required.

Municipalities should view micromobility as an evolving area that requires continuous monitoring, flexible policy development and integration into broader transportation and risk management planning efforts. By following these risk management best practices, municipalities can support safe micromobility while minimizing exposure to liability and harm.

Additional Resources

E-scooters:

<https://www.ontario.ca/page/electric-kick-style-scooters-e-scooters>

<https://www.ontario.ca/page/ontario-e-scooter-pilot-program-guidelines-municipalities>

<https://www.ontario.ca/laws/regulation/190389>

E-bikes:

<https://www.ontario.ca/page/riding-e-bike>

<https://www.ontario.ca/page/bicycle-safety>

Lithium-ion batteries:

<https://www.canada.ca/en/health-canada/services/household-products/battery-safety/lithium-ion.html>

<https://tc.canada.ca/en/dangerous-goods/safety-advisories/lithium-batteries-be-aware-what-you-buy>

Low-speed vehicles:

<https://www.ontario.ca/page/low-speed-vehicle-pilot-program>

<https://www.ontario.ca/page/municipal-guidelines-low-speed-vehicle-pilot-program>

<https://tc.canada.ca/en/road-transportation/publications/low-speed-vehicle-information-sheet>

Other articles:

[Risk Management Considerations for E-Scooters](#)

[Risk Management Recommendations for Electric Vehicles \(EVs\)](#)

Appendix: List of Micromobility Devices

 Source: canadiantire.ca	E-scooter	• Illegal unless municipality passes a by-law to allow • Must be at least 16 years old to ride • Helmets mandatory if under 18 • Maximum speed = 24 km/h
 Source: raleigh-canada.ca	E-bike	• Pedal-assisted, throttle-assisted, or both • Maximum power = 500 W • Maximum speed = 32 km/h • Generally treated same as bicycles • Municipalities may pass by-laws to regulate
 Source: urkai.com	Cargo bike/e-bike	• Like bike/e-bikes but with more storage capacity • Often wider/longer/heavier than bikes/e-bikes • Less common
 Source: windsorpolice.ca	Motor-assisted bicycle	• Must have operable pedals • Maximum speed of 50 km/h • Licence (M), registration and insurance required • Maximum engine displacement of 50 cc • Must be affixed with compliance label under the <i>Federal Motor Vehicle Safety Act</i>
 Source: powersports.honda.ca	Limited- speed motorcycle	• Maximum speed of 70 km/h • Licence (M), registration and insurance required • Maximum engine displacement of 50 cc • Must be affixed with compliance label under the <i>Federal Motor Vehicle Safety Act</i>

Appendix: List of Micromobility Devices

 Source: derandmotorsports.com	Electric unicycle (EUC)	• Less common than other devices • Some models can reach high speeds • No law or regulation specifically addresses these • Municipalities may regulate through by-law
 Source: amazon.ca	Human powered devices (skateboard, kick-scooter, rollerblades, etc.)	• Municipalities may regulate through by-law
 Source: giomobility.ca	Enclosed mobility scooter	• Technically classified as a pedestrian under the <i>Highway Traffic Act</i> • Should be driven on the sidewalk • Does not require driver's licence or insurance • Problematic when used on roads like vehicles • Minimal safety/impact protection
 Source: gemcar.com	Low-speed vehicle (LSV)	• Safety standards under the <i>Federal Motor Vehicle Safety Act</i> • Ontario pilot program (2017-2027) • Municipalities may pass a by-law to allow LSVs • Must be registered and insured



Risk Management Considerations for E-Scooters

On January 1st, 2020 Ontario Regulation 389/19 Pilot Project – Electric Kick Scooters (e-Scooter) came into force. According to the Society of Automotive Engineers (SAE J 3194-Nov 2019), the type of e-Scooter included in O.Reg. 389/19 is a Class 6 Powered Standing Scooter. The detailed equipment description can be found in Section 1(1) and Sections 9(1) to 9(9) of the regulation.

With the introduction of e-Scooter share companies capable of renting e-Scooters by the minute, e-Scooter use has grown in popularity in big cities as an environmentally friendly alternative to walking and bicycling. Their use can be either for short distance commutes, end of trip commutes or recreational rides. Municipalities will need to consider how they can accommodate e-Scooters, motor vehicles, pedestrians, persons with mobility issues, cyclists, ATV's and others within the highway¹ and provide a safe environment for all.

Municipalities should provide consistent rules, for e-Scooter share companies and riders who may cross jurisdictional boundaries, as to: 1) where e-Scooters, either owned by the e-Scooter share company or privately owned, can operate within the municipal right of way; 2) what permits/contracts

will be required to regulate the e-Scooter share company; and 3) how will the municipality or e-Scooter share company communicate to riders the terms of service and restrictions, if any, on where the e-Scooter can operate.

The purpose of this paper is not to penalize e-Scooter share companies or place overbearing restrictions on e-Scooter riders. The pilot project will succeed if e-Scooter share companies operate within a set of well-defined rules and e-Scooter riders know where they can and cannot ride.

1.0 E-Scooter Sharing

Ride sharing occurs when a company rents a car, bicycle, moped, e-bike, e-Scooter, etc. to the public. Currently a bicycle share company often sets up a bicycle share station(s) within the municipal right of way. A membership may be purchased, or a day pass acquired and a rider gains access to the bicycle. At the end of the trip the bicycle is returned to a bicycle share station, which may be the station where the bicycle was first rented from or an alternate station. Most e-Scooters available today are “dockless” which means they can be picked up and left anywhere, usually in the street furniture zone adjacent to the sidewalk, there is no requirement to return the e-Scooter to an e-Scooter share corral. E-Scooter share companies would

¹ “highway” includes a common and public highway, street, avenue, parkway, driveway, square, place, bridge, viaduct or trestle, any part of which is intended for or used by the general public for the passage of vehicles and includes the area between the lateral property lines thereof;

make the e-Scooter available to riders via an APP on their smartphone. The APP would locate the closest e-Scooter, a rider would make a financial transaction on the APP, scan a QR code then ride to their destination and leave it for the next rider. This has the potential to create significant issues for a municipality and therefore the e-Scooter share company should be regulated to assist in minimizing the issues outlined below.

1.1 Regulating e-Scooter share companies

If there is a desire to allow more than one company to provide e-Scooter share services while at the same time restricting the total number of companies offering service, a simple method to accomplish this would be through offering a limited number of permits. A permit process may need to be developed for your municipality, but it may be similar to a request for proposal format. The permit application process should be created in accordance with accepted principles and practices of public procurement. Whatever method is chosen, the permit application should include how the documentation received from the e-Scooter share company will be evaluated by the municipality. In the permit application a municipality may want to consider, but not limit yourself to, requesting a response to the following:

1.1.1 Control location of e-Scooter share corrals

E-Scooter share companies often want to set up operations within the right of way. If e-Scooter share corrals are to be allowed within the right of way, a municipality may want to identify the location(s) before the permit application process begins and include the location(s) in the permit application. To increase multi modal transportation options and encourage end of trip commutes using e-Scooters, an e-Scooter share corral could be placed at or near bus/transit stops, train stations, etc. A municipality, through the permit application process, may allow the e-Scooter share company to negotiate other locations.

If the sidewalk is chosen for an e-Scooter share corral, the sidewalk must be sufficiently wide enough to ensure a clear pathway for pedestrians. In the permit application response, the e-Scooter share company should identify how the on-sidewalk e-Scooter share corral will be delineated. NOTE: Where e-Scooter use on a sidewalk is restricted by bylaw, placing the e-Scooter share corral on a sidewalk may encourage riders to ride on the sidewalk.

If the e-Scooter share corral will be allowed to occupy a motor vehicle parking stall, the permit must identify which parking stall(s) can be used. The municipality will want to ensure that the e-Scooter share corral within a parking stall does not obstruct sight lines for drivers of motor vehicles stopped at an intersection. In the permit application response, the e-Scooter share company should identify how the parking stall will be delineated to prevent parking by motor vehicles.

1.1.2 Maintenance of e-Scooter share corral

The municipality, in the permit, must outline who will maintain the e-Scooter share corral location in both summer and winter (e.g. sweeping, snow removal). If the area of the e-Scooter share corral either on the sidewalk or on roadway is to be maintained by the municipality, the e-Scooter share company must be made aware of the municipality's expectations during the time maintenance operations are carried out.

1.1.3 E-Scooter parking

As mentioned in this document, e-Scooters are dockless which means they can be parked anywhere. This certainly provides convenience for the rider but may be a hazard if discarded at the end of a trip and left blocking sidewalks, driveways, roadways, motor vehicle parking spots, sidewalk handicap ramps, railings used by pedestrians, bus stops or passenger waiting areas or outdoor benches, seats and tables. An example of how parking could be controlled is for the rider to submit a picture of a properly parked e-Scooter (upright and not obstructing the areas listed above) to the e-Scooter share company, otherwise the rider will continue to be charged for the rental until they do provide a picture. Unfortunately, that does not mean it won't be knocked over by someone else. The e-Scooter share company in the permit application response should identify how end of a trip parking will be managed. The e-Scooter share company must be required to identify the person responsible for the supervision of operations for the e-Scooter share company and provide their 24/7 contact information.

The municipality, in the permit, should identify that it will be the responsibility of the attendant to remove any e-Scooter improperly parked within the right of way. Include in the permit, a requirement for the attendant to respond, within an agreed upon timeframe (e.g. two hours

during business hours), to a call from the municipality to remove an improperly parked e-Scooter and a statement that failure by the e-Scooter share company to comply within the timeframe set out in the permit will result in revoking of the permit.

1.1.4 Inspection and maintenance of e-Scooters

Municipalities should, in the permit application, require the e-Scooter share company to provide details on the frequency for inspection and maintenance of the e-Scooter and specify that inspection and maintenance is to occur off-site. The permit should state the timeframe for retention of the inspection reports and that the inspection report(s) be surrendered to the municipality if requested. The e-Scooter share company could be required to submit an example inspection report with the permit application response.

1.1.5 Training of first time riders

According to the Centers for Disease Control and Prevention (CDC) and the Public Health and Transportation departments in Austin Texas, roughly one in three first time electric scooter riders sustains an injury. Injuries include bone fracture, nerve, tendon or ligament injuries, severe bleed, sustained organ damage and traumatic brain injury (Dockless Electric Scooter Related Injuries Study, September – November 2018).

In the permit application, a municipality should ask the e-Scooter share company to identify how first time riders will be trained on the operation of the e-Scooter prior to allowing the rider to activate the APP.

1.1.6 Confirming helmet use

The CDC, in the report referenced in section 1.1.5, found that head injuries topped the list of accident-related incidents involving e-Scooters at 45%. The study determined that many e-Scooter injuries could have been prevented if riders wore helmets and were more careful around cars. O.Reg. 389/19 requires riders under the age of 18 to wear a helmet. The regulation sets the minimum age to operate an e-Scooter at 16 years of age. In the permit application a municipality should ask the e-Scooter share company to identify how or if they can confirm that a person 16 or 17 years old has a helmet with them.

1.1.7 Insurance and indemnity clauses

An e-Scooter share company to which a permit has been granted must provide insurance satisfactory to the municipality, naming the municipality as third-party insured and the permit include an indemnity clause that saves the municipality harmless.

1.1.8 Communication of the terms of service and e-Scooter restrictions

There are many options available for communicating with the public. Websites and social media would meet the needs of the target audience. However, there will be interaction with pedestrians, drivers of motor vehicles and others who may not be tech savvy and need information about why e-Scooters are appearing on the roads. The public will need to know the expectations of e-Scooter riders and the restrictions placed upon the rider by the municipality. The e-Scooter share company in the permit application response should outline how they will communicate with the public the e-Scooter share company's terms of service and the restrictions placed upon the e-Scooter rider. Municipalities will need to determine how they will communicate the restrictions to private e-Scooter owners.

2.0 Municipal Bylaws

Municipal bylaws regulating the use of e-Scooters must apply to both privately owned e-Scooters and those available from e-Scooter share companies. It is important to restate that the purpose of regulating the use of e-Scooters is to minimize risk and improve safety for all within the highway. Included in the subsections are example areas where restrictions may be applied. A municipality may have more areas where they may wish to prohibit e-Scooters.

2.1 Restrictions on sidewalks

While Section 7 of O.Reg 389/19 does provide operational restrictions for e-Scooters on sidewalks, the enforcement of these restrictions, as set out in the regulation, would be difficult. Mixing pedestrians, persons in wheelchairs, persons with mobility issues and e-Scooters should be avoided. Therefore, a municipality should consider prohibiting the operation of an e-Scooter on sidewalks.

2.2 Restrictions on roadways

What must be remembered is that a bicycle is a vehicle under the Highway Traffic Act (HTA) and is allowed on all roads except where prohibited by bylaw. An e-Scooter is not a vehicle under the HTA and the pilot project regulation gives a municipality the ability to restrict roadway use by e-Scooters. Here are a few example roadway use restrictions a municipality may wish to consider:

2.2.1 Restricting roadway use where the speed limit is greater than (x)km/h. Remember that, according to Section 128 of the HTA the default speed limit, unless otherwise posted, in an urban area is 50km/h and 80km/h on a highway that is not in a built-up area but under the jurisdiction of a local municipality. Speed differential can be a factor in a collision and the e-Scooter is limited, in the regulation, to a maximum speed of 24km/h.

2.2.2 Restricting roadway use on urban arterial and collector roads without a bike lane.

2.2.3 Restricting roadway use if the urban arterial and collector road has high percentage of heavy trucks, posted speed greater than the default, has a bike lane but the bike lane does not have a buffer area between the bike lane and the travel lane. The buffer would provide additional room for a bicycle to overtake and pass an e-Scooter or vice versa without entering the travel lane.

2.2.4 Restricting roadway use on roads not in a built-up area with a default speed limit or greater (see 2.2.1), a narrow pavement surface, no shoulder and insufficient sight distance. The insufficient sight distance could be a sharp curve, a sharp curve with obstructions on private property (such as trees), the crest of a hill(s) or any location where the driver of a motor vehicle would not have sufficient view of the road ahead and would be surprised by the e-Scooter and have inadequate time to make a maneuver and avoid the e-Scooter.

2.3 Restrictions on trails

The Ontario Trails Council recently released a trail categorization document that includes four categorizations of trails. This document conforms and advances the Ontario Trails Strategy (2005) and the work of the Ontario Trails Coordinating Committee (2006-16).

The Ontario Trails Council trail categorization system indicates that trail types can be either a wilderness trail, natural environment trail or a recreation trail. Trails can either be for a specific use or may be a multi-use trail where the type of use/rider has been authorized by the trail owner/manager. Here are a few example trail use restrictions a municipality may wish to consider:

2.3.1 Restrict trail use by e-Scooters to trails which are recreational Class 1 multi use trails with a tread width of 2m or greater and either an asphalt or concrete tread surface.

2.3.2 Restrict trail use by e-Scooters where the owner/manager of the trail has restricted use by all motorized vehicles.

2.3.3 Restrict trail use by e-Scooters unless all users are aware of the presence of e-Scooters via published and publicly available documentation.

3.0 Best Practices

The Ministry of Transportation (MTO) has published a best practice document titled “Ontario e-Scooter pilot program – increasing mobility options”. The following adds to what the Ministry has suggested:

3.1 All municipalities and e-Scooter share companies should promote e-Scooter awareness to the public and appropriate e-Scooter etiquette to all e-Scooter riders.

3.1.1 O.Reg 389/19 in section 7(1) includes etiquette for e-Scooter riders to keep a safe distance and give way to pedestrians and bicycles. A municipality could take this even further by communicating that proper etiquette and rules of the road apply to everyone including e-Scooter riders, bicycle riders and the driver of a motor vehicle.

3.1.2 The Ontario Trails Council has a document titled Trail Etiquette Principles, published in 2004. This document is reinforced by Ontario Ministry of Tourism and Recreation “Principles of Trail Etiquette – 2012”, where that etiquette includes statements such as – “Expect and Respect Other Uses”. For example: the clear signing of posted ‘yield to principles’ for all allowed users of the trail such as “Motorized Users, Stop, De-helmet and wait for passive uses to pass”.

3.1.3 Encourage e-Scooter riders to learn how to ride an e-Scooter safely and responsibly.

3.2 For road authorities:

3.2.1 Train staff on the restrictions applied to e-Scooters use on roadways and sidewalk, if any. Ensure that staff are aware of end of use parking requirements and the protocol to report violations.

3.2.2 When patrolling roads ensure that the condition of the road surface where e-Scooters are expected to operate is observed and any deficiencies recorded including the condition of the pavement (cracks, potholes, surface discontinuities) and surface discontinuities or defects with the curb, catchbasins, maintenance holes, water valves and any other appurtenances.

3.3 For trail managers:

3.3.1 Establish a relationship with all trail user communities including e-Scooter share companies to increase awareness of the needs of all users.

3.3.2 Train staff and volunteers (where applicable), via Ontario Trails Council (OTC) on-line course (2012), or OTC's in class Ontario Trails Risk Management Education for Trail Managers (2010).

3.3.3 Train staff and/or volunteers on the tread surface condition required for safe operation by e-Scooter riders.

3.3.4 Ensure other users on the trail know that e-Scooter use is occurring on the trail.

3.3.5 That the transport of an e-Scooter on a trail by any other means include the safe and secure tie down of the e-Scooter, and that, any transport of an e-Scooter not impede, restrict or endanger the safe and responsible operation of any other machine or allowed trail-based activity.

This paper was prepared with input from the Motorcycle and Moped Industry Council, the Ontario Trails Council and the Ontario Good Roads Association.

Source: Adga Group Consultants Inc. v. Lane, 2008 CanLII 39605 (ON SCDC), <http://canlii.ca/t/205dq>

**THE CORPORATION OF THE TOWN OF GANANOQUE
BY-LAW NO. 2026-079**

A BY-LAW TO ESTABLISH A PILOT PROJECT FOR ELECTRIC KICK-SCOOTERS FOR USE ON ROADWAYS AND MULTI-PURPOSE LANES (NOT SIDEWALKS) IN THE TOWN OF GANANOQUE

WHEREAS Ontario Regulation 389/19 regarding a Pilot Project made under the Highway Traffic Act provides that no person shall operate an electric kick-scooter on a highway, sidewalk, trail, path or walkway or in a public park or exhibition ground under the jurisdiction of a municipality unless such operation is permitted by and in accordance with a municipal by-law;

AND WHEREAS it is the desire of The Corporation of the Town of Gananoque to permit persons to operate electric kick-scooters on certain portions of the highways and multi-use pathways that are under the jurisdiction of the Town on the terms and conditions as set out in this By-law;

NOW THEREFORE, the Council of the Town of Gananoque hereby enacts as follows:

1. INTERPRETATION

1.1. Definitions:

Wherever a word is used in this By-law with its first letter capitalized and bolded, the term is being used as it is defined in this Section 1.1. Where any word appears in ordinary case, its regularly applied meaning in the English language is intended.

- a) "By-law" means this By-law, as it may be amended from time to time. The recitals to, and the Schedules attached to this By-law, are considered integral parts of it.
- b) "By-law Enforcement Officer" means shall mean a person appointed by Council or his or her designate for the purposes of enforcing the by-laws of the Town
- c) "Commercial Electric Kick-Scooter" means an Electric Kick-Scooter that is owned by a corporation or individual that allows other individuals or corporations to use the Electric Kick-Scooter on a temporary membership basis or fee per use basis or any other commercial arrangement including free trials, between the parties for the use of the Electric Kick-Scooter.
- d) "Corporation" shall mean the Corporation of the Town of Gananoque;
- e) "Council" means the Council of the Corporation of the Town of Gananoque;
- f) "Department Head" means a person appointed by the Town which includes the CAO, Clerk, Manager of Public Works, Manager of Community Services, Manager of Planning and Development, Chief of Police, Chief of Fire or his/her designate in each role
- g) "Electric Kick-Scooter" means a vehicle that has,
 - a) two wheels placed along the same longitudinal axis - one placed at the front of the kick-scooter and one at the rear;
 - b) a platform for standing between the two wheels;
 - c) a steering handlebar that acts directly on the steerable wheel; and
 - d) an electric motor not exceeding 500 watts that provides a maximum speed of 24 kilometres per hour.

- h) “Multi-use Pathways” means areas of asphalt, concrete or gravel built for walking, running, cycling, skateboarding, inline skating, and mobility devices like wheelchair with a minimum width of 3 metres (10ft).
- i) “Police Officer” means a person so appointed by the Police Services Board or the Ontario Police Commission and includes a Special Constable appointed pursuant to the *Police Services Act*.
- j) “Roadway” shall mean that part of the highway that is improved, designed or ordinarily used for vehicular traffic, but does not include the shoulder;
- k) “Shoulder” shall mean that part of the roadway immediately adjacent to the travelled portion of the roadway a have a surface which has been improved for the use of motor vehicles with asphalt, concrete or gravel.

2. APPLICATION AND INTERPRETATION

- 2.1. This By-law applies to all highways, sidewalks, trails, paths, walkways, parks, multi-use pathways or any other property under the jurisdiction of the Town; and
- 2.2. This By-law is subject to the provisions of the Highway Traffic Act and O.Reg 389/19.

3. PROHIBITIONS

- 3.1. No person shall operate, or cause to be operated, or use an electric kick-scooter on a roadway, sidewalk, trail, path, walkway, park, multi-use pathway or any other property under the jurisdiction of the Town unless:
 - a) permitted by and in accordance with the provisions of the Highway Traffic Act and Ontario Regulation 389/19; or
 - b) permitted by and in accordance with the provisions of this By-law.
- 3.2. No person shall operate an electric kick-scooter on any section of a multi-use pathway, roadway or shoulder that is closed for maintenance, construction, or emergency reasons.
- 3.3. No person shall operate, or cause to be operated, or use an electric kick-scooter while under the influence of drugs or alcohol.

4. PERMITTED

- 4.1. Subject to Section 3.1 and Subsection 4.2, a person is permitted to operate an Electric Kick-Scooter on the following property under the jurisdiction of the Corporation of the Town of Gananoque;
 - a) on a roadway (excluding the sidewalks)
 - b) on a multi-use pathway with asphalt or concrete with authorized signage posted.
- 4.2. Subject to Section 4.1, a person is permitted to operate an Electric Kick-Scooter:
 - a) as close to the right edge of the roadway as possible;
 - b) on the right side of the multi-purpose pathway; and
 - c) the person is to comply with the applicable Ontario Regulation 389/19, as amended from time to time.
- 4.3. Parking of Electric-Kick Scooters:
 - a) shall not cause an obstruction to pedestrian and/or vehicular traffic by parking an e-scooter on a roadway or sidewalk.
 - b) Shall not be attached or secured to parking meters, sign posts or street furniture.

5. ELECTRIC KICK-SCOOTER SEIZURES

- 5.1. Enforcement of this By-law may result in charges to the owner and/or operator of an electric kick-scooter in contravention of this By-law and may result in the removal and storage of the electric kick-scooter.

- 5.2. The Town may remove or cause to be removed any electric kick-scooter placed, left, disposed or stopped on Town property in contravention of the provisions of this By-Law and may impound or cause to be impounded such electric kick-scooter in a facility.
- 5.3. Upon the impoundment of any electric kick-scooter, pursuant to subsection 5.2, the Town shall provide written notice to the owner, if identified, by means of electronic transmission, regular mail or notice delivered to the owners to indicate that the owner's electric kick-scooter has been impounded and setting out a reasonable period of time for the owner to retrieve the electric kick-scooter at the storage facility.
- 5.4. All costs associated with the removal and the storage shall apply to every electronic kick-scooter impounded and stored pursuant to this By-law, and such fee shall be at the expense of and become due and payable by the owner on the date the electric kick-scooter is impounded.
- 5.5. The Town shall release or cause to be released an electric kick-scooter to its owners or the owner's agent upon presentation by the owner or the owner's agent of satisfactory identification and full payment of all costs associated with the removal of and storage fees of the electric kick-scooter.
- 5.6. If an electric kick-scooter has been impounded for at least 60 days and its owner cannot be identified by the Town, the Town may dispose of the electric kick-scooter.
- 5.7. If notice has been provided to an owner under subsection 6.3 and the electric kick-scooter remains unclaimed by the owner for at least 60 days, the Town may dispose of the electric kick-scooter pursuant to the Repair and Storage Liens Act.
- 5.8. For the purposes of this Section 5, the term "electric kick-scooter" includes a Commercial Electric Kick-Scooter

6. COMPLIANCE AND ENFORCEMENT

- 6.1. This By-law shall be enforced by the Chief of Police, Police Officer, Special Constables and/or designated By-law Enforcement Officers for the Corporation of the Town of Gananoque.
- 6.2. Every person who contravenes the provisions of this By-law, for violations under the Electric Scooter Bylaw, shall be subject to a penalty as per Schedule 'B'.
- 6.3. Every person who is alleged to have contravened any of the provisions of this By-law, shall identify themselves to an Officer upon request, failure to do so shall be deemed to have hindered or obstructed an Officer in the execution of such Officer's duties.
- 6.4. Every person who contravenes the provisions of Schedule A - O.Reg 389/19, for violations under the Electric Scooter Bylaw, shall be subject to a penalty as per Schedule 'B'.
- 6.5. A parent shall ensure that their child under 16 year of age does not operate or ride an Electric Kick-Scooter on municipally-owned property. A parent of a child under 16 years of age that rides an Electric Kick-Scooter on municipally-owned property shall be subject to a penalty as per Schedule 'B'.
- 6.6. Every person who is issued a Part 1 offence notice or summons upon conviction is guilty of an offence under this By-law shall be subject to a fine, to a maximum as provided for in the Provincial Offences Act.
- 6.7. Upon conviction any penalty imposed under this By-law may be collected under the authority of the Provincial Offences Act.
- 6.8. If a person is convicted of an offence under this By-law, the court in which the conviction has been entered and any court of competent jurisdiction may, in addition to any other remedy and to any penalty imposed, make an order prohibiting the continuation or repetition of the offence by the person convicted.

7. SEVERABILITY

- 7.1. If any provision or part of a provision of this By-law is declared by any court or tribunal or any provincial or federal legislation or regulation to be illegal or inoperative, in whole or in part, or inoperative circumstances, the balance of

this By-law or its application in any other circumstance shall not be affected and shall continue to be in full force and effect

8. **CONFLICT**

- 8.1. In the event of a conflict between any provision of this By-law and any applicable Act or regulation, the provision that is most restrictive shall prevail

9. **REVOCATION**

- 9.1. This By-law is repealed on the date that the Province’s Regulation 389/19, as amended from time to time “Pilot Project – Electric Kick-Scooters is revoked.

10. **SHORT TITLE**

- 10.1. The short title of this by-law is the Electric Kick-Scooter By-law

11. **SCHEDULES:**

- 11.1. Schedules attached to and forming part of this By-law:
Schedule “A” – O.Reg 389/19
Schedule “B” – Part II Provincial Offences Act - Fines

12. **EFFECTIVE DATE:**

- 12.1. This By-law shall come into full force and effect:
a) All parts of this By-law shall come into force and take effect on the day of its final passing thereof; and
b) Upon receipt of Set Fines as approved by the Ontario Court of Justice.

Read a first, and second time and this 16th day of September 2026.

John S. Beddows, Mayor

Penny Kelly, Clerk

(Seal)

Read a third time and finally passed this ____ day of _____ 202__.

John S. Beddows, Mayor

Penny Kelly, Clerk

(Seal)

SCHEDULE “A”

ONTARIO REGULATION 389/19

made under the

HIGHWAY TRAFFIC ACT

Made: November 6, 2019

Filed: November 27, 2019

Published on e-Laws: November 27, 2019

Printed in *The Ontario Gazette*: December 14, 2019

PILOT PROJECT - ELECTRIC KICK-SCOOTERS

Definitions

1. (1) In this Regulation,

“electric kick-scooter” means a vehicle that has,

- (a) two wheels placed along the same longitudinal axis, one placed at the front of the kick-scooter and one at the rear,
- (b) a platform for standing between the two wheels,
- (c) a steering handlebar that acts directly on the steerable wheel, and
- (d) an electric motor not exceeding 500 watts that provides a maximum speed of 24 kilometres per hour; (“trottinette électrique”)

“public park” means a provincial park or land designated by a municipality for use as a park. (“parc public”)

(2) An electric kick-scooter is deemed not to be a motor vehicle under the Act.

(3) Despite subsection (2), any municipal by-law that governs or prohibits the operation of a motorized vehicle applies to an electric kick-scooter unless the by-law provides otherwise.

Pilot project re electric kick-scooters

2. A pilot project to evaluate the use and operation of electric kick-scooters is established.

Prohibition

3. No person shall operate an electric kick-scooter on a highway, sidewalk, trail, path or walkway or in a public park or exhibition ground unless,

- (a) such operation is permitted by and in accordance with this Regulation; and
- (b) where the highway, sidewalk, trail, path, walkway, public park or exhibition ground is under the jurisdiction of a municipality, such operation is permitted by and in accordance with a municipal by-law.

Where electric kick-scooters permitted

4. (1) Subject to subsection (2), a person may operate an electric kick-scooter on a roadway or on the shoulder of a highway.

(2) An electric kick-scooter shall not be operated on,

- (a) those parts of the controlled-access highways described in Schedule 1 to Regulation 627 of the Revised Regulations of Ontario, 1990 (Use of Controlled-Access Highways by Pedestrians) made under the Act;
- (b) those parts of the controlled-access highways described in Schedule 1 to Regulation 630 of the Revised Regulations of Ontario, 1990 (Vehicles on Controlled-Access Highways) made under the Act; or
- (c) any highway to which access by pedestrians or bicycles is prohibited under any Act, regulation or municipal by-law.

Roadway use

5. (1) Where bicycle lanes are provided on a highway, an electric kick-scooter shall only be operated in the bicycle lanes.

(2) Despite subsection (1), where the highway is located in a tunnel or underpass, an electric kick-scooter may be operated on a sidewalk in the tunnel or underpass rather than the bicycle lane except where such operation is prohibited by municipal by-law.

(3) Where bicycle lanes are not provided on a highway or where the operation of electric kick-scooters in bicycle lanes is prohibited by municipal by-law, an electric kick-scooter shall only be operated,

- (a) if there is a shoulder on the highway, on the shoulder as close to the right edge of the shoulder as possible; or
- (b) if there is no shoulder on the highway, on the right side of the roadway as close to the edge of the roadway as possible.

Application of the Act

6. (1) Parts II, IV, VI and X.3, sections 179 and 199 and subsection 214 (2) of the Act do not apply to the operation of an electric kick-scooter or to a person who operates an electric kick-scooter.

(2) Sections 140 and 144 of the Act apply to an electric kick-scooter as if the electric kick-scooter were a bicycle.

(3) When an electric kick-scooter is being operated on a sidewalk, trail, path or walkway or in a public park or exhibition ground, the provisions of the Act, other than the Parts and sections listed in subsection (1), apply to the

operation of the electric kick-scooter and to the operator of the electric kick-scooter as if the electric kick-scooter were a bicycle and the operator a cyclist.

(4) When an electric kick-scooter is being operated on a roadway or on the shoulder of a highway, the provisions of the Act, other than the Parts and sections listed in subsection (1) or the provisions listed in subsection (2), apply to the operation of the electric kick-scooter and to its operator as if the electric kick-scooter were a bicycle and the operator a cyclist.

Safe operation

7. (1) The operator of an electric kick-scooter shall keep a safe distance from pedestrians and other users of the roadway, shoulder, sidewalk, trail, path, walkway, public park or exhibition ground at all times and shall give way to a pedestrian or bicycle by slowing or stopping, as necessary, where there is insufficient space for the pedestrian or bicycle and the electric kick-scooter to pass.

(2) An electric kick-scooter shall not be operated on a sidewalk, trail, path or walkway or in a public park or exhibition ground at a speed that is markedly greater than the speed of the pedestrians who are proximate to the electric kick-scooter.

(3) Every electric kick-scooter shall be equipped with a bell or horn which shall be kept in good working order and sounded whenever it is reasonably necessary to notify cyclists, pedestrians or others of its approach.

(4) When operated at any time from one-half hour before sunset to one-half hour after sunrise and at any other time when, due to insufficient light or unfavourable atmospheric conditions, persons and vehicles are not clearly discernible at a distance of 150 metres or less, every electric kick-scooter shall carry a lighted lamp displaying a white or amber light at the front and a lighted lamp displaying a red light at the rear.

(5) The lamps referred to in subsection (4) may be attached to the electric kick-scooter or may be carried or worn by the operator on his or her person.

(6) An electric kick-scooter shall not be operated in such a manner that it may harm, injure or damage, either directly or indirectly, any person or property.

General rules re operation

8. (1) No person under the age of 16 years shall operate an electric kick-scooter.

(2) No person operating an electric kick-scooter shall carry any other person thereon.

(3) No person operating an electric kick-scooter shall tow another person, vehicle or device.

(4) No person operating an electric kick-scooter shall attach himself or herself to another electric kick-scooter, vehicle or device for the purpose of being drawn or towed.

(5) No person operating an electric kick-scooter shall operate it in any position other than while standing at all times.

(6) No cargo may be carried on an electric kick-scooter.

(7) No person operating an electric kick-scooter shall leave it in a location that is intended for the passage of vehicles or pedestrians.

Equipment

9. (1) An electric kick-scooter shall have one or more electric batteries that are the sole source of power to the motor.

(2) An electric kick-scooter shall not have,

(a) a seat, surface or structure that could be used as a seat;

(b) pedals attached to it;

(c) a basket attached to it;

(d) wheels with a diameter of more than 430 millimetres; or

(e) any structure to enclose the electric kick-scooter.

(3) The weight of an electric kick-scooter, including the weight of the battery but otherwise unladen, shall not exceed 45 kilograms.

(4) The battery and motor of an electric kick-scooter shall be securely fastened to the electric kick-scooter to prevent them from moving while the electric kick-scooter is in motion.

(5) All electric terminals on an electric kick-scooter shall be completely insulated and covered.

(6) An electric kick-scooter shall not be modified after its manufacture in any way that may result in increasing its power or its maximum speed beyond the limits set out in the definition of "electric kick-scooter".

(7) The motor of an electric kick-scooter shall cease to propel the electric kick-scooter forward if the accelerator is released or the brakes are applied.

(8) The braking system of an electric kick-scooter must be capable of bringing the electric kick-scooter, while being operated at a speed of 24 kilometres per hour on a clean, paved and level surface, to a full stop within nine metres from the point at which the brakes were applied.

(9) An electric kick-scooter and all of its components shall be maintained in good working order at all times.

Helmets

10. A person who is under 18 years old shall wear a helmet that complies with the requirements of subsection 104 (1) or (2.1) of the Act when operating an electric kick-scooter.

Operator to stop for police officer

11. Every operator of an electric kick-scooter shall stop when required to do so by a police officer and shall, on the demand of the police officer,

- (a) surrender his or her driver's licence, if he or she has one and has it in his or her possession, for reasonable inspection by the officer; or
- (b) provide the officer with his or her correct name, address and date of birth.

Duty to report accident

12. (1) Where an electric kick-scooter is involved in an accident with a pedestrian, animal or vehicle that results in personal injury or property damage, the operator of the electric kick-scooter shall forthwith report the accident to a police officer and furnish him or her with the information concerning the accident as may be required by the officer under subsection (2).

(2) A police officer receiving a report of an accident, as required by this section, shall secure from the person making the report, or by other inquiries where necessary, the particulars of the accident, the persons involved, the extent of the personal injuries or property damage, if any, and the other information that may be necessary to complete a written report concerning the accident and shall forward the report to the Registrar within 10 days of the accident.

(3) The report of a police officer under subsection (2) shall be in the form that is approved by the Minister.

Reports to Minister

13. Any municipality in which electric kick-scooters are being used shall, if requested by the Minister, report to the Minister on the use of electric kick-scooters in the municipality, or on any aspect of such use as may be specified by the Minister.

Revocation

14. This Regulation is revoked on the fifth anniversary of the day it is filed.

Commencement

15. This Regulation comes into force on the later of January 1, 2020 and the day it is filed.

DRAFT

SCHEDULE “B”

Item #	COLUMN 1 Short Form Wording	COLUMN 2 Provision creating or defining offence	COLUMN 3 Set Fine
1			
2			
3			
4			
5			
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8			
9			
10			

DRAFT



Report Council-PD-2026-13

Date: September 16, 2026

☐ **IN CAMERA**

Subject: Plan of Subdivision (SD2025-01) and Class III Development Permit (DP2026-04) – MHBC Planning Ltd.

Author: Brenda Guy, Manager of Planning and Development ☒ **OPEN SESSION**

RECOMMENDATION:

BE IT RESOLVED THAT THE COUNCIL OF THE TOWN OF GANANOQUE APPROVES THE ISSUANCE OF A NOTICE OF DECISION TO APPROVE THE DRAFT PLAN OF SUBDIVISION SD2025-01 – MCHB PLANNING LIMITED, SUBJECT TO THE ATTACHED CONDITIONS OF DRAFT PLAN APPROVAL AND, A CONDITION BE ADDED TO INCLUDE A RECREATIONAL PATHWAY ALONG THE ST. LAWRENCE RIVER (LOTS 53-65).

AND FURTHER THAT DEVELOPMENT PERMIT APPLICATION DP2026-04 – MHBC PLANNING LIMITED, BE APPROVED AS FOLLOWS:

- FLOODPLAIN SETBACK: MIN 15M SETBACK FROM THE FLOODPLAIN (LOTS 20, 21, 53-65)
- LOT FRONTAGE: MIN 11M (LOTS 6-18, 22, 26-32, 34)
- LOT AREA: MIN 450M² (LOTS 6-18, 22, 26-32, 34)
- REAR YARD: MIN 6M (BLOCK 69-70)
- LOT AREA: MIN 165M² (BLOCKS 69-70)
- BUILDING AND STRUCTURE SETBACK: MIN 6M (LOT 1, 24-32, 34-52)

AS RECOMMENDED BY PLANNING ADVISORY COMMITTEE (PAC) AND AS PRESENTED IN COUNCIL REPORT-PD-2026-13.

STRATEGIC PLAN COMMENTS:

2. Champion a Strong and Sustainable Local Economy - 3) Improve the conditions and opportunities for planned responsible housing.

BACKGROUND:

MHBC Planning Ltd has applied to the Town for a Plan of Subdivision and Development Permit on vacant lands located south of Elmwood Drive, west of Arthur Street (west) and east of John Street.

The Plan of Subdivision and the Development Permit by-law were deferred at the August 12, 2026 Council meeting as recommended by Staff and further supported by Planning Advisory Committee at their July 28, 2026 meeting. The following areas were identified to be outstanding prior to support of a Plan of Subdivision:

- CRCA correspondence dated July 22, 2026
- Open Space blocks – response to monitoring and on-going maintenance, long-term prior to Council considering and acceptance of additional assets.
- Archaeological (within open space) – area be excluded from the Open Space and the lands undertake a Stage 4 to be incorporated in Lots 38 and 39.
- Acquisition of lands from the adjacent property owner to connect to existing Arthur Street (east)

Other areas with the previous Staff report were identified to be finalized upon the issuance of Draft Plan Approval through the Draft Conditions of Approval. Clearances are required from various departments and agencies including Cataraqui Region Conservation Authority, Public Works, Planning, Ministry of Department of Fisheries and Oceans, Ministry of Citizenship and Multiculturalism. These include areas of environmental mitigation, construction traffic, archaeology, water and sewer infrastructure and servicing, tree inventory and planting. The Development Permit application was deferred until such time as the Plan of Subdivision was considered.

INFORMATION/DISCUSSION:

At the meeting of September 8, 2026 Planning Advisory Committee (PAC) considered both the Plan of Subdivision and the Development Permit applications. The Development Permit is concurrent and a condition of the Plan of Subdivision.

It was identified to the public that the Town has undertaken the public meeting in regards to the applications and the Committee has heard from the public in addition to receipt of correspondence. Any new information from the July 28, 2026 PAC has been included in the agenda along with information in response to the deferral of items as identified by Staff.

Emily Elliott of MHBC Planning Ltd. presented the updated submission to the Committee. The submission included the revisions of the draft plan from the July 28, 2026 meeting which included an adjustment to Street One, revision to Block 73, archaeological and the Development Permit relief required. In addition to the foregoing, Engineer Kyle Neilissen provided the background and methodology used for calculating Stormwater Management and floodplain and climate change concerns that were noted. The detail was outlined in the agenda packages and summarized to the Committee.

The Staff Report included the process of draft plan approval, areas or reasons for deferral from the previous meeting advising that the outstanding matters that had resulted in the recommendation for deferral have now been addressed and/or incorporated into the conditions of approval.

The primary outstanding matter for Staff related to the previous correspondence received - July 22, 2026 - Cataraqui Region Conservation Authority (CRCA). The CRCA has advised under correspondence of August 31, 2026, that they have no objection to the resubmission provided conditions are implemented into the Draft Conditions of Approval. The clearance of conditions by the CRCA is standard within the plan of subdivision process.

In terms of the Town assets and management, the completion of the Stage 4 archaeology identified as the “Jasper Site” will be undertaken by the owner and submitted to the Ministry. We are in receipt of the short term and long term maintenance of the open space areas. The CRCA is recommending that the Town maintain these areas in their natural state upon completion of the work plans (condition of approval) and this would in turn be low maintenance to the Town. Ongoing negotiations are occurring with the Arthur Street (east) extension which remains a condition of approval.

Correspondence was received from Member Garrah who was unable to attend the meeting regarding a public pathway along the shoreline and density. Committee members provided comments and questions prior to opening the floor to the public. Questions/comments from the Committee included connectivity of sidewalks to the Maclean Forest, capacity, housing, parkland and cash-in-lieu and natural features.

Approximately thirty (30) members of the public were in attendance and online noting items of concern in relation to flooding, fencing in the area of the Townhouses, maintaining a natural waterfront, conveyance of easements, letter of credit and timelines.

Motion No: 2026 - 23

Moved by: Neil McCarney

Seconded by: Emery Groen

THAT PLANNING ADVISORY COMMITTEE RECOMMENDS TO COUNCIL THAT that a Notice of Decision to approve the Draft Plan of Subdivision Application SD2025-01 MHBC Planning Limited subject to the attached draft Conditions of Approval.

- Defeated.

Staff requested rationale from those who defeated the motion. Rationale included detail of the multi-purpose path and the inclusion of a public pathway along the waterfront lots of the St. Lawrence River being Lots 53-65 as well as the details of the multi-purpose pathway within the road allowance.

In response, Staff identified that the details of the multi-purpose path and widths associated will be detailed and submitted to the Town for approval by Public Works Department. A condition of approval by Public Works was that the reduction of road width from 20m to 18m is acceptable provided all infrastructure can be incorporated.

Staff additionally spoke to the inclusion of a public pathway along the St. Lawrence River citing that the Official Plan policies do not require a pedestrian pathway in the Residential Designation of the Official Plan (the Lowertown Designation does). Therefore, Staff do not have the policy to support a requirement for a public pathway and it is not included as a Condition of Draft Approval. Previous development applications were within the Lowertown Designation (condominium) and one along the Gananoque River which were previously hazard lands and conveyed to the municipality. As a general rule, developers desire to build a development and not retain any lands in perpetuity.

The applicants responded that a public pathway was considered along the waterfront. It is not being proposed as a public park is being proposed along the St. Lawrence River in addition to the Open Space areas with a sidewalk from William Street into the development for connectivity purposes for the privacy of the purchasers (Note: Staff have updated the Draft Conditions of Approval to reflect approval of off-site road works into the development). It was felt that this is not comparable to a condominium where it is under a Board Management and not individual ownership nor is this development within the Lowertown Designation.

Motion No: 2026 - 24

Moved by: Anne-Marie Koiner

Seconded by: Emery Groen

THAT PLANNING ADVISORY COMMITTEE RECOMMENDS TO COUNCIL THAT that a Notice of Decision to approve the Draft Plan of Subdivision Application SD2025-01 MHBC Planning Limited subject to the attached draft Conditions of Approval and a condition be added to include a recreational pathway along the St. Lawrence River (Lots 53-65).

- Carried.

Committee members further considered DP2026-04 for the reliefs being sought within the development.

Motion No: 2026 - 25

Moved by: Jana Miller

Seconded by: Anne-Marie Koiner

THAT PLANNING ADVISORY COMMITTEE RECOMMENDS TO COUNCIL THAT Development Permit Application DP2026-04 MHBC Planning Limited be approved subject to the following:

- Floodplain setback: 15m setback from the floodplain (Lots 20, 21, 53-65)
- Lot frontage: 11m (Lots 6-18, 22, 26-32, 34)
- Lot area: Min 450m² (Lots 6-18, 22, 26-32, 34)
- Rear Yard: 6m (Block 69-70)
- Lot area: Min 165m² (Blocks 69-70)
- Building and Structure setback: 6m (Lot 1, 24-32, 34-52)

- Carried

It is noted that the lands proposed as Open Space will be mapped and designated as such to maintain and preserve the lands in their natural state upon completion of the development.

No new or further information has been submitted at the writing of this report.

APPLICABLE POLICY/LEGISLATION:

Planning Act, Provincial Planning Statement, Official Plan, Development Permit By-law

FINANCIAL CONSIDERATIONS/GRANT OPPORTUNITIES:

n/a

CONSULTATIONS:

PAC/COA/PSC, Cataraqui Region Conservation Authority (CRCA)

ATTACHMENTS:

Attachment 1 – Planning Advisory Committee Report – September 8, 2026; Draft Conditions of Approval; Agency Comments; Peer Reviews, and; Correspondence

Attachment 2 – Planning Rationale Addendum and Response to Climate Change

Attachment 3 – Draft Plan Concept / Wetland Rendering

Attachment 4 – Report Council PD-2026-11, dated August 12, 2026

Attachment 5 – Subdivision (SD2025-01) and Development Plan (DP2024-04) Applications

APPROVAL	Brenda Guy, Manager of Planning and Development / Acting CAO
	John Morrison, Treasurer Certifies that unless otherwise provided for in this report the funds are contained within the approved Budgets and that the financial transactions are in compliance with Council's own policies and guidelines and the Municipal Act and regulations.

PLANNING REPORT

TO: PLANNING ADVISORY COMMITTEE

FROM: BRENDA GUY
MANAGER OF PLANNING AND DEVELOPMENT

MEETING DATE: TUESDAY, SEPTEMBER 8, 2026

SUBJECT: SD2025-01 – MHBC PLANNING LTD - PLAN OF SUBDIVISION
DP2026-04 - MHBC PLANNING LTD – DEVELOPMENT PERMIT
- OWNER: 1000989284 Ontario Inc.

BACKGROUND

Property: Vacant land south of Elmwood Drive and east/west of Arthur Street

Legal Desc: Leeds Con.1 Pt. Lot 16 RP 28R-15673 Parts 1 to 25, Town of Gananoque

Acreage: Approximately 11.6 ha (28.66 acres)

Lot Coverage: 35% Maximum Coverage

Official Plan: Residential

DP Designation: Residential

PURPOSE AND EFFECT

The applicant has applied for a Plan of Subdivision on vacant lands consisting of 66 single family dwelling lots and 5 blocks of multi-residential (35-37) for a proposed total of 101 dwelling units.

This report addresses the application for a Plan of Subdivision under Section 51 of the Planning Act (see Attachment 1 – Approval Process). Draft Plan approval is issued prior to the creation of individual lots for the purposes of ensuring the applicant is able to meet the criteria outlined in the Planning Act and includes the Provincial Planning Statement, Official Plan and Development Permit Bylaw.

Draft Plan approval additionally provides the applicant a minimum of three years to fulfill any reasonable conditions. Upon all conditions being met, the applicant may proceed to registration of the subdivision/agreement and creation of individual lots.

Supporting documentation received in regards to the proposed plan include:

Plan of Subdivision Application SD2025-01
Development Permit Application DP2026-04
Concept Plan - June 2026
Draft Plan dated May 28, 2026
Planning Justification Report - September 17, 2025 and Addendum - June 2, 2026
Archaeology – Stage 1-2, 3 (Connor and Jasper Site)
Enhanced Wetland FIG.7 – May 2026
Environmental Impact Assessment - August 29, 2025 and Addendum - June 2, 2026
Geotechnical Report - May 28, 2026
Sanitary Service Report - May 2026
Stormwater Management Report - May 2026
Traffic Impact Study - August 26, 2025 and Addendum - June 2026
Water Supply Report - May 2026
Wetland Evaluation - October 28, 2025

Additional information received subsequent to the July 28, 2026 Planning Advisory Committee meeting:

- Planning Justification Addendum – August 21, 2026
- Response to Maintenance and Climate Change – August 31, 2026
- Draft Plan of Subdivision Updated – August 27, 2026
- Draft Development Permit By-law Updated – September 2, 2026
- Lot Areas and Frontages – August 19, 2026

Additional information received subsequent to the July 28, 2026 Planning Advisory Committee meeting from agencies and peer reviews:

- Jewell Engineering – Peer Review (Traffic) – August 27, 2026
- CRCA – August 31, 2026

The previous Staff Report dated July 28, 2026 considered Section 51 (24) of the Planning Act.

Plan of Subdivision Meetings with Consultants/Owners/Engineers and Staff including CRCA - December 9, 2024, May 21, 2025, August 26, 2025, October 16, 2025, January 15, 2026, March 10, 2026, May 6, 2026, July 22, 2026, August 14, 2026
Technical Review meetings (including CRCA) - February 9, 2026
Notice of complete application - Town's website February 6, 2026. Applicant erected signage on the property.
Notice of the Public meeting - circulated July 2, 2026
Public Meeting - July 28, 2026 at Planning Advisory Committee
Formal Public Meeting – August 12, 2026 at Council

This report is to be read in conjunction with the previous Staff Report dated July 28, 2026, Council Report-PD-2026-11 and all supporting documentation.

SITE BACKGROUND

The lands are located south of Elmwood Drive, east and west of Arthur Streets, east of John Street and abuts the St. Lawrence River to the south.

Road connections are proposed to Elmwood Drive, Arthur Street (east) and John Street (west) with two cul-de-sacs within the development.

The lands are designated residential in both the Town's Official Plan and Development Permit By-law. The lands have historically remained vacant and include a number of natural features including wetlands, streams, unstable slopes in addition to the residential designation.

DISCUSSION

Planning Act

The Province sets out matters of provincial interest that the Minister, Council, Planning Advisory Committee and the Tribunal shall have regard to when undertaking land use planning matters under the Planning Act (see Attachment 2).

The Subdivision of land is regulated by Part VI "Subdivision of Land" of the Planning Act, R.S.O. 1990, c.P.13. Section 24 of *The Planning Act* establishes the criteria for the review of Plan of Subdivision Applications.

Provincial Planning Statement 2024

The Provincial Planning Statement provides overall policy directions on matters of provincial interest related to land use planning and development in Ontario.

Note: The Provincial Planning Statement 2024 (PPS) "*The Provincial Planning Statement is more than a set of individual policies. It is to be read in its entirety and the relevant policies are to be applied to each situation. When more than one policy is relevant, a decision-maker should consider all of the relevant policies to understand how they work together. The language of each policy, including the Implementation and Interpretation policies, will assist decision-makers in understanding how the policies are to be implemented.*"

Key relevant policies in the Provincial Planning Statement

- 2.1 Planning for People and Homes
- 2.2 Housing
- 2.3 Settlement Areas and Settlement Area Boundary Expansions
- 3.1 General Policies for Infrastructure and Public Service Facilities
- 3.3 Transportation and Infrastructure Corridors
- 3.6 Sewage, Water and Stormwater
- 3.9 Public Spaces, Recreation, Parks, Trails and Open Space
- 4.1 Natural Heritage
- 4.2 Water

4.6 Cultural Heritage and Archaeology

5.1 General Policies for Natural and Human-Made Hazards

5.2 Natural Hazards

Comment: The previous Staff Report dated July 28, 2026 identified that the PPS provides that development shall occur within settlement areas to achieve *complete communities*.

The PPS additionally provided that natural features are to be protected for the long term unless it has been demonstrated that there are no negative features. To the foregoing, the requirements for Environmental Impact Assessments were undertaken and peer reviewed.

A synopsis of the Plan of Subdivision in relation to the Planning Act, Provincial Planning Statement and Official Plan will be further outlined below.

Specifically to Policy 2.1 and as inquired at a previous meeting by the public and in regards to population and population projections, the most recent Provincial Planning Statement requires municipalities to have Population Projections included in their Official Plans. The Town has undertaken a separate study in this regard for the winter of 2026. The Province requires that municipalities are to project needs for at least 20 years but not more than 30 years.

Official Plan

As per the PPS, the official plan is the most important vehicle for implementation of the Provincial Planning Statement. Comprehensive, integrated and long-term planning is best achieved through official plans.

The current (2010) and previous (Official Plans (OP) designate the lands as Residential. Section 3.2 Where We Live – Planning Sustainable Residential Neighbourhoods of the Official Plan Policy Area.

Comment: The July 28, 2026 Staff Report considered the Goals & Objectives of our residential neighbourhoods and identified how residential lands should be developed including housing types, waterfront development, municipal servicing and the Official Plan target of 12 units per hectare.

- Single family dwellings and townhouses are proposed on the subject lands with varying lot sizes to accommodate a variety of dwelling sizes and types. The townhouses have increased the density targets under the second submission.

- Watson & Associates Economists Ltd. was retained by the Town to update the Town's long-term population, housing, and employment forecast to the year 2056 for the purpose of the Official Plan.
 - Under the forecast, the Town's population (including net Census undercount) is expected to increase from approximately 5,560 residents in 2021 to about 6,920 residents by 2056, representing an average annual growth rate of roughly 0.6%.
 - Total households are projected to increase from about 2,560 in 2021 to roughly 3,430 by 2056, an increase of approximately 870 households, or about 25 additional households per year on average.
 - Staff have considered Statistics Canada population numbers of 2021 and actual building permits issued since 2021-2025. 2021 identified a population of 5,383. 2025 identified a population of 5,585 based on 2.0 persons per household (as per Census) and new residential units.
- The development links to three existing streets – Arthur Street (east), John Street and Elmwood Drive
- The Public Park area is proposed as Block 74 along the St. Lawrence River along with a proposal for cash-in-lieu of parkland. Block 73 was originally included but has been deemed to not meet the criteria of parkland given the wetland area and is now proposed to be Open Space.
- Open Space areas include the area of wetland and 15m wetland buffers, 10m buffer area to McLean Forest and 10m wave uprush buffer areas. All areas of Open Space are proposed to be conveyed to the Town (Blocks 73, 75, 76, 77) and to remain in its natural setting.

Section 3.6 Our Environment provides for significant natural heritage features and the protection thereof. The Town's Official Plan provides that the goal is to conserve, protect and enhance the Town's natural heritage features.

Schedule "F" Natural and Cultural Heritage Features provides that the lands are subject to unstable slopes and fish spawning but outside of significant woodlands.

Section 3.7 Development Constraints – Planning for Public Health and Safety. The Town's Official Plan identifies that development constraints include the natural resources of floodplains, erosion, unstable or organic soils.

Schedule "G" Development Constraints provides that the lands are subject to unstable slopes and subject to flood plains.

COMMENT: The previous Staff Report dated July 28, 2026 reviewed Official Plan policies for natural features including areas of concern in the CRCA letter July 22, 2026. Subsequent meetings were undertaken which resulted in a resubmission of August 21, 2026 to address CRCA comments, in particular.

Clauses have been included in the Draft Conditions of Approval relating to Our Environment and Development Constraints including:

- Enhancement Plan to be finalized
- Workplans, implementation, installations, monitoring and mitigation measures as recommended in the EIS
- Sediment and Erosion Control Plan to be finalized
- Tree Inventory and Preservation Plan – plus one tree per lot - to be finalized

all to the approval of the Town and/or CRCA

It is the intent of the owners to convey to the municipality all areas defined as open space, which now includes Block 73. The July 28, 2026 report identified that retaining these lands in perpetuity would require the Town to monitor and maintain the archaeological site, creating ongoing obligations for the Town as a municipal asset. The archaeological site has been resolved (to be discussed further in this report). Response has been received that the operation and maintenance of the open space areas will be fairly minimal including periodic inspections and vegetation management. The long term may include replacement of the wildlife structures and periodic inspections. It would be the Town's intent to leave all open space areas in a natural state with the exception of the proposed pathways that are required for the owner to implement subject to CRCA approval. This is identified in the Draft Conditions of Approval.

Comments received under correspondence from the Cataraqui Region Conservation Authority dated July 22, 2026 and included in the previous report identified areas of non-compliance with the 76.1m regulatory flood levels and permissions under Ontario Regulation 41/24. A deferral was recommended and supported by Council (as well as the applicant) on August 12, 2026. Following meetings with the CRCA, a resubmission was received on August 21, 2026 and subsequent review by the CRCA as follows:

- Draft plan labels the 76.1m flood plain, Street One shifted outside the flood plain illustrates a buildable lot area not altering the flood plain.
- Recommended setbacks to the floodplain in the Development Permit By-law
- CRCA clauses to be implemented in the Draft Conditions of Approval for the finalization of drawings, work plan and permits under O.Reg 41/24 etc (attached).

The previous Staff Report dated July 28, 2026 noted that the Geotechnical Study undertaken by Malroz Engineering Inc. concluded that the lands are

suitable for development provided there is continued monitoring and inspections.

- A clause has been included in the Draft Conditions of Approval that the owner implement all recommendations and monitoring/inspections during construction of the road and building of dwelling units.

4.0 Making it Work – Our Infrastructures

The goals of the OP policies are to ensure that the infrastructure services are provided appropriately and in a cost-effective manner which recognizes development priorities and protects the environment. The road network is “*to function in a cost effective, efficient and safe manner for the movement of people and goods*”. The objectives further identify that water and wastewater, stormwater and waste management is to be undertaken in a fiscally and environmentally responsible manner.

Section 4.1.3.2 of the OP permits the reduction of the street from 20 metres to 18 metres provided infrastructures can be accommodated.

Section 4.1.4 of the OP identifies that water and wastewater infrastructures are maintained and that development should occur where services can reasonably be extended. Development should not occur where it would result in unplanned expansions to the existing infrastructures.

Section 4.1.6 addresses Stormwater Management and that the plan of subdivision shall be undertaken within the Ministry of Environment guidelines.

Comment: The previous Staff Report dated July 28, 2026 considered the supporting background reports and studies as related to infrastructure.

Water and Sewer – Supporting water and sanitary studies were provided and have been peer reviewed by Jewell Engineering to ensure that the subdivision can be municipally serviced. It is additionally noted that periodically the Town seeks an Uncommitted Reserve Capacity letter from our Engineers to ensure that the Town has the ability to accept new services. This letter includes developments that are committed or those that are in discussion.

Clauses have been included in the Draft Conditions of Approval noting that the owner implement all recommendations in the Sanitary Servicing Report and Water Supply Report including connections. Should any blasting be required, permits are to be obtained from the Manager of Public Works.

Traffic Study - A clause has been included in the Draft Conditions of Approval that the owner implements traffic and traffic mitigation measures

as identified in the Traffic Study and as peer reviewed by the Town. Additionally, a post analysis is to be undertaken and the Owner is responsible for any additional works. Construction traffic routes shall be to the satisfaction of the Manager of Public Works.

Stormwater Management – The lands were previously farmland and the Town's outfall pipes (Arthur Street east area) have contributed over the years to the wet areas on the site. The planned development will properly direct and manage stormwater on the site.

In response to questions surrounding storm events and climate change considerations and how they were applied for the stormwater and floodplain analysis, correspondence was received from Forefront Engineering Inc. The engineers confirmed that the design calculations were undertaken based on a 1:100 year, plus incorporated a 20% climate allowance (attached). The CRCA and Town's peer reviewer concurs and are satisfied with the assessment.

A clause has been included in the Draft Conditions of Approval that a final stormwater management plan be prepared by a Qualified Professional Engineer and approved to the satisfaction of the Town and CRCA, and that appropriate text to implement its findings be included in the Subdivision Agreement.

Clauses have been included in the Draft Conditions of Approval for:

- Lot Grading and Drainage Plan to be finalized
- Plan and Profile Drawings to be finalized
- Streetlighting Plan to be finalized - Streetlighting shall include style, design and illumination coverage in keeping with EIS mitigation measures
- Composite Utility Plan to be finalized

5.4 Development Control

Section 5.4.1 of the OP identifies how a plan of subdivision is to be reviewed. It is reviewed on the basis of technical, environmental and planning and design considerations. Technical considerations include items such as servicing, stormwater plans, grading and other studies.

Planning and Design Considerations include:

1. Consistency with the Lowertown Master Plan where applicable
2. Lot and block configuration
3. Compatibility with adjacent uses
4. Road access, street layout and pedestrian amenities
5. Parks and open space amenities

6. Easement and right-of-way requirements
7. Justification of the need for the Subdivision
8. In considering a draft plan of subdivision, regard shall be had to, among other matters, the criteria of Section 51 (24) of the *Planning Act, R.S.O. 1990*
9. Emergency and secondary accesses

Lot and block configuration

The proposed layout remains to propose single detached dwelling units (66), 4 Blocks of townhouses (23 units) and cluster townhouses (12-14). Cluster townhouses are referenced as dwellings within a lot serviced by a private lane.

Blocks proposed(updated). Open Space and Parks intended to be conveyed to the Town:

Lot Addition (Block 71)	Lot addition is approximately 0.955 hectares and has been excluded from the Plan of Subdivision for the purpose of calculating density
Park (Block 72)	Proposed park (0.276 ha), adjacent open space and the St. Lawrence River.
Park/Open Space (Block 73)	Proposed combination of park and open space (0.274 ha) adjacent open space (Block 75). Feasibility of parkland to be determined. Cash-in-lieu of parkland may be applicable.
Open Space Blocks (Blocks 74, 75, 76 & 77)	Blocks 74 (0.624ha), 75 (1.474ha) and 77 (0.086ha) are proposed as Open Space intended to be conveyed to the Town. Block 76 identified as “Jasper” site is to undertake a Stage 4. Upon completion Block 76 will be divided (hatched marking) to Block 75 and Lots 37/38. Staff Note: Wetland Area, Hazard Lands
Servicing (Block 78, 79, 80)	Block 78 includes an existing sewer Block 79 existing outlet Block 80 existing outlet and provides connection to Open Space
Future Development (Block 81, 82)	Block 81 (0.010 ha) Block 82 (0.002 ha)

Road access, street layout and pedestrian amenities

- The road network as presented provides connectivity to Arthur Street (east), Elmwood Drive and John Street. There is no change in regards to this following

the July 28, 2026 PAC meeting. A clause has been included in the Draft Conditions of Approval that the acquire the lands extending Arthur Street (east)

- The development provides for sidewalks on one side within the interior of the cul-de-sacs. Sidewalk connectivity from Street One to Arthur Street (east) is required and John Street from William is required to connect to the sidewalks within the subdivision. Note: A pedestrian walkway along the St. Lawrence River adjacent lots 54-66 was considered as heard by members of the public and is not proposed by the applicant. To that, the Town's Official Plan policy does not require the conveyance of a walkway as it is outside of the Lowertown designation.
- Additional conditions of approval will require but are not limited to:
 - Notice to all Offers of Purchasers and Sale (Homeowners Manual) – Draft Attached

Parks and open space amenities

As a condition of approval, Section 51 of the Planning Act, Bylaw 83-44 and Section 5.4.5 of the Official Plan provides that the Town may seek cash-in-lieu of parkland or the acquisition of lands for a public park or recreational uses. Consideration should be given to the need, size of the parcel being conveyed, the appropriateness, location and usability of the land.

With the latest submission, Block 72 is being proposed as a public park adjacent the St. Lawrence River. In keeping with Staff's previous comments, Block 73 is primarily wetland and may not suitable parkland. To the foregoing the Town will be considering both the acceptance of parkland as well as cash-in-lieu of parkland. This is in keeping with the Town's Joint Recreation Master Plan dated February 2019.

A clause has been included in the Draft Conditions of Approval for parkland and Cash-in-lieu of Parkland.

Easement and right-of-way requirements

Easements will be identified in the subdivision agreement for servicing, wetlands, stormwater management or connectivity.

A clause has been included in the Draft Conditions of Approval for easements.

Emergency and Secondary Accesses

The development provides for connectivity to existing streets including Arthur Street, John Street and Elmwood Drive.

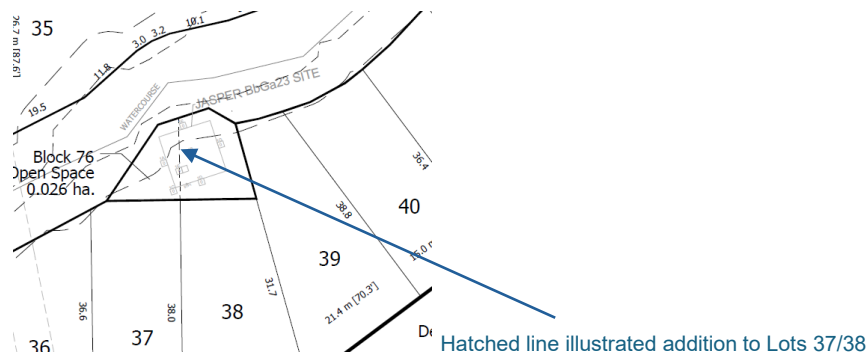
5.10.3 Heritage Conservation

Complete applications for a Plan of Subdivision include archeological studies for lands that are proposed on lands within 300 metres of a shoreline. The subject lands included a Phase 1 and 2 as well as a Phase 3 for two particular sites.

Section 5.10.3 of the Official Plan policies indicate that “Council may consider archaeological preservation in-situ, to ensure that the integrity of the resource is maintained.”

COMMENT: The previous Staff Report dated July 28, 2026 identified archeological areas (Conner Site) on Street 2 and Lots 55, 56, 57 which require a Stage 4 prior to development. It was intended that the area known as the Jasper site would be conveyed to the Town identified as Block 76.

Staff were not in favour of the Town maintaining an archeological site in perpetuity, recommending that the site undertake a Stage 4 similar to the Conner Site. The applicants identified that they will proceed with a Stage 4 on Block 76. Upon completion and acceptance by the Ministry, the area of the site will be realigned and conveyed to Lot 38 and Lot 39 providing a continuous rear lot line Lots 37 and 40 (shown hatched on the draft plan). The remainder will be acceptance as Open Space. This has been identified as a hatched line on the Draft Plan of Subdivision.



Clauses have been included in the Draft Conditions of Approval for archeological and are subject to Ministry approvals.

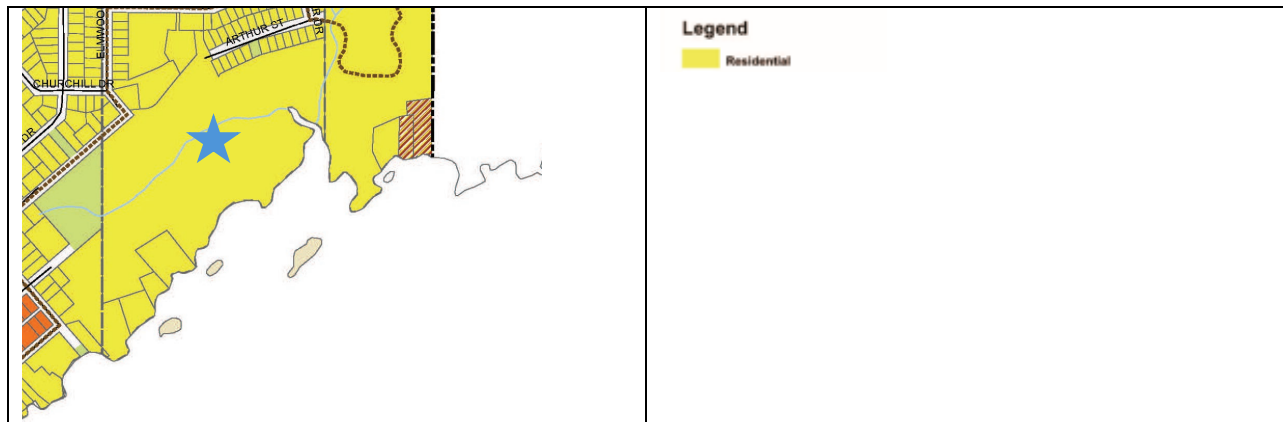
Additionally, areas of archeological will be identified with a hold in the Development Permit By-law until such time as Ministry acceptance.

Development Permit By-law

Compliance with the Development Permit By-law is a condition of draft approval.

The area of the proposed plan of subdivision is designated Residential within the Development Permit By-law. The designation provides for a variety of residential uses including single family dwellings and townhouses.

The applicant has applied for a Class III Development Permit seeking relief to front lot frontages, lot areas and setbacks to watercourses.



Summary of mapping:

- Park blocks and open space areas are proposed to be re-designated from “Residential” to “Open Space”.
- Recognize the archaeological with a Temporary hold on Street Two, Lots 54, 55 and 56 in the area of the Conner Site and Block 76 in the area of the Jasper Site until such time as a Stage 4 archeological is undertaken and the Ministry has accepted the submission.
- Site Specific Residential Exception for setbacks to the watercourse, lot frontage and lot area

Below outlines the proposed site provisions seeking relief for Lots and/or Blocks of residential:

- Floodplain setback: 15m setback from the floodplain (Lots 20, 21, 53-65)
- Lot frontage: 11m (Lots 6-18, 22, 26-32, 34)
- Lot area: Min 450m² (Lots 6-18, 22, 26-32, 34)
- Rear Yard: 6m (Block 69-70)
- Lot area: Min 165m² (Blocks 69-70)
- Building and Structure setback: 6m (Lot 1, 24-32, 34-52)
- Note: Block 71 will require an additional Development Permit application upon determination of the layout of the lands.

Section 3.41 Setbacks from a Watercourse

The By-law provides that a setback of 30m can be reduced by means of a break wall to 15m and/or where it can be demonstrated through an EIS by a qualified person that there will be no adverse impacts in accordance with the EIS.

Site Provisions

Much of the lots have longer depths than what we typically see; the very low depth of 30.3m to a high depth of 93m. The layout and placement of the road network and residential development were primarily shaped by environmental features which resulted in longer lots to achieve buildable areas. It is suggested that the average depth is around 40m overall.

Section 3.2.2.8 of the Official Plan provides for an overall housing density target of 12 units per gross hectare. The resubmission meets the density requirements. However, in order to achieve the density targets and respecting the natural features, reduced lot frontages and lot areas are being proposed.

Blocks 66-70 provides for multi-residential units seeking relief to the lot area in addition to rear yard setback. The Blocks 66-69 back onto the servicing easement (Block 78) which will remain vacant in perpetuity and conveyed to the Town. Consideration of including the area of the easement to the blocks (thereby increasing the lot area) was considered by Staff, however, it was concluded that although it is an awkward shaped parcel, a dedicated servicing block retained by the Town is the preference. Block 70 backs onto an unopen road allowance of Arthur Street (west).

Section 3.41 provides that setbacks abutting a watercourse may be reduced provided it is supported by an EIS undertaken by a qualified person. The proposed lots along the St. Lawrence River are defined by a hardened landscape along the shoreline. A breakwall was installed and permitted under CRCA regulations (F-439/21-SLR (as amended)). The lots abutting the watercourse (referred to Stream 1) have been considered by the EIS and determined to be adequate which was supported by the Town's peer review. Additionally, the CRCA is supportive of 6m setbacks to the floodplain as outlined in their correspondence and intended to be reflected in the site specific Development Permit By-law amendment.

Correspondence attached from the CRCA identify Conditions of Approval to be cleared by the Conservation Authority. It is noted that Clause 46 and Notice to all Offers of Purchase and Sale xvi. was amending with consent of the CRCA to reflect 15m from the flood plain as opposed to the high water mark as the flood plain is defined on the mapping.

CIRCULATION TO AGENCIES

Circulation of 120 m to adjacent property owners and prescribed agencies
(Additional correspondence received following July 28, 2026 PAC meeting)

CAO	
Chief Building Official	
CRCA	Correspondence dated August 31, 2026
School Boards: CDSBEO/UCDSB Health Unit: South East Health Unit	
Utilities/Public Works: Bell Canada/ Canada Post/ Cogeco/Enbridge Gas/ Eastern Ontario Power/Hydro One (OPG)	
EMS: Fire/LG Paramedic/Police	
Parks and Recreation	
Public Works, Water/Sewer Utilities	
St. Lawrence Parks Commission/ MTO/ Other Commenting Agencies	
Neighbourhood: Posting and 120m Circulation, Posting on Town website	Abley – 175 Elizabeth Street – Aug 27, 2026 Beer – 175 Elizabeth Street – Aug 1, 2026 (Council) Corbett – Aug 7, 2026 (Council) Goddard – Aug 14, 2026

Bill 23 removed the requirement of a public meeting, however, the Town has continued with public consultation as we believe it is an important part of the process. Concerns received and heard during the public consultation process are important and should be considered.

Previous correspondence received at the July 28, 2026 meeting was summarized as follows:

- impacts on the natural environment, wildlife habitat, wetlands, tree cover, floodplain function, stormwater runoff, and the St. Lawrence River.
- increased traffic, pedestrian safety, construction truck routing, noise, dust, blasting, potential property damage, and road deterioration.
- whether existing municipal infrastructure, including sewer, water, stormwater, road, and electrical systems, has sufficient capacity.
- density, reduced setbacks and lot frontages, loss of privacy and neighbourhood character, and the need to preserve green space, trails, and possible waterfront access.

Additional correspondence and included within this report were received some of which were included in the August 12, 2026 Council meeting. Review of subsequent

correspondence was consistent to the above noted points with housing being an added concern.

- need for housing and population growth, existing inventory and the type of housing being proposed.

SUMMARY AND RECOMMENDATION:

The role of Staff, PAC and Council is to consider development and the adopted land use planning documents – Planning Act, Provincial Planning Statement, Official Plan and Development Permit By-law - and determine if the application is consistent with what is in place; is it appropriate development and orderly and consistent with the applicable land use documents.

In order to form a recommendation, one has to consider or separate land use planning and appropriateness of the land use from matters that are considered normal or temporary inconveniences to development.

- Development and construction is a disruption. Increased traffic, construction vehicles, road congestion, noise, dust, pedestrian impacts, and delays can be challenging for existing residents, businesses, and road users. The Town incorporates requirements for construction routes, hours of operation to manage and mitigate the disruption similar to that of a road reconstruction project undertaken within Town. Items related to traffic, noise, construction are generally mitigated or addressed through the Draft Conditions of Approval.
- In terms of development of the road network and infrastructure throughout the development, the Town maintains security if there is a pre-servicing agreement and/or at time of subdivision agreement.
- Market demand, lots being built upon or sold is not for the Committee or Council to consider but that of the developer to assess and manage.

The previous Report dated July 28, 2026 indicated that Staff do not object to a residential development on the lands. However, there were outstanding and unresolved matters that should be apprised of prior to considering the issuance of draft approval, including, but not limited to:

- CRCA correspondence dated July 22, 2026
 - As noted within this report, resubmission resulted in the CRCA indicating no objection to the development. Clauses have been included in the Draft Conditions of Approval and setbacks to flood plains as set out in the CRCA correspondence. The CRCA continues to be involved in the process with the requirement to clear conditions of approval.
- Open Space blocks – response to monitoring and on-going maintenance, long-term prior to Council considering and acceptance of additional assets.
 - For Town consideration and asset management, Forefront Engineering has provided an outline of expectations in terms of short term and long-term monitoring and maintenance of the Open Space lands.

- Staff are satisfied that the August 31, 2026 response provides additional information respecting long-term maintenance; and, detailed work plans including a monitoring and maintenance program for the wetland. Staff recommended that the lands remain in their natural state following implementation of the approved work plan. The details of implementation is a Draft Condition of Approval which is in keeping with the CRCA recommendation.
- Archaeological (within open space) – area be excluded from the Open Space and the lands undertake a Stage 4 to be incorporated in Lots 38 and 39.
 - The applicants indicated that a Stage 4 will be undertaken in the area of the Jasper Site and the Draft Plan illustrates the portion of the lands to remain with Block 76 and a portion which will be included in Lots 37 and 38. This would align with the adjacent rear yards of Lots 36 and 39 and removes the Town with the responsibility of an archeological site in perpetuity. A clause has been incorporated in the Draft Plan of Conditions.
- Acquisition of lands from the adjacent property owner to connect to existing Arthur Street (east)
 - There are ongoing discussions occurring in this regard. A clause has been incorporated in the Draft Plan of Conditions.

Staff have no objection to SD2025-01 – MCHB Planning Limited be issued a Notice of Decision to approve the Draft Plan of Subdivision subject to the Conditions of Approval as attached.

Draft Plan approval provides the applicant with a three (3) year period, plus any approved extension, to satisfy the conditions of approval prior to registration of the subdivision and the issuance of building permits.

The applicant may also apply to Council for a pre-servicing agreement to permit the installation of infrastructure prior to registration. Any pre-servicing would be undertaken at the applicant's risk and would be subject to approval of the final engineering drawings.

Staff have no objection to DP2026-04 – MCHB Planning Limited for site specific reliefs in relation to floodplains, lot area, rear yard and holding for the following reasons:

- Flood Plain - Supporting documentation, peer review and the correspondence by the CRCA has provided that they have no objection to the development
- Lot frontages/area – The Official Plan provides for a density of 12 units/hectare which has been achieved in the application. Agreeably one could achieve a higher density on Blocks 66-70 with apartment buildings and in turn provide 15m frontages for the single family dwellings.
- Rear yard – Blocks for townhouses/multi-residential – As identified in the report, Staff considered the lands to be included in the Blocks 66-69 to increase the size

of the lots being less on the Town in terms of maintenance. However, Staff prefer the servicing of Block 76 to remain a dedicated parcel to the Town and not an easement.

Reliefs are as follows:

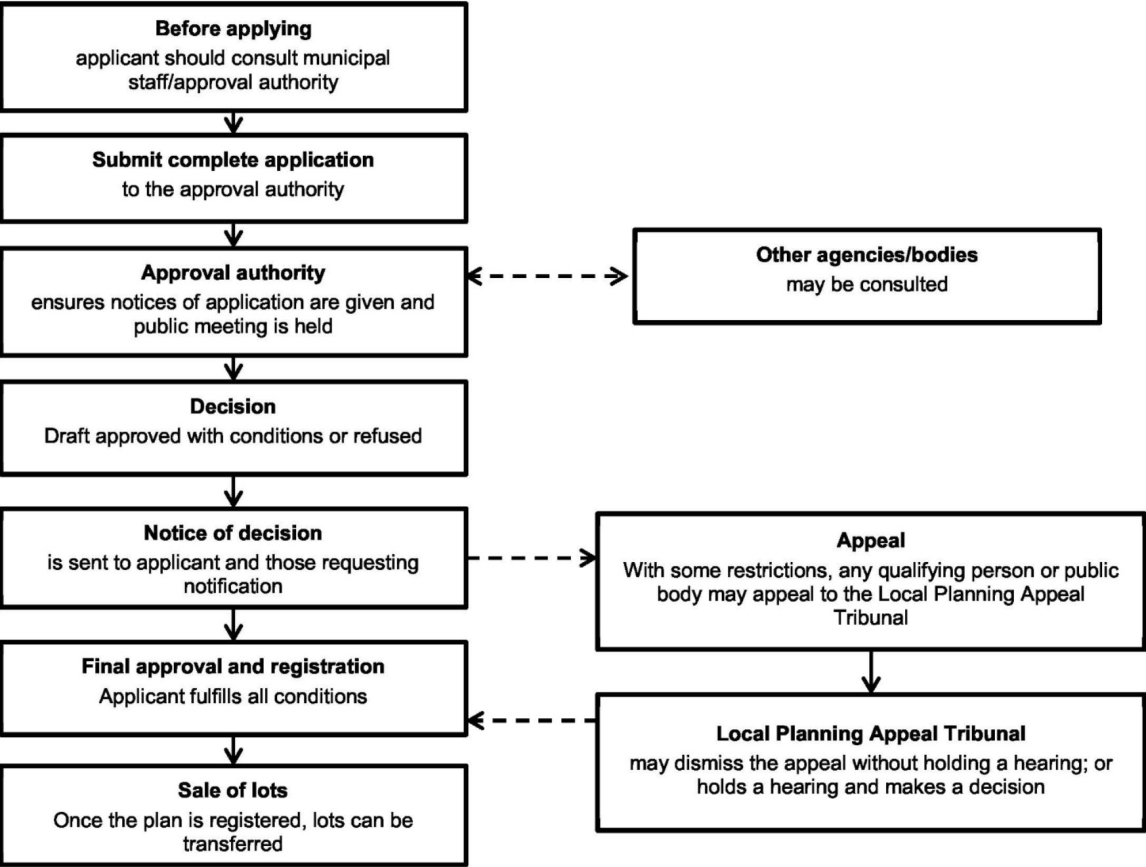
- Floodplain setback: 15m setback from the floodplain (Lots 20, 21, 53-65)
- Lot frontage: 11m (Lots 6-18, 22, 26-32, 34)
- Lot area: Min 450m² (Lots 6-18, 22, 26-32, 34)
- Rear Yard: 6m (Block 69-70)
- Lot area: Min 165m² (Blocks 69-70)
- Building and Structure setback: 6m (Lot 1, 24-32, 34-52)

- Attachment 1 – Flowchart: Subdivision Process
- Attachment 2 – Planning Act, Section 2 Provincial Interest
- Attachment 3 – Draft Conditions of Approval
- Attachment 4 – New Agency Comments since July 28, 2026
- Attachment 5 – New Peer Reviews since July 28, 2026
- Attachment 6 – New Correspondence since July 28, 2026
- Attachment 7 - Planning Rationale Addendum & Response to Maintenance and Climate Change
- Attachment 8 - Plan of Subdivision – Drawings
- Attachment 9 - Council Report-PD-2026-11 August 12, 2026 including PAC Report July 28, 2026
- Attachment 10 - SD2025-01 and DP2026-04 Applications

APPROVAL	
	Brenda Guy, Manager of Planning and Development

Attachment 1

Flowchart: Subdivision Process



Attachment 2 – Planning Act, Section 2: Provincial Interest

The Minister, the council of a municipality, a local board, a planning board and the Tribunal, in carrying out their responsibilities under this Act, shall have regard to, among other matters, matters of provincial interest such as,

- (a) the protection of ecological systems, including natural areas, features and functions;
- (b) the protection of the agricultural resources of the Province;
- (c) the conservation and management of natural resources and the mineral resource base;
- (d) the conservation of features of significant architectural, cultural, historical, archaeological or scientific interest;
- (e) the supply, efficient use and conservation of energy and water;
- (f) the adequate provision and efficient use of communication, transportation, sewage and water services and waste management systems;
- (g) the minimization of waste;
- (h) the orderly development of safe and healthy communities;
- (h.1) the accessibility for persons with disabilities to all facilities, services and matters to which this Act applies;
- (i) the adequate provision and distribution of educational, health, social, cultural and recreational facilities;
- (j) the adequate provision of a full range of housing, including affordable housing;
- (k) the adequate provision of employment opportunities;
- (l) the protection of the financial and economic well-being of the Province and its municipalities;
- (m) the co-ordination of planning activities of public bodies;
- (n) the resolution of planning conflicts involving public and private interests;
- (o) the protection of public health and safety;
- (p) the appropriate location of growth and development;
- (q) the promotion of development that is designed to be sustainable, to support public transit and to be oriented to pedestrians;
- (r) the promotion of built form that,
 - (i) is well-designed,
 - (ii) encourages a sense of place, and
 - (iii) provides for public spaces that are of high quality, safe, accessible, attractive and vibrant;
- (s) the mitigation of greenhouse gas emissions and adaptation to a changing climate.

SD2025-01 VL – ELMWOOD DRIVE – THE SUBJECT SUBDIVISION
MHBC PLANNING LTD (1000989284 Ontario Inc.)
DATE: SEPTEMBER 8, 2026

CONDITIONS OF DRAFT SUBDIVISION APPROVAL

That this approval applies to the reference plan (Reference SD2025-01), prepared by Hopkins Chitty Land Surveyors dated April 14, 2022, which is identified as Parts 1 to 25, Plan 28R-15673. The plan shows sixty-five (65) residential lots, Blocks 66-69 townhouses, Block 70 multi-residential, Block 72 parkland, Block 73-75, 77 open space, Block 76 future development (Lot 37/38) Block 78-80 servicing, Block 81-82 future development, Street One and Street Two.	
The Owner agrees that the Subdivision Agreement between the Owner and the Town of Gananoque to be registered against the lands to which it applies once the plan of subdivision has been registered.	
The Owner agrees that any revisions or any modifications to the proposed draft plan that may be appropriate shall be incorporated in the Subdivision Agreement arising from technical reviews and/or subsequent phases.	
GENERAL	
1. That the Owner enter into a subdivision agreement between the Owner and the Municipality to the satisfaction of the Municipality to satisfy all requirements (financial, servicing and otherwise), at the Owner's sole expense, including but not limited to, subdivision registration, the design and construction of roads, all water, wastewater and storm water systems, phasing and utilities in accordance with the Town's specification and standards, all to the satisfaction of the Town.	
2. The Owner acknowledges and agrees that the subdivision agreement between the Owner and the Municipality shall be registered against the lands to which it applies once the plan of subdivision has been registered. This shall be to the satisfaction of the Municipality.	
3. The Owner agrees that no works shall occur on the site until the Owner has entered into a Subdivision Agreement or Preservicing Agreement, or as approved by the Town's Manager of Public Works.	
4. The Owner agrees to grant all easements or blocks as required, free and clear of any encumbrances, to the Town or other public authority, including utilities.	

5. The Owner acknowledges and agrees that any existing easements registered against the Property that benefit adjoining or adjacent lands may be released or amended, provided that the owners of the lands benefiting from such easements have consented in writing to the release or amendment and are satisfied with the proposed replacement easements or alternative access arrangements. Any release or amendment shall ensure that reasonable access for the benefiting properties along the St. Lawrence River is maintained.	
6. The Owner acknowledges and agrees that it shall be responsible for acquiring, at its sole cost and expense, any lands required from the adjacent property owner to accommodate the extension of Arthur Street (East), and shall take all steps and execute all documents necessary to complete such acquisition.	
7. It is the Owner's responsibility to fulfill the conditions of draft approval and to ensure that the required clearance letters are forwarded by the appropriate agencies to the Town Planning Department, quoting the application file number (SD2025-01).	
8. The Owner covenants and agrees that the subdivision agreement shall contain clauses whereby all utilities services within the subdivision shall be underground services.	
9. The Owner covenants and agrees that prior to final approval, the Owner shall fulfill the requirements and/or conditions of: (a) Bell Canada (b) Canada Post (c) Cogeco (d) Eastern Ontario Power (e) Enbridge Gas (formerly Union Gas Ltd) "That the Owner shall make satisfactory arrangements with Enbridge Gas Inc. (Enbridge Gas) to provide the necessary easements and/or agreements required by Enbridge Gas for the provision of local gas service for this project. Once registered, the owner shall provide these easements to Enbridge Gas at no cost, in a form agreeable and satisfactory to Enbridge Gas." (f) Cataraqui Region Conservation Authority - Comments and conditions incorporated in the draft conditions where appropriate. (g) Other Utilities as required and forward clearance letters to the Town.	

10. The Owner is responsible and agrees to obtain such permits as may be required from the Town and all other approval authorities and will file copies thereof with the Town. This must be to the satisfaction of the Town.	
11. The Owner agrees to prepare and provide all purchasers with a Notice to all Offers of Purchase and Sale (Homeowners' Manual) to new residents, highlighting the importance and setback requirements of the adjacent natural features and ways residents can lessen their impact on those features (e.g., gardening with native species; responsible pet ownership; proper garden and pet waste disposal, sensitivities of storm sewers, etc.) to to the satisfaction of the Town. And the Owner further agrees, that the following reports shall be made available, or obtained from the Town and provided to the purchasers of the lots as a guide to development: (a) Environmental Impact Assessment - August 29, 2025 and Addendum - June 2, 2026 including required mitigation measures in the Offers of Purchase and Sale (Homeowners' Manual) (b) Geotechnical Report - May 28, 2026 including required monitoring in the Offers of Purchase and Sale (Homeowners' Manual) (c) Wetland Evaluation - October 28, 2025, Enhanced Wetland FIG.7 – May 2026	
FEES AND SECURITIES	
12. At the discretion of the Town, the Owner shall reimburse the Town for any costs of any or all documents, studies and/or reports, legal fees, any or all modifications to plans, peer reviews above and beyond the fees collected with the Plan of Subdivision application.	
13. The Owner shall be responsible for any engineering, inspection and review fees according to the Town's Fees and Rates By-law, as amended.	
14. The Owner shall bear the expense of all site works resulting from approved public works design where such works are not subsidized under the Policies and By-laws of the Town.	
15. Prior to registration, the Owner shall deposit with the Municipality, security in the form of a letter of credit prepared and stamped by an Engineer representing 100% of the estimated cost of all on-site and off-site works to be provided with respect to the subdivision. The letter of credit shall be reduced, in accordance with the terms and conditions of the subdivision agreement, as works are completed to the satisfaction of the Municipality, including engineering and other certification of the works, and digitized	

copies of as-built drawings relating to the work for which the final release is sought. The aforementioned security for site works shall include, but not be limited to, lot grading and drainage, landscaping, roads and road works, sidewalks and curbs, road drainage, clean-outs, underground infrastructure and services(storm, sanitary, watermains), streetlights, parkland, storm water management works. The amount secured by the Town shall be approved by the Manager of Public Works	
PARKLAND	
16. In accordance with the <i>Planning Act</i> and the Town of Gananoque Dedication of Park Land By-law No.1983-044, as amended, and the Recreational Master Plan, as received, the Owner covenants and agrees that lands in an amount of 5% is to be conveyed to the Town for the subject subdivision. The value of land shall be obtained by an accredited appraiser as of the day before the day of the approval of the draft plan of subdivision. Under any scenario, the Owner shall be responsible for any costs associated with land appraisals. The lands conveyed shall be suitable for park or public recreation purposes and the Owner acknowledges that wetlands and their adjacent lands are not considered as contributory to the 5% parkland. Alternatively, the Town may require cash-in-lieu for all or a portion of the conveyance. The Subdivision Agreement shall set out the parkland provisions.	
DEVELOPMENT PERMIT BYLAW (Zoning)	
17. The Owner agrees that prior to registration of the Plan of Subdivision, the Owner shall ensure that the proposed Plan of Subdivision shall be in accordance with the Development Permit Bylaw approved under the requirements of the <i>Planning Act</i>, with all possibility of appeal to the Ontario Land Tribunal exhausted. This shall be to the satisfaction of the Town. A site specific exception is proposed for Lots 54, 55, and 56, recognizing that these lands require the completion of a Stage 4 Archaeological Assessment prior to development proceeding.	DP2026-04 concurrent

STUDIES AND REPORTS

18. Prior to final approval of the Plan, the following reports shall be submitted to the Town, shall be reviewed to the satisfaction of the Manager of Public Works and/or Cataraqui Region Conservation Authority.

(a) Final Approval: Archeological Assessment

The Owner acknowledges that a portion of Street Two and Lots 54, 55, and 56 (Conner site) shall require a completion of a Stage 4 Archaeological prior to development proceeding. Additionally, the Owner shall require a completion of a Stage 4 Archaeological on Block 76 (Jasper site) prior to conveyance of a portion of the lands to the Town and a portion to as shown on the Draft Plan of Subdivision

That the subdivision agreement will contain a clause to the satisfaction of the Town of Gananoque whereby the Owner acknowledges and agrees to submit the final archaeological assessment report and provide a copy of the Ministry's letter stating that all requirements have been met for the Conner and Jasper site.

No grading, demolition, construction, or other soil disturbance shall take place on the lands requiring a Stage 4 Archaeological Assessment, including a portion of Street Two, Lots 54, 55, 56 and Block 76, until the Town and the provincial Ministry have confirmed in writing that all archaeological resource concerns have been fully addressed.

(b) Final Approval: Environmental Impact Assessment

That the Owner acknowledges and agrees to implement all of the mitigations, best practices and recommendations in the report "Environmental Impact Assessment - August 29, 2025 and Addendum - June 2, 2026 by WSP Canada Inc." to the satisfaction of the Town.

Final approval shall include all the foregoing recommendations in addition but are not limited to:

- (a) *That an engineered design supported by hydrologic and hydraulic assessment for the watercourse crossing at Street One be submitted to the satisfaction of the Town and CRCA*
- (b) Mitigation plan for Fish and Fish Habitat and Protection of Wildlife,
- (c) Implementation of naturalized setbacks adjacent wetlands, highwater mark, lots within waterfront overlay.

(d) Implementation the best practice measures for mitigating impacts during construction as identified in the "Environmental Impact Study" or any Municipally accepted subsequent report. (e) provision of a wetland removal plan and mitigation plan (if required) in consultation with the Ministry (f) Monitoring Plan, to the satisfaction of the Town and CRCA. Dependent on the requirements and timeline identified in the Monitoring Plan, the Owner will be responsible for any additional works to be completed where previously identified and implemented measures have proven to be insufficient or the resulting impact is greater than initially indicated.	
(c) Final Approval: Geotechnical Report That the subdivision agreement will contain a clause with wording to the satisfaction of the Town of Gananoque whereby the Owner acknowledges and agrees to implement all of the recommendations in the report "Geotechnical Investigation", dated May 28, 2026 by Malroz Engineering Inc. These include but are not limited to retaining of a qualified Geotechnical Consultant during construction of all foundations, for earthwork operations and paving. That final grading plans for all lots backing onto steep slopes (including Lots 24-32 and 39 – 50 per the August 19, 2026 Draft Plan of Subdivision) be reviewed by a qualified geotechnical professional in accordance with the recommendations from the Slope Evaluation section of the May 28, 2026 Geotechnical Investigation (Malroz Engineering Inc.). Should blasting be required for the construction of roads or utilities (water and sewer) permits shall be obtained from the Manager of Public Works.	
(d) Final Approval: Sanitary Servicing Report That the subdivision agreement will contain a clause to the satisfaction of the Town of Gananoque whereby the Owner acknowledges and agrees to implement all of the recommendations in the report "Sanitary Servicing Report", dated May 2026 by Forefront Engineering Inc. This includes but is not limited to sanitary sewer	

connections and in accordance with the Ministry of Environment, Conservation, and Parks Guidelines.	
(e) Final Approval: Stormwater Management Plan That the Owner acknowledges and agrees to implement all of the recommendations and mitigation measures in the report "Stormwater Management Report", dated May 2026 by Forefront Engineering Inc. and final report to the satisfaction of the Town and the CRCA, and that appropriate text to implement its findings be included in the Subdivision Agreement; That a final stormwater management plan be prepared by a qualified Professional Engineer and approved to the satisfaction of the Town and CRCA, and that appropriate text to implement its findings be included in the Subdivision Agreement.	
(g) Final Approval: Transportation Impact Study That the Subdivision Agreement shall contain a clause, to the satisfaction of the Town of Gananoque, whereby the Owner acknowledges and agrees to implement, at the Owner's sole cost or proportionate share of the cost, as determined by the Town, any transportation or traffic mitigation measures identified through the traffic impact study and/or peer review, including but not limited to modifications, upgrades, or reconfiguration of existing or proposed intersections, where such works are required as a result of the development. The Owner further agrees that the subdivision agreement shall include wording requiring the Owner to, at their own expense, submit an updated Traffic Impact Study one year post occupancy of all the lots, to the satisfaction of the Town. Dependent on the updated Traffic Impact Study, the Owner will be responsible for any additional works to be completed where previously identified and implemented measures have proven to be insufficient or the resulting impact is greater than initially indicated.	
(h) Final Approval: Water Supply Report That the subdivision agreement will contain a clause to the satisfaction of the Town of Gananoque whereby the Owner acknowledges and agrees to implement all of the recommendations in the report "Water Supply Report", dated May 2026 by Forefront Engineering	

Inc. This include but is not limited to watermain additions, modifications, replacements and extensions and in accordance with the Ministry of Environment, Conservation, and Parks Guidelines..	
(i) Final Approval: Phase I Environmental Site Assessment will be required on the lands, at the discretion of the Town. If warranted by the Phase I ESA, a Phase II ESA will be required.	
PLANS	
19. Final Approval: That a lot grading and drainage plan be completed and approved to the satisfaction of the Town and the Cataraqui Region Conservation Authority, and be included in the Subdivision Agreement between the Owner and the Town;	
20. Final Approval: The Owner agrees that prior to commencing any grading or construction on any lot, to have prepared by a qualified professional a detailed report, drawings and site plans acceptable to the Municipality, which will show: i) the location of all buildings and structures to be erected on the site and all final grades and elevation; and ii) the means whereby the storm drainage will be accommodated; the means whereby erosion and siltation will be contained and minimized, both during and after construction. The grading, drainage and development plan shall be to the satisfaction of the Municipality.	
21. Final Approval: Plan and Profile Drawings, design, stamped and signed by a Professional Engineer and approved to the satisfaction of the Town and the CRCA	
22. Final Approval: That a lot grading and drainage plan and a sediment and erosion control plan be completed and approved to the satisfaction of the Town and CRCA, and that appropriate text to implement its findings be included in the Subdivision Agreement. This plan will address items such as, but not limited to, Vegetation Protection Fencing, Construction management, mud tracking prevention, temporary storm water management (quantity and quality), sediment control, and erosion prevention and shall address all phases and stages of construction. It is the Town's expectation that the Engineer shall regularly inspect and document repairs of deficiencies. The Engineer shall also provide weekly	

inspection of the implemented design and, as required, recommend modification to the plan to suit the site condition and time of year. Monitoring by the Engineer shall continue through the home building stage of construction and shall only terminate once the site has been stabilized to the Town's satisfaction. The Owner further agrees to stabilize all disturbed soil within 30 days of being disturbed, control all noxious weeds and maintain ground cover to the satisfaction of the Town.	
23. Final Approval: That a tree inventory and protection plan be completed to the satisfaction of the Town and CRCA, and that appropriate text to implement its findings be included in the Subdivision Agreement and with wording included on all offers of purchase and sale;	
24. Final Approval: Street Lighting Plan, including photometric design, stamped and signed by a Professional Engineer to ANSI RP-8-14 Standards to the satisfaction of the Town.	
25. Final Approval: Composite Utility Plan, stamped and signed by a Professional Engineer to the satisfaction of the Town.	
INFRASTRUCTURE – ROADS	
26. The Owner covenants and agrees that the streets included in this draft plan shall be shown and dedicated as public highways.	
27. The design and construction of all on-site and off-site road connections and intersections shall be to the satisfaction of the Manager of Public Works.	
28. The design and construction of all future development of abutting lands roads and connections to Town owned shall be to the satisfaction of the Manager of Public Works.	
29. The Owner agrees that all streets in the plan shall be named to the satisfaction of the Town, emergency services and the 911 system.	
30. Any dead ends and/or open sides of road allowances shall be terminated in 0.3 metre reserves to be conveyed to, and held in trust, by the Town.	
31. The Owner agrees to provide construction traffic routes for the subdivision prior to the agreement or pre-servicing. Such plan shall be to the satisfaction of the Manager of Public Works.	
32. The Owner shall be responsible for the installation of the streetlights. The Town will facilitate the commission of the streetlighting infrastructure at the cost of Owner. Any maintenance or repairs related to the streetlights, prior to the assumption of the subdivision, will be facilitated by the Town at the cost of the Owner.	

33. The Owner acknowledges that the Town will provide single-pass roadway and sidewalk snowplowing per Phase, upon the first base course of asphalt and sidewalks being installed to the limit of the farthest occupied residence within the current Phase being constructed, and prior to the assumption of the subdivision. Any maintenance or repairs, prior to the Town assuming the full extent of the roadway, is the responsibility of the Owner. All to the satisfaction of the Manager of Public Works.	
34. The Owner agrees that the sidewalks and street lighting system on all roadways be designed and constructed to the satisfaction of the Manager of Public Works. The Owner further agrees that prior to assumption of the Works the Owner shall provide the Town the written 10-year warranty, or alternative warranty to the satisfaction of the Town, from the manufacturer for the luminaire and photocell. It is the responsibility of the Owner to ensure the warranty is transferable to the Town without risk or cost to the municipality.	
35. The Owner agrees that the portion of Street Two within the identified Stage 4 Archaeological Assessment limits will require completion of a Stage 4 Archaeological Assessment prior to development proceeding.	
DRAINAGE AND GRADING	
36. The Owner shall not alter, remove or disturb any of the existing vegetation, or otherwise alter grades, unless the Manager of Public Works has issued approval under By-law No. 2016-050 being a by-law to prohibit or regulate the placing or dumping of fill or the alteration of the grade of land, and any subsequent amendments and by-laws.	
37. That the Subdivision Agreement includes text to the satisfaction of the Town and CRCA notifying the Owner that permission will be required under Ontario Regulation 41/24: Prohibited Activities, Exemptions and Permits, prior to commencing excavation, rough grading, stockpiling, etc. within 15 metres of the regulatory flood plain of the St. Lawrence River, within 30 metres of the watercourses and wetlands on and near the property and within 15 metres of the top of stable slope of the shoreline bluff on the subject land.	
38. That the Subdivision Agreement includes text to the satisfaction of the Town and the CRCA to provide notice to purchasers of all Lots within 15 metres of the regulatory flood plain of the St. Lawrence River, within 30 metres of the watercourses and wetlands on and near the property and within 15 metres of the top of stable slope of the shoreline bluff that site alteration and construction (including but not limited to buildings,	

structures, filling and grading) on these lots will require permission under Ontario Regulation 41/24: Prohibited Activities, Exemptions and Permits prior to commencing these activities.	
39. The Owner shall, at their own expense, independent of the provisions of the Statute Labour Act, construct, grade and surface the road and provide drainage on this subdivision to a standard not less than the requirements, as approved by the Manager of Public Works. Grading shall provide a uniform surface, free of debris to ensure a safe and maintainable surface.	
40. The Developer shall prepare a site drainage and grading plan, satisfactory to the Manager of Public Works, prior to any grading or construction on the site. Such a plan will be used as the basis for a detailed lot grading plan to be submitted prior to the issuance of any building permit within the subdivision.	
41. Before commencing any grading or construction on any lot and prior to the issuance of a building permit, the subject subdivision individual grading plan shall be submitted and approved by the Manager of Public Works.	
42. The Owner agrees that the development of land shall be in accordance with the approved Grading & Servicing Plans, and the Owner agrees to require compliance with this provision in its contractual arrangements with any builder engaged by the Owner or with any subsequent purchaser of any lot in this Plan of Subdivision.	
43. The Owner agrees that it will be a provision of any Agreement of Purchase and Sale as entered into by the Owner with any purchaser for any part of the subject lands, that the purchase acknowledges that the Corporation may enter and regrade the subject lands to correct any improper grading done by the Owner or purchaser and that the Corporation's cost in this regard will be born by the purchaser and that the purchaser will not regrade any lands within the Plan of Subdivision without first obtaining the approval of the Municipal Engineer.	
44. The Owner shall be responsible for providing the Town with an as-built grading and drainage master plan, prior to the Town assuming the phase of development, to the satisfaction of the Manager of Public Works.	
ENVIRONMENTAL PROTECTION	
45. That a detailed work plan for low-impact wetland improvements, including invasive species removal, enhanced plantings, habitat creation, interpretative signage be submitted to the satisfaction of the Town and	

CRCA and that the subdivision agreement specify responsibilities for construction/installation, monitoring and maintenance. That the subdivision agreement will contain a clause with wording to the satisfaction of the Town of Gananoque whereby the Owner acknowledges and agrees to implement all of the Mitigations, Best Practices, Recommendations and Monitoring in the report “Environmental Impact Assessment, VL – Elmwood Drive”, dated August 29, 2025 as well as “Environmental Impact Assessment Addendum, BL – Elmwood Drive, dated June 2, 2026 by WSP Canada Inc. These include but are not limited to: a) Minimum and Naturalized setbacks b) Additional Natural landscaping and native plantings along St. Lawrence River c) Additional Fish habitat features d) Additional logs and woody debris, turtle nesting area, duck boxes, bat boxes, and an osprey platform e) Request for Review to Department Fisheries and Oceans for Fish and Fish habitat Mitigation f) Preparation and Distribution of Homeowner’s Manual to new residents, highlighting the importance of the natural features and ways residents can lessen their impact on those features – including dogs on leash, lighting on structures. g) Signage throughout the development	
46. That the subdivision agreement include text to the satisfaction of CRCA and the Town that requires purchasers of Lots 53 – 65 (from August 19, 2026 Draft Plan) to retain natural vegetation (including trees, shrubs and plants) within 15 metres of the flood plain of the St. Lawrence River as defined for erosion prevention and slope stability purposes, with an allowance for an appropriately sized clearing for shoreline access purposes as approved in consultation with CRCA.	
47. That any proposed pathways adjacent to or crossing any portion of wetland or watercourse on Blocks 72, 73, 74 and 75 (August 19, 2026 Draft Plan of Subdivision) be subject to engineered design and environmental impact assessment to demonstrate no adverse impacts to the hydrologic and ecological function of the watercourse and wetlands to the satisfaction of the Town and CRCA.	

48. The Owner agrees to install one tree per lot within the Typical Road Section by providing a Typical Drawing, which considers the approved Composite Utility Plan. The drawing shall identify any restrictions and the type and size of trees in proximity to these structures/buildings to the satisfaction of the Manager of Public Works.	
49. The Owner agrees to install temporary construction fence along the perimeter of the development and any required tree protection prior to commencing any on-site works. The details and location of the temporary construction fencing and tree protection shall be clearly shown on the approved Erosion and Sediment Protection drawing submitted to the Town as part of the engineering submission and/or site alteration application.	
50. The Owner acknowledges that the St. Lawrence River is subject to regulations under the Cataraqui Region Conservation Authority (CRCA). The Owner agrees to obtain all relevant permits related to CRCA requirements and forward a copy such permit to the Town.	
51. Signage in any public spaces indicating pets should remain on a leash.	
PHASING	
52. The Owner further covenants and agrees that final approval for registration may be issued in phases as follows: (a) Phasing is proposed in an orderly progression and in accordance with the approved phasing to the satisfaction of the Manager of Public Works; (b) Wording be included within the subdivision agreement indicating triggers for entering into subsequent phases of development. (c) All applicable agencies are to agree to registration in phases and provide clearances as required; (d) Clearances for all applicable conditions will be required for each phase as proposed by the Owner; and, (e) Furthermore, the clearances may relate to lands not located within the phase sought for registration. 53. This may require temporary turnarounds to be constructed depending on the phasing of the development. 54. That prior to final approval of each phase, the proposed M-plan for each phase of the subdivision, or a reference plan that is prepared based on the proposed M-Plan, shall identify temporary turning circles or hammer-head turnarounds to facilitate the safe turnaround of vehicles.	

Civic Address	
55. The Owner shall furnish the Corporation with a reduced copy of the Plan of Subdivision as approved, upon which the Corporation will designate the proper number or numbers for each house. It shall be the responsibility of the Owner to inform the subsequent purchaser of each lot of the correct street number.	
Model Home	
56. Where the Owner proposes to proceed with the construction of a model home prior to registration of the Plan, the Owner shall enter into an agreement with the Town, setting out the conditions, and shall fulfill relevant conditions of that agreement prior to issuance of a Building Permit.	

57. NOTES TO DRAFT APPROVAL:	
a) That the Owner agrees to make copies of the approved draft plan and conditions available to all purchasers and visibly post the approved draft plan for the public's viewing where units are offered for sale.	
b) The developer agrees, prior to offering any units for sale, to display a map on the wall of the sales office in a place readily accessible to potential homeowners that indicates the location of all Community Mail Boxes within the development, as approved by Canada Post.	
c) The developer agrees to include in all offers of purchase and sale a statement which advises the purchaser that mail will be delivered via Community Mail Box. The developer also agrees to note the locations of all Community Mail Boxes within the development, and to notify affected homeowners of any established easements granted to Canada Post to permit access to the Community Mail Box.	
d) The developer will provide a suitable and safe temporary site for a Community Mail Box until curbs, sidewalks and final grading are completed at the permanent Community Mail Box locations. Canada Post will provide mail delivery to new residents as soon as the homes are occupied.	
e) The conditions of an approval of Draft Plan of Subdivision may be changed at any time before Final Approval is given.	
f) If final approval is not given to this plan within three (3) years from the date of draft approval, being _____, and if no extensions have been granted, draft approval shall lapse.	
g) If the Owner wishes to request an extension to draft approval, a written explanation must be received by the Town a minimum of sixty (60) days	

prior to the lapsing date. The request should include the reasons why an extension is needed in support of the extension of the Town.	
h) The Owner agrees that the Subdivision Agreement between the Owner and the Town of Gananoque be registered against the lands to which it applies once the plan of subdivision has been registered.	
i) It is the Owners responsibility to fulfill the conditions of draft approval and to ensure that the required clearance letters are forwarded to the Town of Gananoque.	
j) Prior to final approval, the Owner shall submit to the Town of Gananoque for review two (2) draft copies of all reference plans and surveys and two (2) draft copies of the final M-Plan.	
k) Digital submission with all applicable drawings (Civil, Survey, every drawing) in both PDF and CAD (.dwg) format. A digital copy of the M-Plan and construction plans in a format approved by the Town.	
l) The Owner agrees to meet all standard conditions and any other conditions that may apply, subject to approval of a Development Permit Bylaw and any conditions.	
m) It is suggested that the Owner be aware of Subsection 144 of the Land Titles Act that requires that a plan of subdivision that is located in a land titles division be registered under the Land Titles Act. Exceptions to this provision are set out in Subsection 144(2).	
n) It is suggested that the Owner be aware of Subsection 78 of the Registry Act that requires that a Plan of Subdivision of land that is located in a registry division cannot be registered under the Registry Act unless that title of the owner of the land has been certified under the Certification of Titles Act.	
o) The Owner covenants and agrees that prior to registration of the subdivision agreement, a pre-servicing agreement outlining the infrastructure requirements for the development may be formalized and shall include financial commitments for the provision of sewage treatment capacity, sewage collection, water distribution and storage and water supply and stormwater management. The agreement shall also include the mechanism by which any other benefitting property owners will contribute to the financial reimbursement of the Owner and the Municipality for the provision of infrastructure.	

DRAFT - NOTICE TO ALL OFFERS OF PURCHASE AND SALE:

- i. Purchasers and/or tenants are advised that the development area and the individual building units may incur noise, dust, dirt, debris and construction traffic, from construction activities, that may be of concern and occasionally interfere with some activities of the dwelling occupants.
- ii. Purchasers and/or tenants are advised that the proposed finished lot and/or block grading may not meet Town lot grading criteria in certain areas to facilitate preservation of existing vegetation and to maintain existing adjacent topographical conditions.
- iii. Purchasers and/or tenants are advised that the planting of trees on municipal boulevards in front of residential units is a requirement of the Town and a Typical Drawing is included in the Subdivision Agreement. While every attempt will be made to plant trees as shown, the Town reserves the right to relocate or delete any tree without further notice.
- iv. Purchasers and/or tenants are advised that any roads ending in a dead end or temporary turning circle may be extended in the future to facilitate development of adjacent lands, without further notice.
- v. Purchasers and/or tenants are advised that the adjacent open space, woodlot or stormwater management facility will be left in a naturally vegetated condition and receive minimal maintenance.
 1. A 15 metre naturalized setback will be applied to the enhanced Elmwood Drive Wetland. This setback will undergo invasive species removal, and planting of native plants as shown in Appendix G and discussed below.
 2. A 6 metre naturalized setback will be applied to the proposed highwater mark of the improved Stream 1. This area will undergo invasive species removal, and planting of native plants discussed below
 3. A 15 metre setback will be applied to the portions of the adjacent coastal wetland that are not directly associated with the St. Lawrence River (i.e., shallow marsh and meadow marsh communities at the eastern edge of the Site).
 4. A minimum 10 metre setback will be applied between the proposed development and the adjacent significant woodland
 5. Lots along the St. Lawrence River are within a Waterfront Overlay in the Development Permit By-law. Permitted uses include all uses permitted in the underlying development permit designation, in this case Residential. The Development Permit By-Law proposes a site-specific regulation that includes a required 15 m setback from the floodplain. Enhancements by natural landscaping and additional native planting are recommended to create a vegetative buffer area to protect sensitive environments. In accordance with CRCA requirements, a 10 m horizontal setback from buildings and structures to the floodplain elevation is to be applied along these lots (Forefront 2025b).

6. Potential sensory disturbance from lighting to wildlife residing in the adjacent natural features will be mitigated through the following:
 - a. No direct glare into adjacent natural features by installing low intensity and downward pointing lights.
 - b. Turn off outdoor lighting when not in use, except where used for security and safety.
 - c. The use of motion sensors on all safety and security lighting is required.
- vi. Purchasers and/or tenants are advised that the development potential for lots may be limited due constraints on the available developable area and it is recommended that potential purchasers obtain Development Permit information, including lot requirements, setbacks, lot coverage prior to purchasing the lot.
- vii. Purchasers are provided with a copy of the individual lot grading and plot plans developed for each lot once approved by the Manager of Public Works, as it is available, and in any event, prior to the issuance of Building Permits. Each homeowner shall be provided a copy of the final approved lot grading plans for their lot, prior to assumption.
 1. Note: That final grading plans for all lots backing onto steep slopes (including Lots 24-32 and 39 – 50 per the August 19, 2026 Draft Plan of Subdivision) shall be reviewed by a qualified geotechnical professional in accordance with the recommendations from the Slope Evaluation section of the May 28, 2026 Geotechnical Investigation (Malroz Engineering Inc.).
- viii. Purchasers are advised that all grading and landscaping of lots must be carried out strictly and maintained in accordance with the Lot Grading and Drainage Plans.
- ix. Purchasers are advised and acknowledge that the Corporation may enter and regrade the subject lands to correct any improper grading done by the Owner or purchaser and that the Corporation's cost in this regard will be born by the purchaser and that the purchaser will not regrade any lands within the Plan of Subdivision without first obtaining the approval of the Municipal Engineer.
- x. Purchasers are advised that no obstruction of any kind is permitted so as to block or divert drainage within any designated swale or drainage route as shown on the approved Lot Grading Plan forming part of the Agreement. Purchasers are further advised that standing water may be experienced on the lot from time to time during significant storm events.
- xi. Purchasers and/or tenants are advised that the Town's Development Permit Bylaw establishes a maximum driveway and parking in the front or exterior side yard. There is a builders plan for this subdivision, which is approved by the municipality and shows all driveway locations for each lot in accordance with the Town approvals. Any relocation of driveways or widening of driveways requires written authorization from the municipality and must comply with all applicable by-laws.
- xii. Purchasers are advised that any fencing installed inside the property line of the lot shall be maintained by the homeowner at the homeowner's expense.

- xiii. Purchasers and/or tenants of Block 66-69, Lot 12-13, Lot 21-22 are advised that there is a servicing easement adjacent the rear yards and no structures or fences are to be placed on the easement.
- xiv. Purchasers and/or tenants of all lots abutting Blocks are advised of the pathways, open space, wetlands and/or waterway.
- xv. Purchasers are advised that Lots 24-26 as presented provide for no garages given proximity to the watercourse and buffers.
- xvi. Purchasers of Lots 53 – 65 (from August 19, 2026 Draft Plan) shall retain natural vegetation (including trees, shrubs and plants) within 15 metres of the flood plain of the St. Lawrence River as defined for erosion prevention and slope stability purposes, with an allowance for an appropriately sized clearing for shoreline access purposes as approved in consultation with CRCA.
- xvii. Purchasers are advised that all Lots within 15 metres of the regulatory flood plain of the St. Lawrence River, within 30 metres of the watercourses and wetlands on and near the property and within 15 metres of the top of stable slope of the shoreline bluff that site alteration and construction (including but not limited to buildings, structures, filling and grading) on these lots will require permission under Ontario Regulation 41/24: Prohibited Activities, Exemptions and Permits prior to commencing these activities.
- xviii. Purchasers are advised that mail will be delivered via Community Mail Box at the defined locations within the development as approved by Canada Post, and established easements will be granted to Canada Post to permit access.
- xix. Purchasers are advised that the developer will provide a suitable and safe temporary site for a Community Mail Box until curbs, sidewalks and final grading are completed at the permanent Community Mail Box locations. Canada Post will provide mail delivery to new residents as soon as the homes are occupied.
- xx. Purchasers are advised that this Plan may not accurately reflect final locations of street trees, driveways, streetlights, sidewalks, infrastructure and utilities located within road right-of-ways.



**MOTION / RESOLUTION
TREES AND TRAILS ADVISORY PANEL**

Date: July 29, 2026		Motion No. 2026 – 12
Subject: St. Lawrence Waterfront Trails Report – Receive for Information		
Moved by:	Alison Timusk	
Seconded by:	Terry Childs	
BE IT RESOLVED THAT THE TREES AND TRAILS ADVISORY PANEL RECEIVE THE ST. LAWRENCE WATERFRONT TRAILS REPORT; AND FURTHER, SUBMIT AS COMMENT ON THE PROPOSED PLAN OF SUBDIVISION APPLICATION FILE NO. SD2025-01, INCLUDING GANANOQUE TRAIL CONNECTIVITY WITH AS MUCH PUBLIC WATERFRONT TRAIL ACCESS AS POSSIBLE.		

Ayes 5 Nays

Carried: X

Defeated:

Tabled/Postponed:



Chair

☐ St. Lawrence waterfront trail

St. Lawrence waterfront trail

☆ Our public waterfront walkways

The policy foundation for requiring a continuous waterfront trail is exceptionally strong. The Town's own Official Plan requires acquisition of land for walkways when development provides the opportunity (Section 3.1.2.2, Policy 1), mandates a connected greenway system (Guiding Principle 6), and calls for enhancing public access to the St. Lawrence River shoreline. The Planning Act gives the Town authority to dedicate pedestrian pathways and impose construction conditions as part of subdivision approval. The developer has already included a trail connection block in the draft plan. McLean Forest already connects to the waterfront — what is missing is the waterfront trail itself, the ability to walk along the river from Joel Stone Park to McLean Forest. The task now is to ensure the subdivision delivers that continuous waterfront trail experience — not just a line on a plan.

☆ Parkland Dedication (Planning Act, Section 51.1)

The key is to ensure the parkland dedication includes trail-usable corridors and is not limited to decorative greenspace.

For residential subdivisions, the Town can require conveyance of up to 5% of the land (or 1 hectare per 300 dwelling units) for park or public recreational purposes. With 77 units proposed, this amounts to approximately 0.26 hectares, which on its own is modest — but the existing draft plan already proposes 0.596 ha of parkland (Blocks 79–80) and 2.038 ha of open space (Blocks 81–85), which exceeds the minimum.

☆ The Town's own Draft Official Plan contains several policies that directly support requiring a trail connection.

These should be cited in any submission:

Guiding Principle #2: The waterfront will be enhanced through development that creates an accessible and useable waterfront for residents and visitors.

Guiding Principle #6: The Town will plan for a connected system of greenways and parks facilities.

Section 3.1.2.2, Policy 1 (Public Access and Use): Acquisition of land for public walkways shall be required where new development or re-development provides an opportunity to do so. This is directly on point — the subdivision is exactly this kind of opportunity.

Section 3.1.2.2, Policy 5: A balanced network for pedestrians, cyclists and motorists shall be implemented as development occurs, considering connectivity and the extension of existing walkways.

Section 3.1.2.2, Policy 6: A continuous pedestrian walkway through the Lowertown district shall be implemented through development.

Section 3.1.2.2, Policy 8: Access and enjoyment of natural features, including shorelines of the St. Lawrence River, trails and open areas, will be enhanced by: (a) improving physical and visual access; (b) ensuring adjacent development preserves access; (c) providing for public access along and through natural open spaces.

Section 3.5.2.2, Policy 7: Repeats the same access and enjoyment language for rural and open space areas.

Section 2.3, Planning Context, Policy 5(f): Applications for intensification shall be evaluated based on the availability of existing or planned, or potential to enhance, active transportation infrastructure.

☆ Precedent: Gananoque riverfront loop (Hetu Homes Subdivision)

Developer was made to donate the lands along the waterfront for trail use, creating the riverfront loop trail.

☆ Name the specific trail connection requested

A publicly accessible multi-use waterfront trail along the St. Lawrence River through the subdivision lands, helping to close the gap between Joel Stone Park and McLean Forest. The trail should use Block 89 (Trail Connection) and the open space blocks along the waterfront to create a continuous waterfront walking and cycling experience.

☆ Address the gap in the current application

The Planning Justification Report mentions "sidewalk and trail connections" in general terms but does not commit to a continuous waterfront trail. Point out that Block 89 is labelled "Servicing/Trail Connection" but no waterfront trail design or construction commitment is provided. The subdivision would sever what should be a continuous waterfront experience from Joel Stone Park to McLean Forest.

☆ What the Developer's Application Already Includes (Use This as Leverage)

In other words, you are not asking for something the developer hasn't already contemplated. You are asking for it to be formalized, specified, and made enforceable.

The applicant's own documents contain commitments that can be leveraged:

- The Draft Plan includes Block 89 as a "Servicing/Trail Connection" block — the applicant has already acknowledged a trail connection is part of the plan.
- The Planning Justification Report states the development "will include a sidewalk and trail connections through the development" and will "retain natural heritage features."
- The report also claims the development is consistent with PPS Policy 3.2.3, which requires planning for multimodal connectivity — a trail connection is needed to deliver on this claim.
- The applicant proposes 2.634 ha of parks and open space — a trail through these lands is a natural extension of what is already proposed.

Some Possible points for the committee to suggest to council

- 1 Dedicate Block XX and connecting open space corridors as a public pedestrian and cycling pathway, conveyed to the Town.
- 2 Require the developer to design and construct a multi-use waterfront trail (minimum 3.0 m wide, granular or asphalt) along the St. Lawrence River, connecting to the existing trail network at both ends.
- 3 Trail construction must be completed before assumption of the subdivision by the Town.
- 4 The developer shall post financial securities (letter of credit) to guarantee trail completion.
- 5 Trail design must meet AODA accessibility standards and be approved by the Town.
- 6 Include the above as enforceable conditions in the subdivision agreement registered on title.

August 31, 2026

Sent by email

Brenda Guy
Manager of Planning and Development
Town of Gananoque
bguy@gananoque.ca

**Re: Draft Plan of Subdivision Application SD2025-01 &
Development Permit Application DP2026-04
Elmwood Drive Subdivision – August 2026 Submission
Vacant Lot MacDonald Drive; ARN: 08140000202930000000
Town of Gananoque
St. Lawrence River**

Cataraqui Conservation have reviewed a third submission for the Elmwood Drive Subdivision including the draft plan of subdivision and development permit applications and updated supporting materials.

Further to our previous letter dated July 22, 2026, we offer the following comments for the consideration of the Town of Gananoque and applicant. These comments are provided based on Cataraqui Conservation's roles as a commenting agency responsible for natural hazards review for *Planning Act* applications and as administrator of Ontario Regulation 41/24: Prohibited Activities, Exemptions and Permits. Item numbering is consistent with our previous letters.

Surface Water Features / Natural Hazards

St. Lawrence River Shoreline

1. **Addressed.** The Draft Plan of Subdivision has been updated to show the 76.1 m flood plain of the St. Lawrence River (labeled as "Existing High Water Level"), Street One has been shifted outside the flood plain and it's been demonstrated that the proposed lots have sufficient buildable envelopes without the need for alteration to the flood plain. Block 73 has been updated as a Park / Open Space block in recognition of constraints on this block.

Watercourses

2. **Partially addressed.** As noted above, the Draft Plan of Subdivision has been revised by including the existing flooding hazard associated with the west-east watercourse along with a 6 m offset. A lot (Lot 24 from June 2026 Draft Plan) on the south side of Street One has been removed from the Draft Plan. Lastly, the draft Development Permit By-law amendment includes provisions for those lots backing onto the watercourse that restrict development in the flooding hazard.

We recommend that the text in the draft amended by-law that applies to lots 24-52 be revised as follows:

~~A CRCA permit will be required for any development or site alteration within 6 metres of the floodplain.~~

Buildings and structures shall be set back a minimum of 6 metres from the floodplain unless otherwise approved with permission from the conservation authority under Ontario Regulation 41/24.

3. **Addressed / N/A.**
4. **Addressed.**
5. **Partially addressed.** We previously recommend that the development incorporate a minimum rear yard setback for lots 37 to 50 to ensure a minimum 6 metre safe access allowance from top of slope is met for future buildings and structures on these lots. The draft by-law amendment text does not speak to this.

We recommend the setback be added or that the applicant's planning consultant confirm that the existing Development Permit By-law requirements for rear lot setbacks is sufficient.

Coastal Wetland

6. **Addressed.** Through discussions with the applicant and their consultants, and through adjustments to the Draft Plan, it has been confirmed that the proposed Park and Open Space Blocks will allow for the retention of the central wetland as requested by CRCA and that the residential blocks have sufficient developable area outside the retained wetland. Discussions regarding modifications / improvements to the central wetland have been deferred to the detailed design stage with an understanding that such changes would require approvals from CRCA under O. Reg. 41/24.
7. **Addressed.** Street One shifted north, Block 73 relabeled as Park / Open Space block, development permit by-law provisions will prohibit development within the riverine portion of the wetland on the residential lots.
8. **Addressed.**
9. **Partially addressed.** Refer to comments 6 & 7 regarding changes to Draft Plan. The draft Development Permit By-law amendment text does not specify the 15 m setback for development, however a minimum 6 metre setback will apply (see recommended revision above) and CRCA will continue to regulate all development within 15 metres of the central wetland.
10. **Addressed.**

11. **Addressed.**

12. **N/A**

Stormwater Management

13. **Addressed.**

Conclusion / Recommendation

Through further discussions with the applicant and their consultants and through revisions to the Draft Plan of Subdivision and proposed Development Permit By-law amendment text, CRCA's previous comments have now been mostly addressed. As noted above (comments 2 & 5) we recommend additional minor revisions to the text in the by-law amendment. Provided these changes are made or otherwise addressed and provided the below conditions of draft plan approval are incorporated into the approval, CRCA will not object to the approval of applications SD2025-01 and DP2026-04.

Several items relating to the treatment of the central wetland, parkland, the proposed pathway, and subdivision infrastructure will need to be addressed at the detailed design stage prior to final plan approval.

Recommended conditions of draft plan approval:

- 1) *That an engineered design supported by hydrologic and hydraulic assessment for the watercourse crossing at Street One be submitted to the satisfaction of the Town and CRCA.*
- 2) *That the subdivision agreement include text to the satisfaction of CRCA and the Town that requires purchasers of Lots 53 – 65 (from August 19, 2026 Draft Plan) to retain natural vegetation (including trees, shrubs and plants) within 30 metres of the high water mark of the St. Lawrence River for erosion prevention and slope stability purposes, with an allowance for an appropriately sized clearing for shoreline access purposes as approved in consultation with CRCA.*
- 3) *That final grading plans for all lots backing onto steep slopes (including Lots 24-32 and 39 – 50 per the August 19, 2026 Draft Plan of Subdivision) be reviewed by a qualified geotechnical professional in accordance with the recommendations from the Slope Evaluation section of the May 28, 2026 Geotechnical Investigation (Malroz Engineering Inc.).*
- 4) *That a detailed work plan for low-impact wetland improvements, including invasive species removal, enhanced plantings, habitat creation, interpretative signage be submitted to the satisfaction of the Town and CRCA and that the subdivision agreement specify responsibilities for construction/installation, monitoring and maintenance.*

August 31, 2026

- 5) *That any proposed pathways adjacent to or crossing any portion of wetland or watercourse on Blocks 72, 73, 74 and 75 (August 19, 2026 Draft Plan of Subdivision) be subject to engineered design and environmental impact assessment to demonstrate no adverse impacts to the hydrologic and ecological function of the watercourse and wetlands to the satisfaction of the Town and CRCA.*
- 6) *That a final stormwater management plan be prepared by a qualified Professional Engineer and approved to the satisfaction of the Town and CRCA, and that appropriate text to implement its findings be included in the Subdivision Agreement.*
- 7) *That a lot grading and drainage plan and a sediment and erosion control plan be completed and approved to the satisfaction of the Town and CRCA, and that appropriate text to implement its findings be included in the Subdivision Agreement.*
- 8) *That the Subdivision Agreement includes text to the satisfaction of the Town and CRCA notifying the Owner that permission will be required under Ontario Regulation 41/24: Prohibited Activities, Exemptions and Permits, prior to commencing excavation, rough grading, stockpiling, etc. within 15 metres of the regulatory flood plain of the St. Lawrence River, within 30 metres of the watercourses and wetlands on and near the property and within 15 metres of the top of stable slope of the shoreline bluff on the subject land.*
- 9) *That the Subdivision Agreement includes text to the satisfaction of the Town and the CRCA to provide notice to purchasers of all Lots within 15 metres of the regulatory flood plain of the St. Lawrence River, within 30 metres of the watercourses and wetlands on and near the property and within 15 metres of the top of stable slope of the shoreline bluff that site alteration and construction (including but not limited to buildings, structures, filling and grading) on these lots will require permission under Ontario Regulation 41/24: Prohibited Activities, Exemptions and Permits prior to commencing these activities.*

Please provide notification of any decisions made by the Town with regards to these applications.

If you have any questions, please contact the undersigned at 613-546-4228 extension 228 or by email at mdakin@crca.ca.

Yours truly,



Michael Dakin MCIP, RPP
Supervisor, Development Review

Cc: Applicant, via email

Attachment 5 - Peer Reviews post July 28 2026

	Jewell Comment	GHD Response	Jewell Response
	Traffic Impact Study – Elmwood Subdivision (August 26, 2025)		
1	How were the study intersections identified? Was a Terms of Reference prepared and approved? The intersections at William St S / Elizabeth Dr and King St / Herbert St have not been considered.	Several comments received by the Consultant pertained to items previously agreed on by the Town through a Terms of Reference (TOR) document prepared by GHD on July 2, 2025, and accepted by the Town on July 24, 2025. The TOR document specified the intersections to be analyzed, the peak hour periods to be assessed, the background growth volumes to be accounted for, and the future horizon years to be assessed.	Noted.
2	Gananoque Secondary School, which generates a large volume of traffic from September to June, is located ~250m from the site location at Elizabeth Dr / William St. The consultant should provide justification for the seasonal timing of the traffic counts and discuss the expected impact of school traffic.	With regards to turning movement counts (TMCs) being collected during the summer season when school traffic is not in effect, this was done to account for the peak tourist season for the Town. This approach was a request from the Town on a previous project and was carried forward for this project.	While the summer counts may reasonably capture Gananoque's peak tourist-season traffic, it has not been demonstrated that summer conditions are the only critical period, or that school-season traffic would not materially affect the conclusions of the TIS. The Town has expressed similar concerns due to the location of this project and the proximity to the schools. Counts should be completed during the school year in order to provide a school-season comparison to determine whether summer is the peak period of concern or if the study conclusions are impacted by school traffic.
3	Was a Terms of reference prepared and approved or were communications with staff conducted to confirm there are no active developments in the vicinity that should be considered in the study?	Refer to 1	Noted. Including the Terms of Reference in the Appendix of the TIS would be helpful for future peer reviews.
4	How were the Weekday AM and PM peaks selected as the study peak periods? Should weekend peak analysis be completed? Was a Terms of Reference prepared and approved?	Refer to 1	Email correspondence provided by the Town indicates that a weekend analysis was to be requested in response to the submitted Terms of Reference.
5	Traffic counts were collected on Thursday, July 10, 2025, from 7:30-9 AM and 4-5:30 PM. o How were the time periods for the counts established? Were the peak hours known from other available data prior to scheduling the counts? Otherwise, with such a short count period, there is potential that the peak hour got truncated. o The development is one block east of Gananoque Secondary School, and is located less than 1km from St. Joseph Catholic School and Linklater Public School. Summer counts do not capture school-related traffic. The Author should consider whether the counts are reflective of peak conditions.	Selected peak hour times for data collection was based on knowledge of typical travel patterns in the Town from a previous study of the same intersections and is in accordance with the ITE Trip Generation Handbook, 3rd Edition (September 2017).	Understood, the timing of the traffic counts is acceptable.

6	How was the existing signal timing established? Was a site visit completed? Was data provided by the Municipality? Discussion should be included in the report regarding signal timing, coordination, actuation, and phasing.	The collected TMCs have subsequently been modelled through signal timing plans extracted from a previous project at the site location. Further discussion regarding signal timing coordination, actuation, and phasing has not been deemed to be necessary.	Please provide the signal timing plans. How were the signal timing plans established for the previous project? Timing provided by the Town? Based on site observations? Etc.
7	Why was the intersection of King St E / Herbert St not considered? It is an offset intersection to King St E / Elizabeth St (~32m CL-CL). The offset is less than minimum spacing per TAC. The operation of this intersection is expected to impact the operation of the King St E/Elizabeth Dr intersection. o The Author should justify the use of HCM2000 for the King St E / Elizabeth Dr intersection. Use of HCM2000 does not account for the underlying issue of closely spaced intersections and their interaction with each other. The Author should complete analysis with Sim Traffic to account for the interaction between the two intersections and verify results.	Justification regarding the use of HCM 2000 for the King St E and Elizabeth Dr intersection has already been provided in the both TIS and the TIS Addendum reports. SimTraffic analysis to account for queues at the study area intersections is not deemed to be necessary due to small traffic volumes, no corresponding critical v/c ratio or level of service (LOS) values observed, and no stipulated guideline requirement by the Town of Gananoque for this type of analysis.	The Herbert St and Elizabeth Dr intersections are located close together, and the signal timing and coordination of the adjacent intersection is critical to modeling the performance of the Elizabeth Dr intersection. If the Herbert St signals are well-coordinated with Elizabeth Dr, the addition of several vehicles at Elizabeth Dr will not have a noticeable impact to the performance of both intersections. If, however, the signals are poorly coordinated in existing conditions or operate at a high v/c ratio (approaching or exceeding 1.00), the addition of site-generated trips may cause queuing and spillback through the intersections. Are the opposing minor roads protected, or do the opposing left turns conflict with each other? How many phases are in the intersections' cycles? Use of microsimulation is required to model the queuing between the two intersections as HCM 2000 does not account for proximity of adjacent intersections or spillback between intersections. Due to the potentially high sensitivity of the two very close intersections, the author has not effectively demonstrated that the Elizabeth St intersection can accommodate the additional trips.
8	The author should evaluate the trip distribution applied in consideration of trip desire lines from the existing southern side streets as opposed to relying solely on EB/WB traffic on King St E which is heavily influenced by external trips. For example, 65-70% of trips entering William Street & Elizabeth Drive are entering from the west vs. 55% applied.	Trip distribution assumptions were based on existing vehicular patterns, shortest route available, and expected destinations. Due to relatively little subdivision-generated trips expected by the proposed development, a small difference in trip distribution percentages is not expected either way to significantly impact traffic operations.	Agreed revisions to trip distribution are unlikely to impact results.
9	A buildout year of 2030 seems appropriate; however, further projection should also be considered. The 5-yr and 10-yr projections (beyond buildout year) of background and background plus development are typically included for plan of subdivision submissions.	Refer to 1	Noted in accordance with TORs.
10	General comments for Transportation Demand management (TDM) were not provided, and the author did not discuss which measures the development uses, if active transportation is likely to be used, impacts to the conclusions of the study, etc. How will the proposed development's active transportation infrastructure provide connectivity to the existing network?	Transportation Demand Management (TDM) measures were not considered in the TIS reports for this project due to the low number of traffic volumes generated by the proposed residential subdivision – which will be directly integrated within the pre-existing road network. Furthermore, providing a TDM section in the reports has not been discussed in the TOR nor is it a stipulated guideline requirement by the Town of Gananoque for this type of analysis.	Please describe the proposed facilities and how they are integrated within the pre-existing road network. Are there any continuity issues?

11	Report shall be sealed by a licensed professional engineer per PEO's guidelines (R.R.O. 1990, Regulation 941; O. Reg. 837/21).	The TIS and TIS Addendum reports were not sealed due to their current draft nature. They will be stamped once all comments are received and considered to be addressed by Town, and the reports are finalized.	The Reviewer acknowledges that an incomplete or draft engineering document should not be sealed pursuant to O. Reg. 941, s. 53(8). However, the TIS and TIS Addendum have been formally submitted to the Town as part of the development application and are being relied upon by the Town and its peer reviewer for the purpose of evaluating the proposed development. Accordingly, these documents should not be treated as internal working drafts. Where an engineering report is issued as a professional engineering service to an external party, the applicable requirements of O. Reg. 941, s. 53 regarding signing, dating, and sealing apply
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Traffic Impact Study Addendum – Elmwood Subdivision

12	Not clear if the rates used are based on Peak Hour of Generator, or Peak Hour of Adjacent Street Traffic. They appear to be peak-hour of adjacent street traffic.	Trip generation analysis used the ITE peak hour of adjacent street traffic rates. This is based on industry standard and is the approved methodology as per the ITE Trip Generation Handbook, 3rd Edition (September 2017).	Agreed. No concerns with the trip generation. This was a matter of clarification only.
13	See previous comments for trip distribution and assignment. Refer to Traffic Impact Study – Elmwood Subdivision 3.2.	Refer to 8	Refer to 8
14	See previous comments for future traffic volumes and growth rate. Refer to Traffic Impact Study – Elmwood Subdivision 4.0.	Refer to 9	Refer to 9
15	See previous comments for conclusions. Refer to Traffic Impact Study – Elmwood Subdivision 5.0	Refer to 10	Refer to 10
16	Report shall be sealed by a licensed professional engineer per PEO's guidelines (R.R.O. 1990, Regulation 941; O. Reg. 837/21).	Refer to 11	Refer to 11



September 3, 2026

Town of Gananoque
30 King Street East
Gananoque, Ontario
K7G 1E9

Attn.: Mr. David Armstrong,
Manager of Public Works

**Re: Elmwood Subdivision – Peer Review
Supplemental Submission August 31, 2026
Jewell Engineering File Number: 260-5963**

Dear Mr. Armstrong,

As requested by the Town of Gananoque, Jewell Engineering reviewed the supplemental submission from Forefront Engineering. The letter dated August 31, 2026, provides their opinion on two points of concern raised by the Town. The first is configuration and maintenance of the drainage channel. The second is climate change considerations. Each is reviewed below.

Concern #1 – Channel Configuration and Maintenance

Forefront considered two alternatives for the channel. The first is to leave the channel in its natural state. The second would be to improve the channel with engineered intervention.

The response does not consider the methods to maintain. How will municipal vehicles access? How will they remove sediment? I think the point of concern for maintenance is not just how much effort it will take to maintain, but how will they perform it.

Concern #2 – Climate Change

The province mandates that all planning authorities consider the impacts of climate change. There are three situations considered in the Forefront design.

Lake Ontario Flooding

Forefront's response provides helpful understanding of the possible range of impacts on Lake Ontario flood levels and shows how the proposed lots

BELLEVILLE
(HEAD OFFICE)
1–71 Millennium Pkwy.
Belleville ON K8N 4Z5
Tel: 613-969-1111
info@jewelleng.ca

TOLL FREE
1-800-966-4338

KINGSTON
208–4 Cataraqui St.
Kingston ON K7K 1Z7
Tel: 613-389-7250
kingston@jewelleng.ca

OAKVILLE
214–231 Oak Park Boulevard
Oakville, ON L6H 7S8
Tel: 905-257-2880
oakville@jewelleng.ca

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will be well above the potential lake level assuming the generally accepted climate change scenario occurs.

Stormwater Management Infrastructure

Regarding stormwater management, Forefront noted MECP does not have a prescriptive requirement for how stormwater management infrastructure should be designed in light of climate change. This observation is shared by me. In the absence of specific direction, a prudent designer would 'test' their design for uncertainties related to climate inputs. I interpret the mandate to design stormwater management infrastructure with regard to climate change as a test to see if the infrastructure would be damaged or if people or property would be put at risk if the climate change event happened.

Forefront explained their tests included use of the MTO IDF future curves that many agencies consider satisfactory for climate change scenario tests, and they also considered the latest EC IDF release v3.4 that includes a new statistic for a 200-yr return period intensity that they also used to draw comparisons to the various model runs completed in their design. The MTO event had a higher rainfall depth, therefore their simulation would indeed have taken into account climate change. Their design also incorporated a standard freeboard that behaves like an additional safety factor.

I am satisfied, based on their explanation, that the stormwater management design would be resilient to climate change impacts.

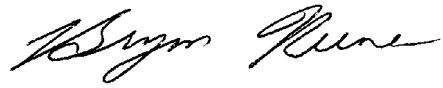
Riverine Flooding

This last consideration is to ensure that the design has some factor of safety for the flood risk imposed by the tributary that flows through the development lands. The regulatory event for the tributary is the 100-yr. This is identified correctly by Forefront and is the standard for flooding protection that was followed in the design. Under the FHIMP Guidelines Climate change impacts can be tested by selecting a more severe event. Practice seems to 200-yr return period event. This is not prescriptive, however. The 200-yr rainfall statistic is very close to the 100-yr. Use of the MTO IDF rainfall intensities would satisfy a review of climate change impacts.

In addition to this precaution, Forefront provided a standard minimum setback and freeboard to the calculated floodlines along the tributary. Each provides some protection from events or conditions that could cause water levels to exceed the regulatory.

Their design has adequately taken into account climate change impacts.

Yours truly,



Bryon Keene, P.Eng.
Jewell Engineering Inc.

ELMWOOD SUBDIVISION SUPPLEMENTAL PEER REVIEW 2026 SEPT 3



Brenda Guy

From: Mark Abley [REDACTED]
Sent: August 25, 2026 7:56 PM
To: Brenda Guy
Cc: Penny Kelly
Subject: Comments for Sept. 1 meeting of Planning Advisory Committee

[REDACTED]

[REDACTED]

[REDACTED]

25 August 2026

Dear Members of the Planning Committee,

I would like to add some remarks to the previous (very long) statement that I made prior to your meeting on July 28th. I stand by everything I said in that statement, notably about the errors and deficiencies of the Environmental Impact Report, but I won't repeat what I wrote in July.

As a homeowner in the affected neighbourhood, I'm particularly concerned about the risk of flooding. This summer, my wife and I have found a few small sinkholes in our yard – nothing serious yet, but still worrisome. When I informed my insurance broker (Matt Dubblestein, All Risks Insurance, Kingston) about the proposed subdivision, his first words were "That's too bad." If the subdivision goes ahead, the risk of serious property damage will increase, not just on my own property but on many dozens of others. Why? Because a large area of town is drained by the area proposed for development: just over 50 acres, as far away as Garden Street.

The Stormwater Management Report submitted by the developer states that "the storm sewer system will be designed to accommodate the 5-year design event, while overland flow routes will be sized to safely convey flows from the 100-year storm event." The hydrologic analysis is based on a maximum rainfall of 120 mm over 24 hours – the so-called "100-year storm event." But on a single day in 2017, Gananoque experienced rainfall of 121 mm (on the same day, Chaffey's Locks recorded 201 mm). And climate change is making such events ever more common.

The July 28 meeting of the Planning Advisory Committee took place on a day when the Niagara region of Ontario experienced up to 146 mm of rainfall. Parts of both Ottawa and Montreal had suffered even heavier rainfalls in June. And the Aug. 12 meeting of Council took place on a day when parts of Indiana received more than 183 mm of rain – CNN described this as a "one-in-1000-year rainfall rate. This only has a 0.1% chance of happening in given year, under normal circumstances. But extreme rainfall is becoming more common as the atmosphere warms."

<https://www.cnn.com/weather/flooding-rain-severe-storms-derecho-midwest-appalachians-climate>

Many of the calculations in the Stormwater Management Report are based on a "25 mm storm event." But according to Environment Canada's figures, Gananoque exceeded this amount on both July 29 (44 mm) and August 2 (36 mm) this year.

As noted in the Stormwater Management Report, the developer's proposal would render at least 50 percent of the total area "impervious," i.e. taken up by roads, driveways and buildings. The report acknowledges that the soil in Gananoque is "poorly drained" to begin with, because of the large amount of clay it contains. And, it seems clear, most or all of the trees on the site would be clear-cut before any buildings go up. Planting some saplings would not begin to compensate for the loss.

It's understandable that the developer has refused to say how many trees would be destroyed (the issue of "What is a tree?" as opposed to "What is a shrub?" raises intricate questions of "tree girth measurement"). But the number would be well into the hundreds. The Environmental Impact Report identified no fewer than 19 species of trees that occur on the site. These trees act as a natural sponge, soaking up water when required. Once the trees are cut down, the sponge effect would disappear. No longer would their root systems absorb water. No longer would they increase the permeability of the soil. No longer would their leaves and bark intercept rainfall before it hits the ground.

In short, even though the area of the proposed subdivision is officially deemed "Vacant," it is not "vacant" in terms of its ecological value. Apart from its usefulness for wildlife species (some of them threatened or endangered), it protects much of Gananoque from flooding. If the development goes ahead in anything like its current form and scale, the area will lose that protective capacity.

I have exchanged emails with Mike Dakin (Supervisor, Development Review, CRCA). He assured me that he has "no concerns with you sharing my and CRCA's comments with regards to the proposed development." I had asked him about the 'enhanced wetland' that the developer has promised, and he replied:

"From CRCA's perspective, we welcome 'low impact' type improvements to the wetland to create better more diverse habitat and to help improve general drainage issues that may be impacting the existing property or neighbouring properties. However, what we don't support is relying on these improvements to enable development where development inherently should not occur.

Our comments have focused on ensuring proposed lots can accommodate development outside of any areas that are experiencing drainage issues and not to rely on engineered solutions to accommodate the development, especially where doing so would require regular monitoring and maintenance responsibilities from the Town – which may not have the resources to do so."

I also asked Mr. Dakin if it was appropriate for municipalities and developers to continue their reliance on data that use the 1:100 year rainfall standard. He confirmed that this is an issue "we are currently struggling with across the province. Some areas have started using higher standards to take into account the more frequent extreme precipitation events we've seen in recent years, including higher rainfall intensity values, and even requiring development and infrastructure to be designed for the 1:300 year storm." He added that "CRCA continues to push for consideration of better modelling and resilient development designs that take extreme weather into account." In 2024, the Biden administration in the United States took measures to strengthen floodplain protection beyond the standard 100-year storm event to a 500-year storm event.

To sum up, I believe the key phrase in Mike Dakin's email involves "development where development inherently should not occur." The area of the proposed subdivision was zoned residential in or before 1971 – a time when floods were very rare and climate change was no more than a nightmare fantasy. Today it is a nightmare reality.

Yours sincerely,

Mark Abley

Brenda Guy

From: Penny Kelly
Sent: August 1, 2026 6:09 PM
To: Brenda Guy
Subject: Fw: A suggestion re: SD2025-01 Proposed Elmwood to Arthur subdivision in Gananoque, and the UNESCO Frontenac Arch Biosphere Reserve

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From: ann beer [REDACTED]
Sent: Saturday, 01 August 2026 16:37:20
To: Penny Kelly <clerk@gananoque.ca>
Cc: mark abley [REDACTED]; Margueritta Kluensch [REDACTED]; Whitney Haynes [REDACTED]
Subject: A suggestion re: SD2025-01 Proposed Elmwood to Arthur subdivision in Gananoque, and the UNESCO Frontenac Arch Biosphere Reserve

[REDACTED]

Dear Mayor Beddows, Gananoque Town Council Members, Planning Committee Members, and Administrative Staff,

Thank you for the excellent, professionally-run and insightful meeting on July 28th at the Town Hall, that was mostly concerned with the new subdivision SD2025-01. Though many excellent points were made, I was struck by how little attention environmental factors received, and the apparent attitude, by some participants, that the heavily wooded areas of the site are to be seen as an irrelevance to be removed rather than an asset to the town. I believe they, as well as the meadow and shoreline, should not be destroyed without serious thought.

Gananoque is a town with an astonishing and rare privilege: it is *inside* the UNESCO Frontenac Arch Biosphere Reserve. Very few towns in Canada can share such a distinction, in such a beautiful and ecologically rich area of the country. I attach three photos of sections of your own website that clearly state how important this is, as well as three pictures of the development site as it currently exists. As one of the sections from your website says, "The Frontenac Arch Biosphere was established by the local conservation community to raise awareness about our unique geology and biodiversity, as well as the people who live here. This is where the Thousand Islands create a land bridge over the River and around the Great Lakes for animal and bird migration. This is where five forest regions meet, creating a variety of habitats and opportunities for animals and people alike."

This is a splendid statement. My hope is that our community understands its implications and the responsibility Gananoque holds, to ensure that future generations, as well as present ones, can feel part of this environmental treasure. Moreover, as recent wildfire and flooding events in Canada and around the world are revealing in the starkest terms, natural wooded areas (even secondary growth) are our allies against the threats of climate change.

The fish, animals, plants, birds and trees appreciated by so many of our tourist visitors each year also depend on our vigilance and protection. Sports fishermen, for example, appreciate this region hugely. If the ecology of the St. Lawrence is further altered by human development along the shorelines, as in this proposal, gradually the integrity and richness of the fish stocks can be undermined. Each “small” development may seem inconsequential, but added together all along the St. Lawrence, they can collectively cause serious damage.

A further point is that you have recently (2023) celebrated the generosity of the McLean Family in gifting the neighbouring Pines to the town, to be known as the Judith McLean Memorial Forest. The loss of trees on the entire property beside the Pines will greatly reduce their ecological value and viability for nesting species. The Pines as a modern planted area is less diverse than what is currently beside them. Was the inevitable environmental damage to the Pines factored into the plans for the subdivision and discussed?

Would you be willing to meet with representatives of the Frontenac Arch Biosphere Network, and the organization A2A (Adirondack to Algonquin Collaborative) to understand what is at stake in terms of our shared responsibilities to the future of this region? Katherine Macklem and Emily Conger, members of these two organizations, have offered their time to come to make a short presentation to the Council and Planning Committee, or to hold a discussion evening with townspeople, to give a clearer picture of what is at stake. Given the importance of the UNESCO site designation, which was so hard-won through the long-term work of so many local residents, it seems a valuable addition to the discussion to understand (from experts) the environmental consequences.

Here are their e-mails:

Emily Conger

[REDACTED]

Katherine Macklem

[REDACTED]

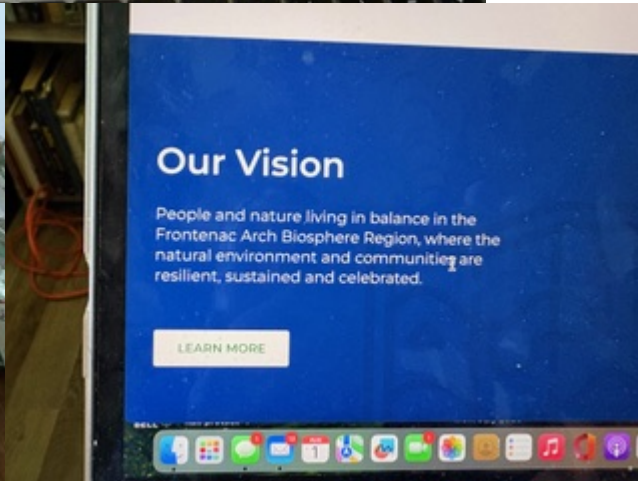
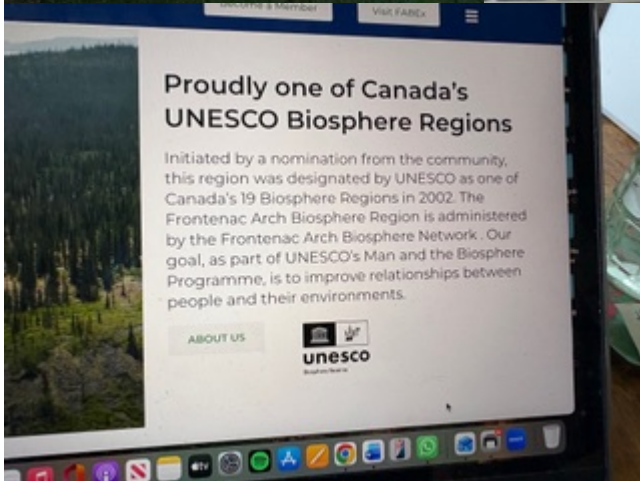
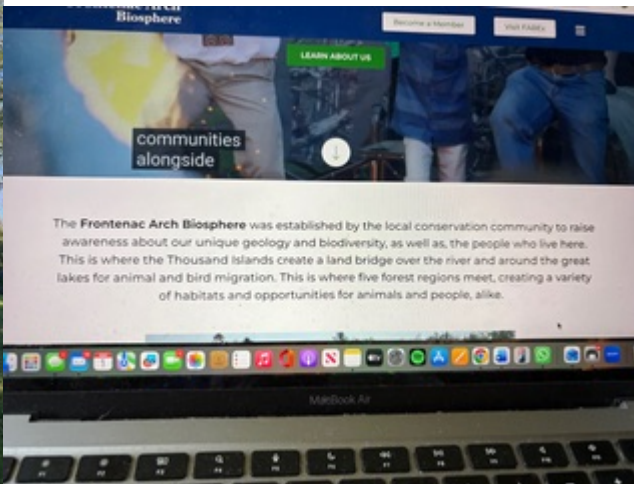
If you are interested in hearing from them, please contact them directly through these e-mails. They made this offer freely, out of concern for all the necessary information being available to Council before final decisions are made.

Thank you very much for reading this message.

Yours sincerely,

Ann Beer

[REDACTED]



Brenda Guy

From: Jacquie Corbett [REDACTED]
Sent: August 7, 2026 7:40 PM
To: John Beddows; Brenda Guy; Penny Kelly
Cc: Tim Corbett
Subject: Proposed Elmwood / Arthur Street development

Dear Mr Mayor and Council members

Thank you for taking the time to listen to residents during the recent Council meeting regarding the proposed development. We appreciate your invitation to submit additional thoughts by email.

After hearing the presentations and reflecting on the discussion, we respectfully ask that Council carefully consider the long-term impacts this development could have on our community before any final decisions are made.

As residents whose property backs onto the proposed development, we have had the privilege of seeing firsthand the natural environment that exists there. Over the years, we have regularly seen deer, foxes, wild turkeys, numerous species of birds and songbirds, frogs, and snakes in our backyard. This area is more than vacant land—it is an active ecosystem that supports a wide variety of wildlife. I hope Council carefully considers what will be lost if this habitat is disturbed or removed.

Our concerns also include the following:

- **Protection of wetlands and wildlife:** What measures will be taken to protect the wetlands and wildlife during and after construction? Will independent environmental monitoring be required to ensure these protections are maintained?
- **Traffic and public safety:** Our street is currently a quiet dead-end street. Under this proposal, it would become an access route into the new subdivision, fundamentally changing the nature of our neighbourhood. How will increased traffic affect the safety of residents, pedestrians, cyclists, and children? Will sidewalks, crosswalks, and other safety measures be installed before construction begins?

- **Infrastructure capacity:** Can our current roads, water, sewer, and stormwater systems support this additional development without placing the financial burden on existing taxpayers? If upgrades are required, will the developer be responsible for those costs?
- **Construction management:** What plans will be in place to control dust, mud, construction debris, and excessive noise? Who will monitor compliance on a daily basis, and what process will residents have to report concerns and have them addressed promptly?
- **Accountability and rehabilitation:** Will the developer be required to provide financial security to repair any damage to roads, municipal infrastructure, natural areas, or surrounding properties once construction is complete? Residents should not be left paying for the long-term impacts of this project.

Finally, we ask Council to consider not only whether this development can be built, but whether it should be built in its current form. Responsible growth should balance the need for housing with the protection of our natural environment, existing infrastructure, and the quality of life of current residents. Once wetlands are altered, wildlife habitat is lost, and neighbourhood character is changed, those impacts are often permanent.

Thank you for taking the time to consider these concerns. We appreciate Council's willingness to listen to residents and hope these questions will be thoroughly addressed before any final decisions are made.

Respectfully,

Tim and Jacquie Corbett

Brenda Guy

From: Jim Joe [REDACTED]
Sent: August 14, 2026 1:59 PM
To: Brenda Guy; Penny Kelly
Subject: Re: Proposed Plan of Subdivision and Class III Development Permit - Need at this time

Good Afternoon,

I suggest that the proposed development south of Elmwood Drive and west of Arthur Street be deferred indefinitely, until a realistic projection of population growth of Gananoque justifies the additional housing. This would include the number and type of new homes to build. This needs to include projected sales of existing homes, developments underway and proposed developments. Currently more people are leaving Gananoque than moving in.

My research shows that Gananoque needs more affordable housing, not what this proposed development is to deliver. I personally believe that if this area is developed, it should be mostly higher end homes. But this is not what the town needs.

At the Town Council meeting August 13 regarding the proposed development, it was made clear there is currently an issue with the sale of existing homes and those being built by Castle Development. Walking around Gananoque we see homes that have been for sale for up to 2 years, many that have been on the market for a year and a plethora of homes that have had to reduce their price in hopes of selling. This is a very difficult time for those selling homes and many of those selling are seniors that can no longer maintain their home and need to sell so they can move into a retirement residence. There is no relief in sight and further development will exasperate this issue. There is also the issue of the loss of property value for those homes from William Street to those around Arthur and those being built by Castle. The additional traffic and actual construction will impact value.

I cannot see where the proposed Elmwood/Arthur development, to be completed in 3 to 5 years, is realistic at this time. From the meeting, the developer would prepare the site for builders to build homes. I heard the mayor note that the development would generate over 1 million dollars for the town in the near future, but this would be at a significant negative impact to current residents. From the meeting I also understood that while the tax base would increase, it would be over a long time period and it cannot be assumed the this would result in future tax decreases. It could actually see additional tax increases to pay for the infrastructure to join roads and services to the development, prior to completion of the project.

There could be building going on for another 10 years or more and if homes are not selling, the area could be a mess for a long time. Elmwood Drive is not a wide street, in disrepair and with no sidewalks. It is used constantly by pedestrians, old and young. This street cannot safely handle the trucks and heavy equipment required for the development. Is the town planning that William Street be utilized, going past the high school and park?

Many are noting other concerns, such as environmental impacts, but this email is specifically requesting that no development proceeds until population growth justifies new housing as proposed.

Regards,

James Goddard

Sent from my iPad

On Jul 23, 2026, at 09:48, Brenda Guy <BGuy@gananoque.ca> wrote:

Good Morning,

Your email was forwarded to myself for comment.

The original submission was undertaken in January and at that time there were accesses from John Street and Elmwood Drive. These were posted on the Town's website at that time which is what the first Planning Rationale covered.

In a second submission, Arthur Street (east side) was included as a third access. Not the Arthur Street (west side) from William.

Brenda Guy

Manager of Planning and Development
613 382-2149 ext.1126

From: Penny Kelly <clerk@gananoque.ca>

Sent: July 23, 2026 9:42 AM

To: Brenda Guy <BGuy@gananoque.ca>

Subject: FW: Proposed Plan of Subdivision and Class III Development Permit - GODDARD

From: Jim Joe [REDACTED]

Sent: July 21, 2026 1:07 PM

To: Penny Kelly <clerk@gananoque.ca>

Subject: Fwd: Proposed Plan of Subdivision and Class III Development Permit

Requesting further clarification of the development of lands south of Elmwood Drive and/west of Arthur Street.

In the Planning Justification Report it states the new development will be accessed from Elmwood Drive and John Street. Confirm if this has changed.

In the Planning Justification Report Addendum it states, "A new road connection is proposed. Arthur Street will now extend to connect with the proposed Street One, effectively linking two previously disconnected segments of Arthur Street". Does this mean one would be able to access Arthur Street from William Street S and enter the proposed Street One and then exit the development on Arthur Street that connects to Conner Drive? This would reduce traffic congestion.

Regards,
James and Gisele Goddard

Sent from my iPad

Begin forwarded message:

From: Jim Joe [REDACTED]
Date: July 20, 2026 at 21:42:41 EDT
To: clerk@gananoque.ca
Subject: Fwd: Proposed Plan of Subdivision and Class III Development Permit

Understand that emails regarding the proposed plan should be sent to this email. Originally sent this to Brenda.

Sent from my iPhone

Begin forwarded message:

From: Jim Joe [REDACTED]
Date: July 20, 2026 at 2:54:40 PM EDT
To: bguy@gananoque.ca
Cc: James Goddard [REDACTED] Giz B
[REDACTED]
Subject: RE: Proposed Plan of Subdivision and Class III Development Permit

Hi Brenda,

We are requesting a deferral for the approval to proceed with the “Proposed Plan of Subdivision and Class III Development Permit” for the vacant lands south of Elmwood Drive and/west of Arthur Street, LEEDS CON. 1 pt. 16 RP 28R-15673 PARTS 1 TO 25 TOWN OF GAGNANOQUE, for the reasons noted.

Severe Traffic Congestion

The draft plan of the subdivision shows that all traffic into the proposed subdivision from the major artery King St E will be via Elizabeth Dr onto Pine St E and then Elmwood Dr and then an option to take MacDonald Dr. There currently are approximately 110 residences that are accessed from this route. The Castle Grove development that is in progress, is adding 105 new residences. The Propose Plan for vacant lands south of Elmwood Dr and/west of Arthur St will add another 103 residences. Overall tripling the existing traffic on this route and creating congestion starting on King St E. Congestion at the intersection of King St E and Elizabeth Dr will create bottlenecks that will seriously impact residents, emergency vehicles and school buses.

The Draft Plan of the subdivision does not show that it will be accessed from extensions of Arthur St and/or John St from William St S. This would allow a great easing of the congestion that will occur at the King St E and Elizabeth Dr intersection.

The streets of Elizabeth Dr, Elmwood Dr, Pine St E, MacDonald Dr are not currently developed to support the additional traffic that will occur. There is extensive use of people strolling, walking dogs and children playing these streets, the additional traffic on these streets puts them at risk. Parking on these streets is already an issue, with cars parking on residential lawns and this will exacerbate traffic congestion.

During the construction phase, the addition of construction vehicles, workers vehicles and other traffic congestion and parking on existing streets will be significant. This will impact the current residents and emergency vehicles.

Environmental Impacts

It is understood that an Environmental Impact Assessment has been completed and it takes into consideration the 100 year flood event plan. We need to know if the 100 year flood event plan is based on historical data or if it takes into consideration the projected impact of global warming, the increase of precipitation this area has seen in recent years and the high levels of rainfall in a short period of time. We have seen recent flooding in many areas of southern Ontario.

Electrical Grid

In the past 9 months there have been at least 4 significant unplanned power outages in Gananoque. Has it been confirmed that the additional residences will not have a negative impact on the power grid and enhance that risk of unplanned power outages?

Construction Noise and Other Impacts on Existing Residents

This proposed development will result in significant changes to the beautiful vacant land, and will result in blasting, hammering and large trucks going in and out.

Will there be reasonable start and end times when construction can proceed. Residents need to know that they will be able to sleep to a reasonable time and when they come home from work that they can relax without excessive noise, not to forget the stress on pets in these homes. People need to know they can leave and arrive from work without construction vehicles or construction workers vehicles blocking their driveways and parking spaces.

Blasting and hammering can put the integrity of existing properties at risk. What has been setup for the remediation of exterior and interior damage that may happen. There should be no financial impact to the property owner and speedy remediation.

Last year there was a power upgrade on Elmwood Dr. This resulted in digging up or damage to lawns that went into the resident's property. The reseeding of lawns was haphazard and no recourse was available. People tried to contact the company that performed the work and the township for remediation with no success. The township is responsible to the residents, will they setup a process to ensure that issues all are properly addressed.

The Request

For these reasons, I respectfully request that the decision to approve the "Proposed Plan of Subdivision and Class III Development Permit" for the vacant lands south of Elmwood Drive and/west of Arthur Street, LEEDS CON. 1 pt. 16 RP 28R-15673 PARTS 1 TO 25 TOWN OF GAGNANOQUE be deferred until these concerns are addressed. I will be attending the July

28 meeting and wish to be notified of any upcoming public hearings or meeting.

Regards,

James and Gisele Goddard



August 20, 2026

Brenda Guy, Manager of Planning and Development
Town of Gananoque
30 King Street East
Gananoque, ON K7G 1E9

Dear Brenda:

RE: VL – Elmwood Drive, Town of Gananoque - Development Permit Approval and Plan of Subdivision
OUR FILE: 9137BK

On behalf of our client, 1000989284 Ontario Inc., MHBC submitted applications for Development Permit Approval and Plan of Subdivision Approval on September 27, 2025 for the lands known as VL – Elmwood Drive. Following the initial submission, the Draft Plan was revised to address staff and agency comments received. Further to the second submission, outstanding comments were received from Town Staff, Jewell Engineering Inc. (Town's Peer Reviewer) and the Cataraqui Region Conservation Authority (CRCA). This letter represents the third resubmission and addresses the balance of the outstanding comments. The revisions to the proposal are summarized below.

Central Wetland and Watercourse

The CRCA provided comments on the second submission on July 22, 2026. These comments largely related to proposed alterations and enhancements within the central wetland and watercourse. We met with CRCA staff on Friday, August 14, 2026 to discuss the comments. Specifically, the CRCA noted that alterations within the 76.10 flood elevation are generally not permitted. As a result, the following changes are proposed:

- The Draft Development Permit By-law has been revised to include requirements that development and site alteration are not permitted within the floodplain (as identified by the highwater line) and that development and site alteration within 6 metres of the floodplain requires a permit from the CRCA. This regulation applies to all lots along the central watercourse (Lots 1, 20-21, 24-32 and 34-52).
- The previously identified park block has been updated to a park /open space block to reflect the presence of the wetland and floodplain (Block 73). It is intended that this block will be conveyed to the Town and used for park and/or open space purposes. Through the detailed design process, the design of this block to include park amenities and/or a trail can be determined. It is understood that cash-in-lieu of parkland may be required to address any parkland deficiencies.

- Street One roadway has been adjusted to be above the 76.10 flood elevation. Grading will be required within the floodplain related to the design of the road. It is acknowledged that a CRCA permit will be required.
- One lot has been removed on the portion of the proposed development north of the central watercourse and adjacent to Block 73. As a result, Lots 24-26 have increased frontages to allow for additional developable area, in consideration of the floodplain and setback.

Trail Connection

- A multi-use trail is proposed to be constructed on the south side of Street Two. Detailed design of Street Two and the multi-use trail will be required as a condition of approval.
- The intent of the multi-use trail is to connect the Town's existing trail network through the proposed development. The proposed development contemplates a trail extending through the Parks and Open Space Blocks (Blocks 72-75) and then connecting to a multi-use trail along Street Two. Design details for all trails will occur through Draft Plan approval.

St. Lawrence River

- The previous version of the Development Permit By-law included a site specific provision for a 15 metre waterfront setback for lots adjacent to the St. Lawrence River. This provision has been revised to clarify that the required 15 metre setback is to be measured to the floodplain associated with the St. Lawrence River.

Stage 4 Archaeological – Street Two and Lots 55, 56, and 57

- The previous Draft Plan included identification of an area of archaeological significance, the Jasper Site, within the Open Space Block proposed to be conveyed to the Town. Town Staff raised concerns with the ongoing maintenance of the Jasper Site if it was left in place.
- To alleviate the Town's responsibility of managing the Jasper Site, the Draft Plan has been updated to place the Jasper Site in a separate block (Block 76). Following completion of the Stage 4 Archaeological Assessment, and the Ministry's Acceptance of the Study, this block can be conveyed to the Town, free of any archaeological obligations. Site specific Development Permit By-law regulations are not required as no development is contemplated on this block. This Block is not proposed to be included as part of the adjacent lots (Lots 37 and 38) due to its proximity to the central watercourse.
- The draft Development Permit By-law continues to include a regulation requiring a Stage 4 Archeological Assessment be completed for the Connor Site prior to development. This regulation applies to Blocks 54-56.
- The Draft Approval conditions also contain conditions requiring completion of the Stage 4 Archaeological Assessment prior to development of a portion of Street Two, and lots 54, 55, and 56, and prior to conveyance of Block 76 to the Town.

Lot Areas and Frontages

Single Detached Lots

- As identified through the previous submission, lot frontages less than the minimum 15 metres required by the Development Permit By-law have been requested for several single detached lots within the proposed development. The minimum lot frontage requested is 11 metres, however, lots range from 11 metres to 14 metres.

- As a result of shifting the road, out of the floodplain, there are four lots that do not meet the minimum lot area requirements of 464 square metres. The minimum lot area is 454 square metres, a minor reduction to the permitted minimum. The Development Permit By-law includes a regulation permitting a minimum lot area of 450 square metres. This allows for some flexibility through preparation of the final plan of subdivision for registration.

Townhouse Lots

- The Development Permit By-law requires a minimum lot frontage of 6.0 metres, a minimum rear yard of 9.0 metres and a minimum lot area of 220 square metres. To achieve these requirements, a minimum lot depth of 36 metres is required.
- As a result of the servicing block (Block 78), many of the townhouse lots will not achieve the depth required to meet the minimum lot area requirements. As a result, the minimum rear yard and minimum lot area are required to be adjusted to 6.0 metres and 165 square metres respectively. A minimum lot depth of 30 metres provides sufficient depth for a townhouse with a driveway and a rear yard. Conceptual development plans for the townhouse blocks were previously provided to demonstrate the feasibility of development.
- For clarity, we have enclosed a plan specifying the minimum lot areas and frontages. The reduced lot frontages and lot areas are a result of preserving the central wetland and applying appropriate buffers, adjusting Street One, the irregular lot shapes and increasing density to align with the Official Plan's density requirement of 12 units per hectare. The proposal conforms to the density requirements providing 12 units per hectare.

Development Permit By-law Residential Special Exceptions

- To address these changes, the draft Amendment to the Development Permit By-law has been revised. The following summarizes the special exceptions proposed:
 - Lots 20-21 and 53-65 are subject to a regulation requiring a 15 metre setback from the floodplain associated with the St. Lawrence River
 - Lots 7-18, 22, 26-32 and 34 are subject to a regulation requiring a minimum lot frontage of 11 metres and a minimum lot area of 450 square metres
 - Blocks 66-70, being the townhouse blocks, are subject to site specific provisions recognizing a minimum rear yard depth of 6.0 metres and a minimum lot area of 165 square metres
 - Lots 24-52 are subject to a regulation restricting development within the floodplain and recognizing that a CRCA permit is required for development or site alteration within 6 metres of the floodplain
 - Lots 55, 55 and 56 are subject to a regulation requiring completion of a Stage 4 Archaeological Assessment, prior to development

The changes to the Draft Plan are intended to fully address the outstanding comments received from the Town and the Conservation Authority. In support of this resubmission the following materials are enclosed:

- Updated Draft Plan, prepared by MHBC dated August 19, 2026;
- A plan illustrating lot areas and frontages for residential lots; and,
- The updated Development Permit By-law and Schedules, prepared by MHBC.

We trust the enclosed materials satisfy your requirements to continue processing the application. Should you have any questions or require additional information, please do not hesitate to contact the undersigned. We look forward to continued collaboration with the Town on this matter.

Yours truly,

MHBC

A handwritten signature in black ink, appearing to read "E. Elliott".

Emily Elliott, BES, MCIP, RPP
Partner

A handwritten signature in black ink, appearing to read "G. Smith".

Gillian Smith, MA, MCIP, RPP
Senior Planner

cc. Jennifer Ailey

August 31, 2026

Brenda Guy
Manager of Planning and Development
Town of Gananoque
30 King Street East, Box 100
Gananoque, ON K7G 2T6

Re: VL – Elmwood Drive
Application for OPA, ZBA, DPS (SD2025/01)
Response to Issues Raised at Recent Public and Council Meetings

Dear Ms. Guy,

This letter responds to two issues raised at the most recent Public Meeting and Council meeting for the above-noted development: (1) the long-term maintenance of the existing channel and enhanced wetland area, and (2) the storm events and climate change considerations used in the stormwater and floodplain analysis.

1. Long-Term Maintenance of the Existing Channel and Wetland Area

The existing watercourse traverses the site within a dedicated open space block that will be conveyed to the Town as part of the subdivision. As set out in the Stormwater Management Report, the corridor may either be retained in its existing, naturalized condition or improved with a formalized channel section (a 1.0 m flat-bottom channel with stable 3H:1V side slopes and a grass-lined liner), with the final approach to be confirmed at detailed design. Regardless of which approach is taken along the remainder of the corridor, an engineered crossing is required at the new street, where an 1800 mm by 1200 mm concrete box culvert is proposed to convey flows beneath the roadway.

If the corridor is retained in its natural state, we understand it already conveys a substantial portion of the Town's existing storm sewer network, receiving flows well in advance of the proposed development, and, to our knowledge, has not been subject to a formal Town maintenance program to date; we would not expect the proposed development to change the nature or level of maintenance historically associated with this reach. Alternatively, should a formalized channel section be adopted, hydraulic analysis confirms that a Class B vegetative liner is suitable for the full range of evaluated storm events for the 100-year event remain below the permissible thresholds for this liner type — such that the channel would not be expected to require structural repair or re-grading under normal operating conditions.

In both cases, anticipated maintenance would be limited to routine periodic inspection, vegetation management, and debris removal typical of other municipally owned drainage corridors.

The enhanced wetland area has been designed using native, self-colonizing plant plugs and regionally sourced seed mixtures appropriate to the depth and flooding gradients of each planting zone. As with other naturalized habitat features, an establishment period of monitoring and, if needed, supplemental planting or invasive species control should be expected in the first two to three growing seasons. Once established, the wetland is intended to function as a self-sustaining natural system requiring little to no monitoring, consistent with the low level of ongoing maintenance typical of similar naturalized municipal open space features.

The EIA identifies a range of physical wildlife habitat features to be installed as part of the wetland and watercourse enhancements, including turtle nesting areas, duck boxes, bat roosting structures (bat boxes and/or roost tree structures), and an osprey nesting platform within the Elmwood Drive Wetland, along with additional bat roosting structures recommended for parkland and other setback areas across the site. Final designs for these features are to be confirmed with input from CRCA, the Town, and DFO.

These are artificial structures with a finite service life and require occasional maintenance to remain functional. Assuming higher-grade, durable materials are used, typical service lives before structural replacement is needed are approximately 10 years for bat boxes, 10 to 15 years for cedar duck boxes (cedar being naturally rot-resistant and considerably longer-lived than untreated pine), and 10 years or more for a well-built wooden osprey platform. All three require annual interim maintenance regardless of material. Duck and bat boxes require yearly cleaning, re-caulking, and predator/pest checks, while the osprey platform needs periodic inspection of the pole and platform structure.

2. Storm Events and Climate Change Considerations

The stormwater and floodplain analysis was carried out using a range of design storms appropriate to each element of the system:

- Water Quality / Erosion – the 25 mm event for erosion and quality control and sizing of the enhanced swale; annual average rainfall for sizing the oil grit separator quality control component.
- Minor System – the 2-year and 5-year storm events for sizing storm sewers and conveyances.
- Major System – the 100-year storm event for sizing the major overland flow system, with basements set above the 100-year HGL and redundancy provided under blocked-outlet conditions.
- Quantity Control – no formal quantity control structures are required, as the site drains directly to the St. Lawrence River.
- Water Balance – lot-level controls and disconnected roof leaders provide additional source controls to reduce volumes and peak flows to the extent practical given site conditions.
- Watercourse / Outlet – the 100-year storm event for the upstream watercourse.
- Lake Level Flood Hazard – the 100-year lake level (historical) plus wave uprush, as defined by the Cataraqui Region Conservation Authority Flood Hazard Mapping Study (2024).

For the Lake Ontario / St. Lawrence River shoreline specifically, the regulatory flood hazard elevation adopted for the site is 76.10 m, representing the 100-year historical lake level including storm surge per the CRCA Flood Hazard Mapping Study (2024). The preliminary grading plan for the proposed development includes elevations well above the 76.10m. Internal road elevations across the subdivision range from approximately 77.6 m to 84.6 m, and the rear lot lines at the 15 m floodplain offset / 10 m wave uprush setback, the closest point at which grading or building is contemplated range from approximately 77.6 m to 80.2 m. Even at their lowest points nearest the shoreline, the proposed lots and roads are therefore set a minimum of approximately 1.5 m above the 76.10 m flood hazard elevation, with substantially greater clearance elsewhere across the site.

For additional context, the underlying CRCA/Zuzek (2024) study also modelled the 100-year flood level under three climate change scenarios, in addition to the historical value used for regulatory purposes. At Gananoque, the 100-year flood level is projected to increase from 76.10 m (historical) to approximately 76.62 m under a mid-century RCP4.5 scenario (2026–2075), 77.09 m under a late century RCP4.5 scenario (2051–2100), and 77.34 m under a late century RCP8.5 scenario (2051–2100). CRCA identifies these climate change layers as informational only not used for regulatory purposes but recommends that municipalities and proponents of major development be made aware of them, and its draft Technical Guide suggests the mid-century RCP4.5 value as a planning reference point.

Comparing these values to the preliminary grading plan, the closest proposed lot lines (at the 15 m floodplain offset / 10 m wave uprush setback) range from approximately 77.6 m to 80.2 m, as noted above. Even against the most conservative late century RCP8.5 value of 77.34 m, the lowest proposed lot line elevation of approximately 77.6 m maintains roughly 0.25 m of clearance; against the mid-century RCP4.5 reference value of 76.62 m suggested in CRCA's draft guidance, that same point provides approximately 1.0 m of clearance. Clearance increases substantially moving away from the lowest points on the site, and further review at detailed design would help confirm this margin against the final grading.

There is currently no specific MECP design criterion prescribing a climate change factor for stormwater management facilities or conveyance systems. The Provincial Policy Statement generally requires planning authorities to account for the impacts of a changing climate, but does not prescribe a specific method, and municipalities have adopted differing approaches for example, the City of Ottawa applies a 100-year +20% rainfall stress test against basement elevations, Loyalist Township requires major overland flow routes to convey approximately 100-year +20% conditions, and the City of Markham compares available IDF datasets and applies the more conservative one.

The 100-year, 24-hour design rainfall of 120 mm adopted for this site reflects a statistical return period derived from the latest MTO IDF curve for the Gananoque area, rather than a ceiling that no individual storm can exceed. By definition, rainfall exceeding the 100-year statistic will occur from time to time; an individual observed event, such as the 121 mm recorded locally in 2017, does not on its own indicate that the design return period is inappropriate.

Environment and Climate Change Canada (ECCC) has recently released 200-year design rainfall events — a new addition to its standard return-period offerings which for the Kingston area are only about 10% greater than the corresponding 100-year rainfall. For this site, the design already relies on the MTO IDF curve, which produces substantially higher rainfall intensities than the local ECCC IDF data for example, the MTO 100-year 24-hour volume is approximately 121 mm, compared with approximately 112 mm for the ECCC 200-year event at Kingston East station. On that basis, the adopted 100-year design event is already approximately 10% greater than the ECCC 200-year event, and approximately 20% greater than the ECCC 100-year event.

It is also worth noting that stress tests such as Ottawa's and Loyalist Township's 100-year +20% checks are typically applied on top of the historical ECCC IDF curve. The MTO IDF curve adopted for this site is derived differently: it incorporates a climate model regression as part of its development, rather than reflecting historical station data alone. On that basis, the current design criteria, based on the adopted MTO 100-year design event, exceed the ECCC 100-year event plus a 20% climate allowance. This means the design already meets or exceeds the most conservative of the municipal stress-test benchmarks noted above, without a separately applied climate change factor.

The 25 mm event referenced above is a water quality and erosion control design storm used to size the oil grit separator and enhanced swale so that they capture the majority of annual runoff volume for treatment, consistent with MECP stormwater management guidance. It is not the design event relied upon for flood conveyance or erosion protection under larger storms; that function is served separately by the minor (2-year/5-year) and major (100-year) systems described above. Occasional exceedance of the 25 mm water quality event during summer rainfall does not represent an exceedance of the site's flood conveyance capacity.

For floodplain mapping of the watercourse itself, current MNR direction under the 2023 Technical Bulletin on Floodplain Mapping confirms that the 100-year event remains the regulatory flood event defining flood hazards. The 200-year event may be modelled for climate change planning, risk assessment, and sensitivity analysis, but does not define the regulated floodplain; for this site, that margin is captured within the design freeboard.

For the St. Lawrence River / Lake Ontario shoreline, the CRCA mapping additionally provides climate scenario mapping (RCP4.5 mid-century, RCP4.5 late century, and RCP8.5 late century). These are identified in the mapping study as planning, risk, and sensitivity models only, consistent with the PPS (2020) direction that planning authorities prepare for the impacts of a changing climate; the study leaves the application of these scenarios to future planning decisions.

On the question of imperviousness and vegetation removal, the stormwater analysis incorporates a conservative composite imperviousness of 47% for the developed condition, reflecting anticipated post-development land cover, including the loss of vegetated cover on developed portions of the site.

Concerns have also been raised about reliance on engineered watercourse or wetland features to enable development that could not otherwise be accommodated, and about creating maintenance obligations the Town may not have the resources to support. As set out in Section 1 of this letter, retaining the majority of the existing watercourse corridor in its natural state remains an option under the Stormwater Management Report, with engineered works limited, at minimum, to the new street crossing; this approach, together with the low-impact habitat enhancements proposed for the wetland area, is responsive to that concern. Proposed lots have been sited to avoid the drainage-constrained areas identified through the review process, regardless of which approach is ultimately adopted for the corridor.

We acknowledge the broader provincial discussion regarding whether municipalities should move toward higher design standards in response to observed increases in extreme rainfall. As noted above, there is currently no MECP design criterion mandating such a standard for stormwater facilities in Ontario. We trust these clarifications are helpful, and remain available to discuss further, including whether the Town wishes to adopt a specific climate change adjustment factor beyond current MECP/MNR direction; we can incorporate one into the model if directed.

Summary

- The existing watercourse and wetland corridor will be retained within a dedicated open space block, with the final channel treatment to be confirmed through detailed design.
- Long-term maintenance of the channel and wetland area is expected to be limited primarily to routine inspection, vegetation management, debris removal and localized corrective works, together with periodic maintenance of the proposed wildlife habitat structures as required.
- The stormwater management design accounts for increased imperviousness, and applies appropriate design criteria for water quality, water balance, erosion and sediment control, minor and major drainage systems, and flood hazard assessment.
- The proposed development has been located outside the identified flood constrained areas, with grading above the applicable regulatory flood hazard elevations even when considering climate change scenario elevations reviewed for the site.
- The current design criteria, based on the adopted MTO 100-year design event, exceed the ECCC 100-year event plus a 20% climate allowance, meaning the design already meets or exceeds the most conservative municipal stress-test benchmarks without a separately applied climate change factor.
- Climate change has been considered through review of available rainfall data and shoreline climate scenarios, and the design criteria and modelling completed to date indicate that the subdivision can be accommodated without unacceptable stormwater, flooding or natural hazard impacts.

Please contact this office if you have any questions or wish to discuss the project.

Sincerely,

FOREFRONT Engineering Inc.



Kyle Nielissen
Project Manager
Kyle.Nielissen@Forefronteng.ca

KN:kn
cc:

DRAFT PLAN OF SUBDIVISION

LEGAL DESCRIPTION
PART OF LOT 16, CONCESSION 1,
GEOGRAPHIC TOWNSHIP OF LEEDS
TOWN OF GANANOQUE
COUNTY OF LEEDS

OWNER'S CERTIFICATE

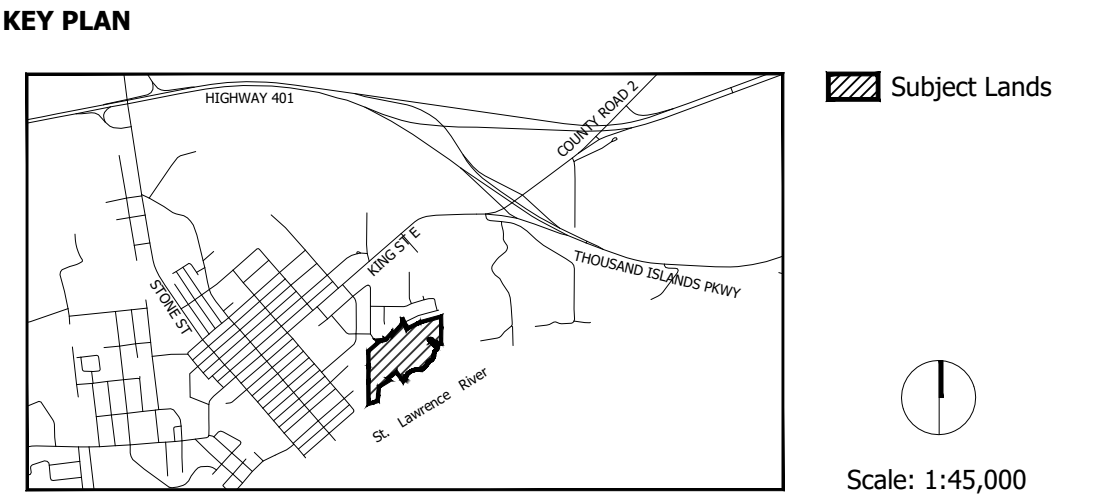
I HEREBY AUTHORIZE MACNAUGHTON HERMSEN BRITTON CLARKSON PLANNING LIMITED
TO SUBMIT THIS PLAN FOR APPROVAL.

Date: _____
ROB PIERCE
1000989284 ONTARIO INC.

SURVEYOR'S CERTIFICATE

I HEREBY CERTIFY THAT THE BOUNDARIES OF THE LAND TO BE SUBDIVIDED ON THIS
PLAN AND THEIR RELATIONSHIP TO THE ADJACENT LANDS ARE ACCURATELY AND
CORRECTLY SHOWN.

Date: _____
SHAWN LEROUX, O.L.S., O.L.I.P., A.L.S.
J.D BARNES LIMITED



ADDITIONAL INFORMATION
Required Under Section 51 (17) of the Planning Act, R.S.O., 1990, c.P.13 as Amended

(a) As Shown	(e) As Shown	(j) As Shown
(b) As Shown	(f) As Shown	(k) Services As Required
(c) As Shown	(g) As Shown	(l) As Shown
(d) Residential, Park, Open Space, Servicing	(h) Municipal Water Supply	(i) Unknown

AREA SCHEDULE			
DESCRIPTION	LOTS/BLOCKS	UNITS	AREA
Low Density Residential - Singles	1-65	65	4.585 ha
Low Density Residential - Townhouses	66-69	23	0.592 ha
Multiple Residential	70	12-14	0.440 ha
Residential Lot Addition	71		0.955 ha
Park	72		0.276 ha
Park / Open Space	73		0.274 ha
Open Space	74-77		2.184 ha
Servicing	78-80		0.282 ha
Future Development	81-82		0.012 ha
Roads			1.986 ha
Total	82	100-102	11.586 ha

- NOTES**
- All dimensions are in metres unless otherwise shown.
 - Environmental features provided by WSP, 2025-05-23, & FFE, August 2025
 - Boundary information has been compiled from Plan 28R-15673 and Confirmed by field Survey by J.D. Barnes Ltd. May 13, 2025
 - Contains information licensed under the Open Government Licence - Ontario.

Revision No.	Date	Issued / Revision	By
1	September 1, 2026	Resubmission	JB

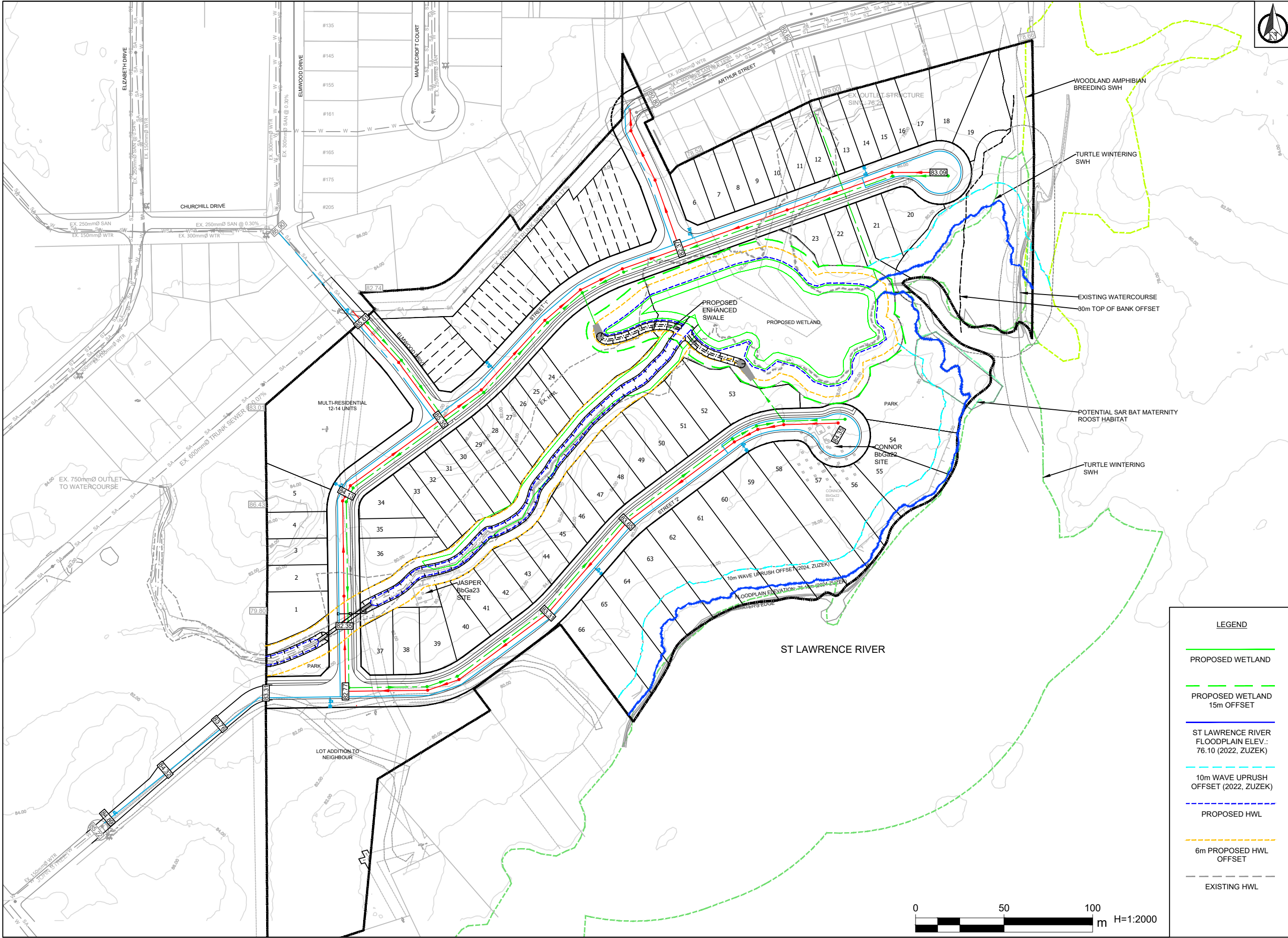
Stamp	Date
	September 1, 2026
	File No.
	9137BK
Project	Plan Scale
	1:1000 (Arch D)
	Drawn By
Project	Checked By
	EE

Project	VL - Elmwood Drive, Gananoque R.W. Tomlinson Limited 100 CitiGate Drive, Ottawa ON
---------	--

File Name	DRAFT PLAN OF SUBDIVISION
Dwg No.	1 of 1



K:\137BK - 205 Elmwood Drive, Gananoque\137BK Draft Plan of Subdivision_15Sep2026.dwg



- LEGEND**
- PROPOSED WETLAND
 - PROPOSED WETLAND 15m OFFSET
 - ST LAWRENCE RIVER FLOODPLAIN ELEV.: 76.10 (2022, ZUZEK)
 - 10m WAVE UPRUSH OFFSET (2022, ZUZEK)
 - PROPOSED HWL
 - 6m PROPOSED HWL OFFSET
 - EXISTING HWL



Benchmark		
No.	Revision/Issue	Date



1329 Gardiners Road, Suite 210
Kingston, ON, Canada K7P 0L8
613.634.9009 tel.
1.866.884.9392 fax.

Client
1000989284 ONTARIO INC.

Project
VL - ELMWOOD DRIVE

Drawing
CONCEPT PLAN

Drawn by: EP	Checked by: JH	Project No.
Designed by: KMN	Approved by: KMN	Drawing No.
Date: MAY 2026		CP
Scale: 1:2000 ANSI B (11x17)		

DRAFT PLAN OF SUBDIVISION

LEGAL DESCRIPTION

PART OF LOT 16, CONCESSION 1,
GEOGRAPHIC TOWNSHIP OF LEEDS
TOWN OF GANANOQUE
COUNTY OF LEEDS

OWNER'S CERTIFICATE

I HEREBY AUTHORIZE MACNAUGHTON HERMSEN BRITTON CLARKSON PLANNING LIMITED
TO SUBMIT THIS PLAN FOR APPROVAL.

Date: SEPTEMBER 4, 2025

ROB PIERCE
1000989284 ONTARIO INC.

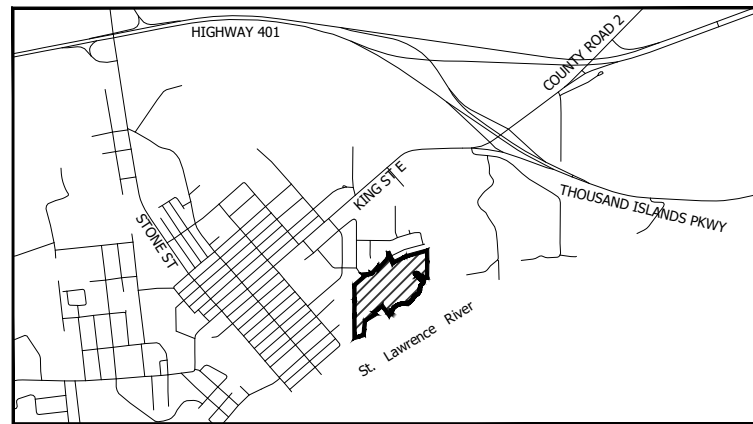
SURVEYOR'S CERTIFICATE

I HEREBY CERTIFY THAT THE BOUNDARIES OF THE LAND TO BE SUBDIVIDED ON THIS
PLAN AND THEIR RELATIONSHIP TO THE ADJACENT LANDS ARE ACCURATELY AND
CORRECTLY SHOWN.

Date: SEPTEMBER 4, 2025

SHAWN LEROUX, O.L.S., O.L.T.P., A.L.S.
J.D BARNES LIMITED

KEY PLAN



Scale: 1:45,000

ADDITIONAL INFORMATION

Required Under Section 51 (17) of the Planning Act, R.S.O., 1990, c.P.13 as Amended

- | | | |
|--|----------------------------|--------------------------|
| (a) As Shown | (e) As Shown | (j) As Shown |
| (b) As Shown | (f) As Shown | (k) Services As Required |
| (c) As Shown | (g) As Shown | (l) As Shown |
| (d) Residential, Park, Open Space, Servicing | (h) Municipal Water Supply | |
| | (i) Unknown | |

AREA SCHEDULE

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- Contains information licensed under the Open Government Licence - Ontario.

Revision No.	Date	Issued / Revision	By
1	August 18, 2026	Resubmission	JB

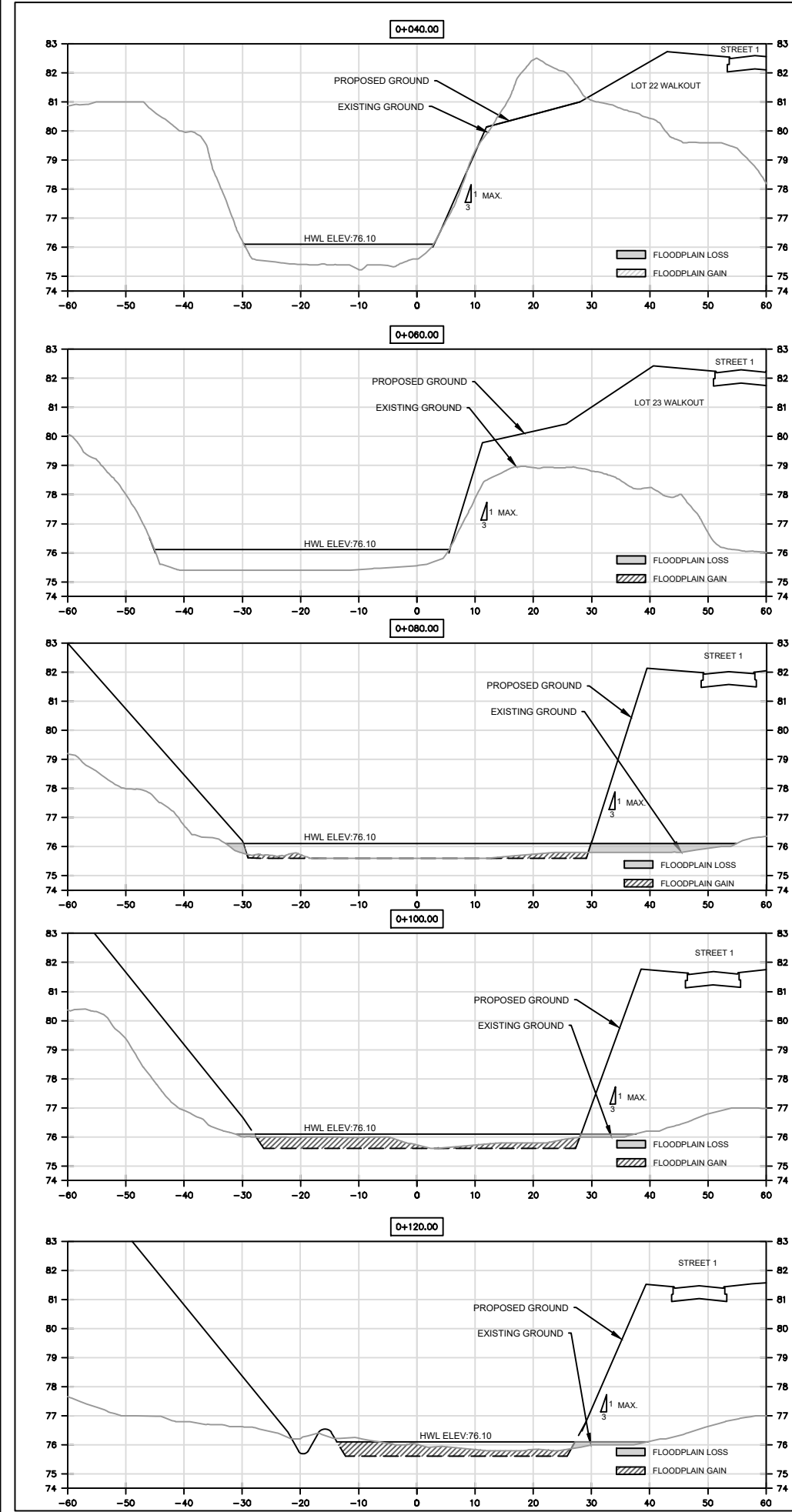
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	File No.	9137BK
	Plan Scale	1:1000 (Arch D)
	Drawn By	JB
Project	Checked By	EE

VL - Elmwood Drive, Gananoque R.W. Tomlinson Limited 100 CitiGate Drive, Ottawa ON	
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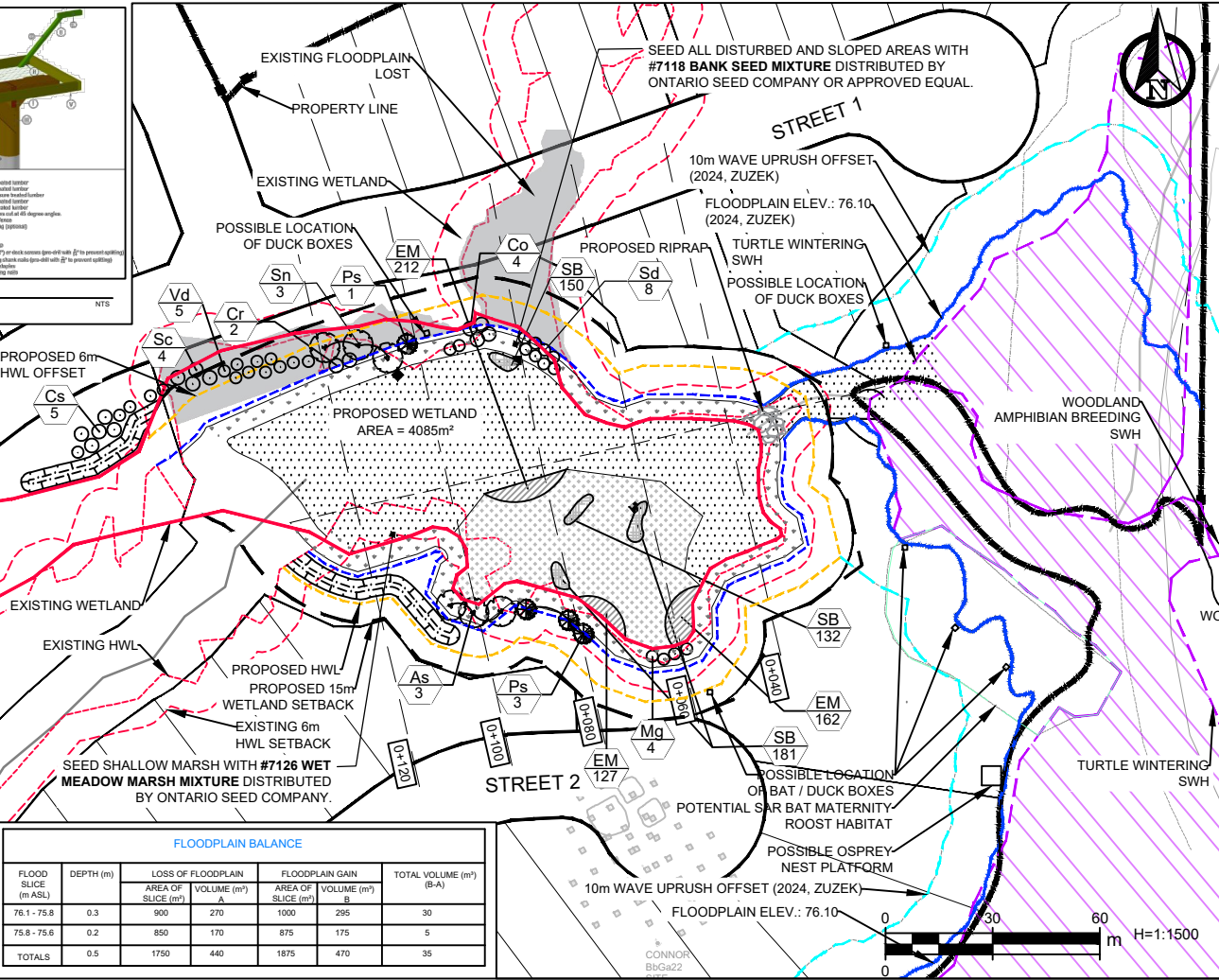
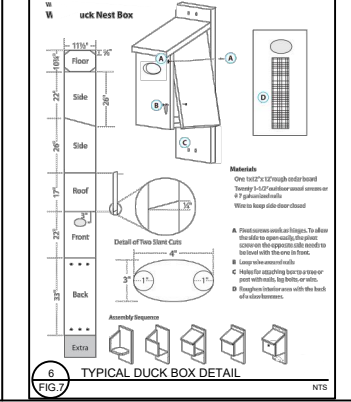
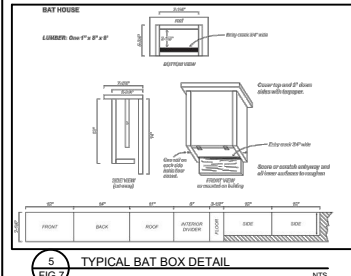
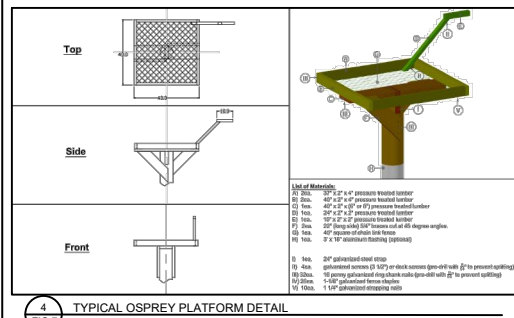
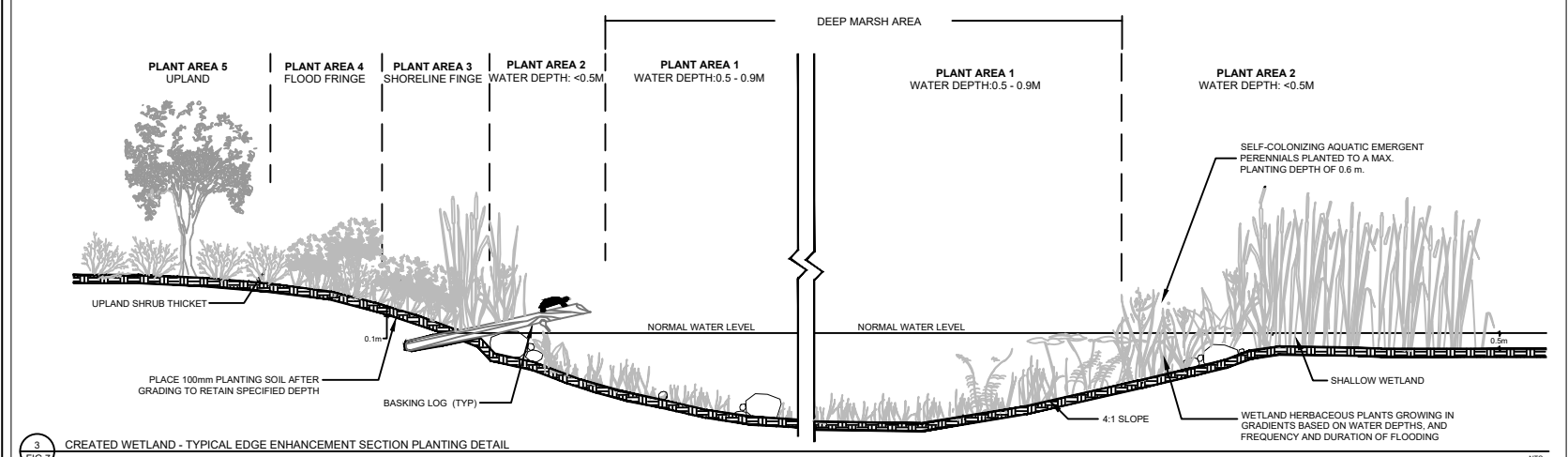
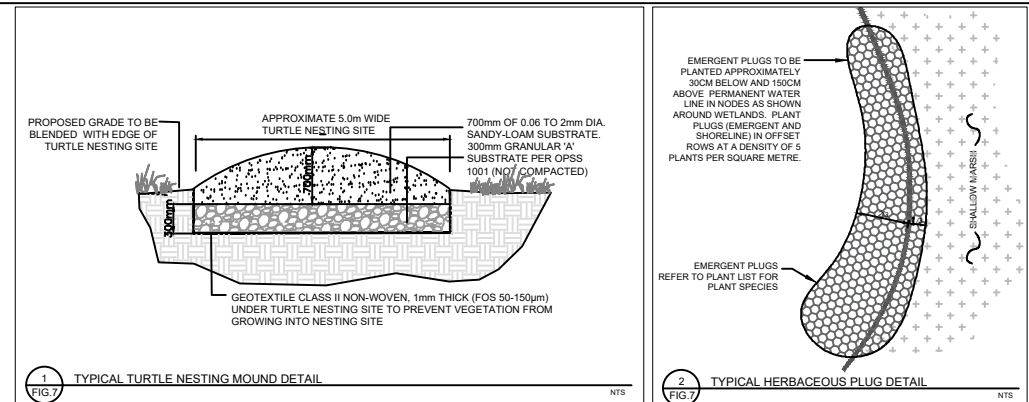
File Name DRAFT PLAN OF SUBDIVISION	Dwg No. 1 of 1
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Scale Bar 0 10 25 50 100m	
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K:\9137BK - 205 Elmwood Drive, Gananoque\9137BK Draft Plan of Subdivision_1.dwg



PLANT MATERIAL SCHEDULE - ELMWOOD SUBDIVISION					
SYMBOL	QUANTITY	BOTANICAL NAME	COMMON NAME	SIZE CAL(mm)HT(cm)ROOT	REMARKS
TREES					
Air	2	Alnus rugosa	Speckled Alder	200cm	WB (min 3 stems, full crown)
As	3	Acer saccharinum	Silver Maple Clump	200cm	WB (min 3 stems, full crown)
Sn	3	Salix nigra	Black Willow Clump	200cm	WB (min 3 stems, full crown)
Ps	4	Pinus strobus	White Pine	100cm	BB (full upper & lower branching)
SHRUBS					
Co	4	Cephalanthus occidentalis	Buttombush	60cm	WB (min. 3 stems)
Cr	2	Cornus racemosa	Gray Dogwood	60cm	WB (min. 3 stems)
Cs	5	Cornus sericea	Red Osier Dogwood	60cm	WB (min. 3 stems)
Mg	4	Myrica gale	Sweet Gale	60cm	WB (min. 3 stems)
Sc	4	Salix cordata	Heart Leaved Willow	60cm	WB (min. 3 stems)
Sd	8	Salix discolor	Pussy Willow	60cm	WB (min. 3 stems)
Vd	5	Viburnum trilobum	Highbush Cranberry	60cm	WB (min. 3 stems)
EMERGENT(SUB)MERGENT(SB) HERBACEOUS PLUGS					
EM	125	Acorus americanus	Sweet Flag		Plug 5 per square metre
EM	125	Sagittaria latifolia	Broadleaf Arrowhead		Plug 5 per square metre
EM	125	Scheuchzeria palustris	Three-square bulrush		Plug 5 per square metre
EM	125	Scheuchzeria palustris	Soft-stemmed bulrush		Plug 5 per square metre
SB	150	Typha latifolia	Common Cattail		Plug 5 per square metre
SB	200	Alisma plantago-aquatica	Water Plantain		Plug 5 per square metre
SB	200	Najas variegata	Yellow Pond Lily		Plug 5 per square metre
SB	313	Potamogeton natans	Floating Pondweed		Plug 5 per square metre



FLOODPLAIN BALANCE					
FLOOD SLICE (m ASL)	DEPTH (m)	LOSS OF FLOODPLAIN AREA OF SLICE (m²) A	FLOODPLAIN GAIN AREA OF VOLUME (m³) B	TOTAL VOLUME (m³) (B-A)	
76.1 - 75.8	0.3	900	270	295	30
75.8 - 75.6	0.2	850	170	175	5
TOTALS	0.5	1750	440	1875	35

LEGEND

- 15m PROPOSED WETLAND SETBACK
- EXISTING WETLAND LIMIT
- EXISTING FLOODPLAIN
- PROPOSED 6m HWL OFFSET
- PROPOSED HWL
- 10m WAVE UPRUSH
- POTENTIAL SAR BAT MATERNITY ROOST
- TURTLE WINTERING SWH
- OSC#7126 CUSTOM WET MEADOW MARSH MIX
- DEEP MARSH TO NATURALIZE
- OSC#7118 CUSTOM BANK SEED MIXTURE
- PROPOSED SHRUBS
- PROPOSED TREES
- PLANT KEY SPECIES QUANTITY

Benchmark

No.	Revision/Issue	Date

Forefront Engineering Inc

1329 Gardiners Road, Suite 210
Kingston, ON, Canada K7P 0L8
613.634.9009 tel.
1.866.884.3392 fax.

Client
1000989284 ONTARIO INC.

Project
VL - ELMWOOD DRIVE

Drawing
PROPOSED ENHANCED WETLAND

Drawn by: EP	Checked by: JH	Project No.
Designed by: KMN	Approved by: KMN	Drawing No.

Date:
SEPTEMBER 2026

Scale:
1:1500
ANSI B (11x17)

FIG.7

CONCEPTUAL MASTER PLAN

VL - ELMWOOD DRIVE
TOWN OF GANANOQUE

-  Possible Location of Duck Boxes
-  Possible Location of Bat Boxes



Concept design prepared by MHBC Planning.
AI-assisted rendering has been used to
create this graphic. This image is conceptual
and may not represent final site or building design.

JUNE 2026



PLANNING
URBAN DESIGN
& LANDSCAPE
ARCHITECTURE



Council Report-PD-2026-11

Date: August 12, 2026

☐ **IN CAMERA**

Subject: Plan of Subdivision (SD2025-01) and Class III Development Permit (DP2026-04) – MHBC Planning Ltd.

Author: Brenda Guy, Manager of Planning and Development ☒ **OPEN SESSION**

RECOMMENDATION:

BE IT RESOLVED THAT THE COUNCIL OF THE TOWN OF GANANOQUE DEFERS THE DRAFT PLAN OF SUBDIVISION APPLICATION SD2025-01 AND THE RELATED DEVELOPMENT PERMIT APPLICATION DP2026-04, PRIOR TO CONSIDERATION OF SAID APPLICATIONS, TO ADDRESS CATARAQUI REGION CONSERVATION AUTHORITY (CORRESPONDENCE DATED JULY 22, 2026), OPEN SPACE BLOCKS, ARCHAEOLOGICAL AND ACQUISITION OF LANDS, AS RECOMMENDED BY PLANNING ADVISORY COMMITTEE (PAC), STAFF REPORT DATED JULY 28, 2026, AND AS PRESENTED IN COUNCIL REPORT-DP-2026-11.

STRATEGIC PLAN COMMENTS:

2: Champion a Strong and Sustainable Local Economy – 3) Improve the conditions and opportunities for planned, responsible housing.

BACKGROUND:

MHBC Planning Ltd., has applied to the Town for a Plan of Subdivision and Development Permit on vacant lands located south of Elmwood Drive, west of Arthur Street (west) and east of John Street.

Refer to Planning Report meeting date of July 28, 2026, attached for complete background and review of the applications before Council.

INFORMATION/DISCUSSION:

At the meeting of July 28, 2026 Planning Advisory Committee (PAC) considered both the Plan of Subdivision and the Development Permit application. It is noted the Development Permit application would be a condition of the Plan of Subdivision.

MHBC Planning Ltd., presented the application to PAC followed by the Staff report. Committee members provided comments and questions prior to opening the floor to the public. Approximately forty (40) members of the public were in attendance and online.

Staff identified that the lands are residential in both the Official Plan and Development Permit By-law and are not opposed to development occurring on the site, however, it was recommended that the Plan of Subdivision (and Development Permit) be deferred at this time to address outstanding and unresolved such as the following:

- CRCA correspondence dated July 22, 2026
- Open Space blocks – response to monitoring and on-going maintenance, long-term prior to Council considering and acceptance of additional assets.
- Archaeological (within open space) – area be excluded from the Open Space and the lands undertake a Stage 4 to be incorporated in Lots 38 and 39.
- Acquisition of lands from adjacent property owner to connect to existing Arthur Street (east)

Members of the public identified areas of concern in addition to questions of the development. They are summarized as follows:

- Lands adjacent Arthur Street (east) and outside of the plan of subdivision are currently landlocked. The development would provide opportunity for a new lot. Staff noted a portion of the lands would need to be acquired for the extension of Arthur Street road network.

- Archeology and process in addition the limit of the areas being undertaken as a Stage 4.

Archeology is undertaken by qualified persons and their findings are submitted to the Ministry to defines the areas. Approvals are to be received and accepted by the Ministry. Street two and the illustrated areas are required to be completed prior to development in addition to the staff recommendation of the area adjacent Lot 36/37. This would be a condition of draft plan approval.

- Traffic Study including traffic during construction. The public had concerns on the limited analysis citing the high school, intersections and timing of the traffic conditions. Additionally, consideration of pedestrian traffic. Additionally information was provided (Monday) which has not been reviewed by Staff/peer review. The traffic study in addition to a requirement for submission of construction routes would be a condition of draft approval.

- Environment and species on the property. The public noted the variety of existing species on the property including butterflies, birds, snakes and the effect on the species.

The studies provided and peer review identified that mitigation measures including continued monitoring and enhancement plans including osprey nests, bat/duck habitation. It was additionally noted that the Town needs a full understanding of the long term maintenance and monitoring particularly given the applicants intend to convey the open space areas to the Town. Tree preservation and tree planting will be conditions of draft plan approval.

- Road network, including water and sanitary. Questions or comments were provided in terms of ownership, road width and the ability to extend the water/sewer.

Studies provided and peer review support the water and sewer. There is some additional maintenance for the sanitary which is 1-2 times per year. The Town upon completion and inspections would assume the road network. All final drawings will be required and a condition of draft approval.

- Pedestrian pathways, parks. The development incorporate a pathway for the public along the shoreline.

A pathway is not proposed along the shoreline, the applicants are seeking to convey the park along the St. Lawrence River in adjacent to the open spaces which include pathways and connectivity to Arthur Street to the McLean Forest.

- CRCA and rainfall, climate change. Comments including the sudden rainfalls and flooding that occurs, unpredictability. Importance of Stormwater Management. The development will be 50% less permeable.

The CRCA was brought to the table early on this specific application given the natural features on the site. Resubmissions have occurred and the Town has received comments from the CRCA which require further review.

- Density, number of dwellings. Mixed comments received from too many dwellings on the site to increase density being good mix.

Original submission did not include townhouses which was included in the current submission.

- Public comment, website difficult to find information, time frames

It was identified that the complete application was posted in February 2026 with all supporting studies received and signs posted. Notices of public meeting were circulated upon meeting confirmation. Process identified to include that draft approval means the applicant has three years to completion conditions prior to registration. Pre-servicing may occur with Council approval but it is a risk to the developer.

- Demographics and whether there was a need for new development based on the population, current vacant commercial, lands currently under development.

It was noted that Staff did not have this information on hand, however, we do not govern market.

PAC members were provided with the opportunity to provide comment prior to the public comment and prior to the motion being tabled summarized as follow by individual members and not the committee as a whole:

- Consideration of a sidewalk from John Street at William into the development for pedestrian connectivity.
- Traffic study should include additional traffic counts and intersections considering schools, playhouse and businesses
- Pedestrian pathway long the shoreline is relevant to this application and trail connectivity. The waterfront is a focal point and this is an opportunity.
- Density can be accommodated with an apartment building on the lands as opposed to reduction in frontage, street widths
- Monitoring of open space is extensive and there is no guarantee of mitigations in place. Homeowners manual are irrelevant.

- Waterfront setbacks are based on the CRCA regulations and waterfront access would have to be achieved by acquisition or expropriation.
- Consultation with indigenous groups – confirmed by Engineer that consultation occurred
- Points raised by the public have been heard and will be considered.

Planning Advisory Committee (PAC) considered the draft Plan of Subdivision and the following motion was passed:

PAC-COA-PSC Motion #2026-19 – SD2025-01 & DP2026-04 – Vacant Lands South of Elmwood Drive and West of Arthur Street

Moved by: Councillor Koiner

Seconded by: Jana Miller

BE IT RESOLVED THAT PLANNING ADVISORY recommends to Council that consideration of Draft Plan of Subdivision application SD2025-01 and the related Development Permit Application DP2026-04 be deferred to address outstanding matters prior to the considering of the issuance of draft approval.

- **CARRIED**

No new or further information has been submitted at the writing of this report.

APPLICABLE POLICY/LEGISLATION:

Planning Act, Provincial Policy Statement, Official Plan, Development Permit By-law

FINANCIAL CONSIDERATIONS/GRANT OPPORTUNITIES:

n/a

CONSULTATIONS:

Property Owners within 120m of the subject property, Public Agencies, Municipal Staff, PAC/COA/PSC

ATTACHMENTS:

Attachment 1 – Planning Report to PAC

Attachment 2 – Application, Drawings and Supporting Information

APPROVAL	_____ Brenda Guy, Manager of Planning and Development _____ John Morrison, Treasurer Certifies that unless otherwise provided for in this report the funds are contained within the approved Budgets and that the financial transactions are in compliance with Council's own policies and guidelines and the Municipal Act and regulations. _____ Melanie Kirkby, CAO
------------------------	---

PLANNING REPORT

TO: PLANNING ADVISORY COMMITTEE

FROM: BRENDA GUY
MANAGER OF PLANNING AND DEVELOPMENT

MEETING DATE: TUESDAY, JULY 28, 2026

SUBJECT: SD2025-01 – MHBC PLANNING LTD - PLAN OF SUBDIVISION
DP2026-04 - MHBC PLANNING LTD – DEVELOPMENT PERMIT
- OWNER: 1000989284 Ontario Inc.

BACKGROUND

Property: Vacant land south of Elmwood Drive and east/west of Arthur Street

Legal Desc: Leeds Con.1 Pt. Lot 16 RP 28R-15673 Parts 1 to 25, Town of Gananoque

Acreage: Approximately 11.6 ha (28.66 acres)

Lot Coverage: 35% Maximum Coverage

Official Plan: Residential

DP Designation: Residential

PURPOSE AND EFFECT

The applicant has applied for a Plan of Subdivision on vacant lands consisting of 66 single family dwelling lots and 5 blocks of multi-residential (35-37) for a proposed total of 101 dwelling units.

This report addresses the application for a Plan of Subdivision under Section 51 of the Planning Act (see Attachment 1 – Approval Process). Draft Plan approval is issued prior to the creation of individual lots for the purposes of ensuring the applicant is able to meet the criteria outlined in the Planning Act and includes the Provincial Planning Statement, Official Plan and Development Permit Bylaw.

Draft Plan approval additionally provides the applicant a minimum of three years to fulfill any reasonable conditions. Upon all conditions being met, the applicant may proceed to registration of the subdivision/agreement and creation of individual lots.

Supporting documentation received in regards to the proposed plan include:

Plan of Subdivision Application SD2025-01

Development Permit Application DP2026-04

Concept Plan - June 2026

Draft Plan dated May 28, 2026

Planning Justification Report - September 17, 2025 and Addendum - June 2, 2026

Archaeology – Stage 1-2, 3 (Connor and Jasper Site)

Enhanced Wetland FIG.7 – May 2026

Environmental Impact Assessment - August 29, 2025 and Addendum - June 2, 2026

Geotechnical Report - May 28, 2026

Sanitary Service Report - May 2026

Stormwater Management Report - May 2026

Traffic Impact Study - August 26, 2025 and Addendum - June 2026

Water Supply Report - May 2026

Wetland Evaluation - October 28, 2025

SITE BACKGROUND

The lands are located south of Elmwood Drive, east and west of Arthur Streets, east of John Street and abuts the St. Lawrence River to the south.

Road connections are proposed to Elmwood Drive, Arthur Street (east) and John Street (west) with two cul-de-sacs within the development.

The lands are designated residential in both the Town's Official Plan and Development Permit By-law. The lands have historically remained vacant and include a number of natural features including wetlands, streams, unstable slopes in addition to the residential designation.

DISCUSSION

Planning Act

The Province sets out matters of provincial interest that the Minister, Council, Planning Advisory Committee and the Tribunal shall have regard to when undertaking land use planning matters under the Planning Act (see Attachment 2).

The Subdivision of land is regulated by Part VI "Subdivision of Land" of the Planning Act, R.S.O. 1990, c.P.13. Section 24 of *The Planning Act* establishes the criteria for the review of Plan of Subdivision Applications.

In considering a draft plan of subdivision, regard shall be had, among other matters, to the health, safety, convenience, accessibility for persons with disabilities and welfare of the present and future inhabitants of the municipality and to,

- (a) the effect of development of the proposed subdivision on matters of provincial interest as referred to in section 2;
- (b) whether the proposed subdivision is premature or in the public interest;

- (c) whether the plan conforms to the official plan and adjacent plans of subdivision, if any;
- (d) the suitability of the land for the purposes for which it is to be subdivided;
- (d.1) if any affordable housing units are being proposed, the suitability of the proposed units for affordable housing;
- (e) the number, width, location and proposed grades and elevations of highways, and the adequacy of them, and the highways linking the highways in the proposed subdivision with the established highway system in the vicinity and the adequacy of them;
- (f) the dimensions and shapes of the proposed lots;
- (g) the restrictions or proposed restrictions, if any, on the land proposed to be subdivided or the buildings and structures proposed to be erected on it and the restrictions, if any, on adjoining land;
- (h) conservation of natural resources and flood control;
- (i) the adequacy of utilities and municipal services;
- (j) the adequacy of school sites;
- (k) the area of land, if any, within the proposed subdivision that, exclusive of highways, is to be conveyed or dedicated for public purposes;
- (l) the extent to which the plan's design optimizes the available supply, means of supplying, efficient use and conservation of energy; and
- (m) the interrelationship between the design of the proposed plan of subdivision and site plan control matters relating to any development on the land, if the land is also located within a site plan control area designated under subsection 41 (2) of this Act or subsection 114 (2) of the *City of Toronto Act, 2006*.

Provincial Planning Statement 2024

The Provincial Planning Statement provides overall policy directions on matters of provincial interest related to land use planning and development in Ontario.

Note: The Provincial Planning Statement 2024 (PPS) "*The Provincial Planning Statement is more than a set of individual policies. It is to be read in its entirety and the relevant policies are to be applied to each situation. When more than one policy is relevant, a decision-maker should consider all of the relevant policies to understand how they work together. The language of each policy, including the Implementation and Interpretation policies, will assist decision-makers in understanding how the policies are to be implemented.*"

Key relevant policies will be discussed in this section.

2.1 Planning for People and Homes

6. Planning authorities should support the achievement of *complete communities* by:
- a) accommodating an appropriate range and mix of land uses, *housing options*, transportation options with *multimodal* access, employment, *public service facilities* and other institutional uses, recreation, parks and open space, and other uses to meet long-term needs;

- b) improving accessibility for people of all ages and abilities by addressing land use barriers which restrict their full participation in society; and
- c) improving social equity and overall quality of life for people of all ages, abilities, and incomes, including equity-deserving groups.

2.2 Housing

1. Planning authorities shall provide for an appropriate range and mix of *housing options* and densities to meet projected needs of current and future residents of the *regional market area*.

2.3 Settlement Areas and Settlement Area Boundary Expansions

- 1. *Settlement areas* shall be the focus of growth and development. Within *settlement areas*, growth should be focused in, where applicable, *strategic growth areas*, including *major transit station areas*.
- 3. Planning authorities shall support general *intensification* and *redevelopment* to support the achievement of *complete communities*.
- 4. Planning authorities shall establish and implement minimum targets for *intensification* and *redevelopment* within built-up areas, based on local conditions.

3.1 General Policies for Infrastructure and Public Service Facilities

- 1. *Infrastructure* and *public service facilities* shall be provided in an efficient manner while accommodating projected needs.
- 3. *Infrastructure* and *public service facilities* should be strategically located to support the effective and efficient delivery of emergency management services, and to ensure the protection of public health and safety.

3.3 Transportation and Infrastructure Corridors

- 1. Planning authorities shall plan for and protect corridors and rights-of-way for *infrastructure*.

3.6 Sewage, Water and Stormwater

- 2. *Municipal sewage services* and *municipal water services* are the preferred form of servicing for *settlement areas* to support protection of the environment and minimize potential risks to human health and safety.

3.9 Public Spaces, Recreation, Parks, Trails and Open Space

- 1. Healthy, active, and inclusive communities should be promoted by:
 - a) planning public streets, spaces and facilities to be safe, meet the needs of persons of all ages and abilities;
 - b) planning and providing for the needs of persons of all ages and abilities in the distribution of a full range of publicly-accessible built and natural settings for recreation;
 - c) providing opportunities for public access to shorelines; and
 - d) recognizing provincial parks, conservation reserves, and other protected areas, and minimizing negative impacts on these areas.

4.1 Natural Heritage

1. Natural features and areas shall be protected for the long term.
2. The diversity and connectivity of natural features in an area, and the long-term *ecological function* and biodiversity of *natural heritage systems*, should be maintained, restored or, where possible, improved, recognizing linkages between and among *natural heritage features and areas, surface water features and ground water features*.
3. *Natural heritage systems* shall be identified in Ecoregions 6E & 7E¹, recognizing that *natural heritage systems* will vary in size and form in *settlement areas, rural areas, and prime agricultural areas*.
4. *Development and site alteration* shall not be permitted in: b) *significant coastal wetlands*.
5. *Development and site alteration* shall not be permitted in *significant wildlife habitat, significant areas of natural and scientific interest; and coastal wetlands* in Ecoregions 5E, 6E and 7E1 unless it has been demonstrated that there will be no *negative impacts* on the natural features or their *ecological functions*.
6. *Development and site alteration* shall not be permitted in *fish habitat* except in accordance with *provincial and federal requirements*.
7. *Development and site alteration* shall not be permitted in *habitat of endangered species and threatened species*, except in accordance with *provincial and federal requirements*.
8. *Development and site alteration* shall not be permitted on *adjacent lands* to the *natural heritage features and areas* identified in policies 4.1.4, 4.1.5, and 4.1.6 unless the *ecological function* of the *adjacent lands* has been evaluated and it has been demonstrated that there will be no *negative impacts* on the natural features or on their *ecological functions*.

4.2 Water

1. Planning authorities shall protect, improve or restore the *quality and quantity of water*:
 - a) using the *watershed* as the ecologically meaningful scale for integrated and long-term planning;
 - b) minimizing potential *negative impacts*;
 - c) identifying *water resource systems*;
 - d) maintaining linkages and functions of *water resource systems*;
 - f) planning for efficient and sustainable use of water resources; and
 - g) ensuring consideration of environmental lake capacity, where applicable.
3. Municipalities are encouraged to undertake *watershed planning* to inform planning for *sewage and water services* and stormwater management, including *low impact development*, and the protection, improvement or restoration of the *quality and quantity of water*.

4.6 Cultural Heritage and Archaeology

2. Planning authorities shall not permit *development* and *site alteration* on lands containing *archaeological resources* or *areas of archaeological potential* unless the *significant archaeological resources* have been *conserved*.
4. Planning authorities are encouraged to develop and implement:
 - a) archaeological management plans for conserving *archaeological resources*; and
 - b) proactive strategies for conserving *significant built heritage resources* and *cultural heritage landscapes*.
5. Planning authorities shall engage early with Indigenous communities and ensure their interests are considered when identifying, protecting and managing *archaeological resources*, *built heritage resources* and *cultural heritage landscapes*.

5.1 General Policies for Natural and Human-Made Hazards

1. Development shall be directed away from areas of natural or human-made hazards where there is an unacceptable risk to public health or safety or of property damage, and not create new or aggravate existing hazards.

5.2 Natural Hazards

1. Planning authorities shall, in collaboration with conservation authorities where they exist, identify *hazardous lands* and *hazardous sites* and manage development in these areas, in accordance with provincial guidance.
2. Development shall generally be directed to areas outside of:
 - a) *hazardous lands* adjacent to the shorelines of the *Great Lakes -St. Lawrence River System* and *large inland lakes* which are impacted by *flooding hazards*, *erosion hazards* and/or *dynamic beach hazards*;
 - b) *hazardous lands* adjacent to *river, stream and small inland lake systems* which are impacted by *flooding hazards* and/or *erosion hazards*; and
 - c) *hazardous sites*.
3. *Development* and *site alteration* shall not be permitted within:
 - a) the *dynamic beach hazard*;
 - b) *defined portions of the flooding hazard along connecting channels* (St. Lawrence River);
 - c) areas that would be rendered inaccessible to people and vehicles during times of *flooding hazards*, *erosion hazards* and/or *dynamic beach hazards*, unless it has been demonstrated that the site has safe access appropriate for the nature of the *development* and the natural hazard; and
 - d) a *floodway* regardless of whether the area of inundation contains high points of land not subject to flooding.
4. Planning authorities shall prepare for the *impacts of a changing climate* that may increase the risk associated with natural hazards.

Comment: The PPS provides that development shall occur within settlement areas and achieve *complete communities*. The proposed development with the range of housing sizes and housing options contributes to a complete community.

The proposed development has demonstrated that the lots can be serviced by both municipal water and sewer infrastructure with the submission of the background reports.

The proposed development has a number of natural features including coastal wetlands and unevaluated wetlands as defined in the PPS. The EIS undertook evaluations and determined that the wetland areas will be reduced but its' functionality will improve and the applied setbacks will not negatively impact.

Further review of the infrastructure and EIS will be discussed in this report.

Official Plan

As per the PPS, *the official plan is the most important vehicle for implementation of the Provincial Policy Statement. Comprehensive, integrated and long-term planning is best achieved through official plans.*

The Official Plan (OP) Vision is *“to preserve and enhance the Town’s unique ‘small town’ heritage, preserve our historic and environmental character, and provide a high quality of life through a sustainable development pattern.”* The guiding principles, developed through consultation, identifies how we are to consider land use applications - what we want to preserve, maintain, improve upon or committed to doing. Related to these applications include *“enhancing the quality of our residential neighborhoods through appropriate housing types, densities and transitions from adjoining land uses”* and planning for a *“connected system of greenways and parks facilities to serve residents and visitors”*.

The subject lands are designated Residential under Section 3.2 Where We Live – Planning Sustainable Residential Neighbourhoods of the Official Plan Policy Area. The residential policies are to preserve and consolidate existing residential neighbourhoods and provide for new residential opportunities through intensification from apartment dwellings in multi storey buildings, to single dwelling subdivisions, to mixed use buildings with local commercial, schools and residential uses.



Residential - Schedule "B"

Section 3.2.1 identifies the Goals & Objectives of our residential neighbourhoods which is to *“Promote a balanced supply of housing to meet the present and future social and economic needs of all segments of the community while providing opportunities to develop new residential uses in mixed use buildings as well as non-residential neighbourhood components such as schools, community facilities, places of worship, parks and local commercial uses.”*

The proposed Plan of Subdivision meets a number of the objectives for the Residential Policy Area including:

- *Promote and support development, which provides for affordable, freehold and/or rental housing with a full range of density types;*
- *Ensure that land use policies and zoning do not establish barriers to a more balanced supply of housing;*
- *Ensure that residential intensification, infilling and redevelopment within existing neighbourhoods is compatible with surrounding uses in terms of architectural design and density;*
- *Encourage housing opportunities that are in proximity to work, shopping, and recreation to reduce the need to drive and encourage walking and cycling;*

Section 3.2.2.1 identifies that the permitted residential uses shall include a full range of dwelling types from low density single-detached to high-density apartment dwellings.

Section 3.2.2.2 Residential development within the Waterfront Residential policies provides for minimum setbacks of 30m to ensure protection of the shorelines.

Section 3.2.2.6 provides that all development in the Town be on full municipal water and wastewater services and Council shall not contemplate applications that propose development on communal or private services.

Section 3.2.2.8 and 3.2.2.10 policies seeks a mix of housing types and permitting a full range of housing densities. Housing density is seeking a target of 12 units per gross hectare through low and medium density in the current Official Plan.

Affordable Housing is also noted in the policies encouraging higher densities and housing mix where appropriate and it is the intent of Council that such production will be encouraged, as appropriate. Higher density residential development will generally be encouraged in locations having greater amenities or services such as areas in proximity to Commercial designations, Open Space, Arterial or collector roads.

Residential density and affordable housing will only be permitted where it is compatible with the neighborhood, where sewer and water lines have adequate capacity to service higher density development and where the street system is such that traffic, parking and access will not result in negative impacts.

Comment: The proposed development provides for single family detached and townhouse dwellings (subject to compliance with the Development Permit By-law) which contributes to the range of housing types within the Town. The development as presented is an extension of the Residential within this area of Town.

Housing density meets the Official Plan target of 12 units per gross hectare through low and medium density housing with the provision of a total of 100-103 dwelling units. While the draft Official Plan identifies a target density of 16 units per gross hectare. The layout and placement of the road network and residential development were shaped, in part, by environmental features.

The developer provided an Affordable Housing Assessment prepared in support of the proposed Draft Plan of Subdivision, identified as Appendix A under Planning Justification Report – September 17, 2025. The assessment provides that there are tools in place to accommodate Additional Residential Units and the sewage and water briefs were assessed to support that they can be accommodated. Additionally, the Addendum of June 2026 provided that the plan includes townhouses and lots for smaller dwellings.

The proposed street network will be identified as local roads with connectivity to Elmwood Drive, Arthur Street (east) and John Street.

Recreational pathways or open space pathways are provided throughout the development to connect to local roads and areas of the wetlands. Parklands will be further discussed.

Section 3.6 Our Environment provides for significant natural heritage features and the protection thereof. The Town's Official Plan provides that the goal is to conserve, protect and enhance the Town's natural heritage features.

- Endangered species include the Pugnose Shiner, Butternut Tree, Ginseng, Broad Beech Fern, Stinkpot Turtle and Black Rat Snake.
- Areas of fish habitat do not permit development or site alterations except in accordance with Provincial and Federal requirements.
- Shoreline protection and preservation policies are applicable to development along the St. Lawrence River.

Schedule "F" Natural and Cultural Heritage Features provides that the lands are subject to unstable slopes and fish spawning but outside of significant woodlands.



COMMENT: It is noted that the original Environmental Report applied the Endangered Species Act (ESA) which has since been repealed and replaced with the Special Conservation Act (SCA).

The Environmental Assessment provided observations based on field surveys and review for plants and wildlife. Specifically observed on the site was the following:

Butternut Tree (1) – health assessment per provincial guidelines

Chimney Swift – no nesting observed, anticipate nest off-site

Pugnose Shiner – more suitable to St. Lawrence not inlet

Little Brown Myotis bat – recorded but not observed, tend to roost in hollow trees or peeling bark

Tri-colour bat and Hoary bat – recorded but not observed, tend to roost in large forested such as east and west of the site, and older buildings.

The study concluded that the development and potential impacts can be mitigated provided the recommendations and monitoring are undertaken. The EIS recommends the installation of wildlife habitat features including logs and woody debris, turtle nesting area, duck boxes, bat boxes, and an osprey platform. This will be a draft condition.

A peer review was undertaken by Jewell Engineering who concurred with the assessment of the site and that the recommended setbacks should not result in negative impact with the continuation of a monitoring plan.

Minimum setbacks have been implemented between the development and the woodlands (adjacent property east) and St. Lawrence River of 10m.

It is the intent of the owners to convey to the municipality all areas defined as open space. This includes areas of the watercourse and where the wetland modifications are being proposed. The studies have not provided

details of how monitoring will occur or how often. Implementation as set out on an approved enhancement plan will be the responsibility of the owner.

Staff would conclude that the Town accept the blocks (with exception of the archeological site), subject to first obtaining a full understanding of the long-term maintenance and perpetual monitoring responsibilities associated with them.

Comments were received under correspondence from the Cataraqui Region Conservation Authority dated July 22, 2026.

Within the report, outstanding CRCA concerns include:

- The plans do not appear to comply with the 76.1 m regulatory flood level within Blocks 73 and 76, filling appears to be proposed within portions of Street One, Block 73 and Block 76. CRCA does not support floodplain compensation or excavation below the existing flood level as a mechanism to enable development on the St. Lawrence River.
- It remains uncertain whether the proposed watercourse modifications can be permitted. CRCA policy does not support engineered flood-conveyance or flood-control channels used to create or enlarge development envelopes. It has not yet been demonstrated that all affected lots, particularly Lots 24 to 26, contain developable areas that comply with existing policy requirements.
- CRCA recommends shifting Street One north to avoid infilling the central MAS3-1 wetland cell and incorporating the riverine portion of the central MAM2-2 wetland cell into Open Space Block 76.
- CRCA cannot yet confirm the regulatory permissibility of the proposed floodplain, watercourse and wetland alterations under Ontario Regulation 41/24.

Section 3.7 Development Constraints – Planning for Public Health and Safety. The Town's Official Plan identifies that development constraints include the natural resources of floodplains, erosion, unstable or organic soils.

- Hazardous Lands – Flooding and erosion
Applications for development and site alteration in locations where the floodplain is not identified shall adhere to Ontario Regulation 148/06 as administered by the Cataraqui Region Conservation Authority.
- Unstable Slopes and Organic Soils

Schedule "G" Development Constraints provides that the lands are subject to unstable slopes and subject to flood plains.



COMMENT: The Geotechnical Study undertaken by Malroz Engineering Inc. concluded that the lands are suitable for development provided there is continued monitoring and inspections..

A clause is to be included in the subdivision agreement that the owner implement all recommendations and monitoring/inspections during construction of the road and building of dwelling units.

4.0 Making it Work – Our Infrastructures

The goals of the OP policies is to ensure that the infrastructure services are provided appropriately and in a cost-effective manner which recognizes development priorities and protects the environment. The road network is *“to function in a cost effective, efficient and safe manner for the movement of people and goods”*. The objectives further identify that water and wastewater, stormwater and waste management is to be undertaken in a fiscally and environmentally responsible manner.

The proposed road network (Section 4.1.3.2) includes the addition of two streets which will seek a reduction of the street width from 20 metres to 18 metres. The proposed reduced right of standard may be accepted provided infrastructures can be accommodated.

Section 4.1.4 of the OP identifies that water and wastewater infrastructures are maintained and that development should occur where services can reasonably be extended. Development should not occur where it would result in unplanned expansions to the existing infrastructures.

Section 4.1.6 addresses Stormwater Management and that the plan of subdivision shall be undertaken within the Ministry of Environment guidelines.

Comment: Preliminary calculations for the water supply service and sanitary services report both dated May 2026 indicated that the infrastructure is capable of fire flow and pressure to the development. The population density was

based on four people/SFD, 2.38 people/townhouse unit. Fire flows meet the recommended minimum standards.

Public Works has reviewed the proposed Draft Plan, second-submission materials, including the revised background reports and addendums in addition to the CRCA comments dated July 22, 2026 and the following is incorporated:

- The revised submission has addressed several of the original operational and servicing comments. The proposed 18-metre internal rights-of-way and two cul-de-sac configurations are acceptable subject to road detail. Final confirmation will be addressed through a draft condition of approval.
Note: The original submission included three cul-de-sacs and Staff recognize that the configuration of the road network has been influenced by the site's environmental constraints.
Connectivity of sidewalks to Arthur Street (east) is required. Sidewalks are not provided on Elmwood Drive or John Street.
- Proposed watermain looping within both cul-de-sacs addresses the original concerns associated with dead-end watermains.
- Sanitary servicing remains subject to confirmation of downstream capacity within the existing 600 mm trunk sewer, East End Pumping Station, and Gananoque Sewage Lagoons. The sanitary infiltration allowance and proposed sewer velocity criteria requires resolution.

The Stormwater Management Report, Memo – Floodplain Elevation and Setback, Water Supply and Sanitary Servicing reports prepared by Forefront Engineering Inc. were peer reviewed by Jewell Engineering Ltd. While Jewell identified that they had no immediate concerns with the Stormwater Management Design, Public Works is desirous of a SWM plan that reduces as much operational maintenance as possible. Staff are just catching up with the regulatory requirements for existing SWM facilities and do not currently have the resources or capacity to absorb unnecessary or avoidable maintenance requirements wherever possible.

Draft conditions of approval will include final approvals by Public Works Department and the CRCA.

5.4 Development Control

Section 5.4.1 of the OP identifies how a plan of subdivision is to be reviewed. It is reviewed on the basis of technical, environmental and planning and design considerations. Technical considerations include items such as servicing, stormwater plans, grading and other studies.

Planning and Design Considerations include:

1. Consistency with the Lowertown Master Plan where applicable
2. Lot and block configuration
3. Compatibility with adjacent uses
4. Road access, street layout and pedestrian amenities
5. Parks and open space amenities
6. Easement and right-of-way requirements
7. Justification of the need for the Subdivision
8. In considering a draft plan of subdivision, regard shall be had to, among other matters, the criteria of Section 51 (24) of the *Planning Act, R.S.O. 1990*
9. Emergency and secondary accesses

Lot and block configuration

The proposed layout is proposing single detached dwelling units (66), 4 Blocks of townhouses (23 units) and cluster townhouses (12-14). Cluster townhouses are referenced as dwellings within a lot serviced by a private lane.

The applicant has applied for a Class III Development Permit seeking relief to reduce the front lot frontage from 15m to 11m and reduce the floodplain setback from 30m to 15m. The foregoing will be further addressed under the Development Permit by-law review.

Blocks proposed:

Lot Addition (Block 72)	A portion of the subject lands is proposed as a lot addition to an abutting property. This lot addition is approximately 0.955 hectares and has been excluded from the Plan of Subdivision for the purpose of calculating density.
Parks (Blocks 73 and 74)	Block 73 (0.26 ha), adjacent open space (Block 76) of unevaluated wetlands and watercourse. Block 74 (0.256 ha), adjacent open space (Block 76) and the St. Lawrence River.
Open Space Blocks (Block 75, 76, 77)	Blocks 75, 76 and 77 are proposed as Open Space intended to be conveyed to the Town. Staff Note: Wetland Area, Hazard Lands Archaeological identifies the “Jasper” site
Servicing (Block 78, 79, 80)	Block 78 includes an existing sewer Block 79 existing outlet Block 80 existing outlet and provides connection to Open Space
Future Development (Block 81, 82)	Block 81 identified as 0.010 ha Block 82 identified as 0.002 ha

Road access, street layout and pedestrian amenities

- The road network as presented provides connectivity to Arthur Street (east), Elmwood Drive and John Street. The preferred street connection is located along the existing sewer easement, which provides an opportunity to establish a connection between two existing Arthur Streets. However, due to the existing development to the north of the easement, the resulting road alignment would only be developable on one side and not the benefit of development potential on both sides of the roadway. Original submissions did not provide for Arthur Street (east) connection.
- The proposal as submitted appears to provide a portion of lands in the area of Arthur Street (west) that will need to be acquired to incorporate the full street. The conditions of approval will provide a clause in this regard.
- The Traffic Study prepared by GHD in support of the application identified that the proposed subdivision is expected to generate 79 vehicles during am peak/92 during pm peak at the areas of King Street East/Elizabeth and King Street East/William being the arterial intersections carrying the larger volumes of traffic. The Traffic Impact Study addendum does not fully address the outstanding peer-review comments concerning the study area, traffic-count timing, nearby school traffic, interaction between closely spaced intersections, trip distribution, future analysis horizons and active-transportation connections.
- The underlying lands may have a number of existing easements that may be in favour of other parties, particularly residences along the St. Lawrence River. The conditions of approval will include a clause requiring the Owner to acknowledge that any existing easements registered on the property may need to be released, subject to the consent of the affected landowners and confirmation that alternative access arrangements are maintained for adjacent properties.
- The development provides for sidewalks on one side within the interior of the cul-de-sacs. Sidewalk connectivity to Arthur Street (east) is required. Block 80 will additionally serve as pathway connection in addition to servicing. Sidewalks/Pathways are to be 1.5m (5') in width which is the standard in road reconstruction projects throughout the Town. Pathways are to be implemented with stone-dust or an approved material by the Public Works Department.
- Additional conditions of approval will require but are not limited to:
 - Final Lot Grading and Drainage
 - Final Plan and Profile Drawings
 - Final Sediment and Erosion
 - Final Streetlighting - Streetlighting shall include style, design and illumination coverage in keeping with EIS mitigation measures
 - Final Composite utility plans require approval from Public Works and agencies such as Bell Canada, Eastern Ontario Power, Canada Post.
 - Tree Inventory and Preservation plan
 - Notice to all Offers of Purchasers and Sale (Homeowners Manual)

Parks and open space amenities

As a condition of approval, Section 51 of the Planning Act, Bylaw 83-44 and Section 5.4.5 of the Official Plan provides that the Town may seek cash-in-lieu of parkland or the acquisition of lands for a public park or recreational uses. Consideration should be given to the need, size of the parcel being conveyed, the appropriateness, location and usability of the land. The proposed plan of subdivision is offering the Town lands for their contribution to parkland.

Review of the Joint Recreation Master Plan dated February 2019 and accepted under Motion No.2020-005 was considered by Staff. The Plan identifies that *“the municipalities (TLTI and the Town) should focus efforts on obtaining cash-in-lieu (CIL) of parkland as the preferred method of parkland dedication for new developments in order to pool resources to acquire larger park parcels that can be used for a variety of active and passive recreation uses, or the improvement of existing facilities (i.e. Lou Jeffries Park, Jerry Park, etc.)”*. It further notes that *“Parkland acquisitions in areas of growth and future developments must be considered based on their connectivity to the existing parks, open space and trails system, street frontage, and ease of accessibility. It should also be of sufficient size and configuration to allow for the development of a variety of active and passive amenities, with a priority to develop larger parks (as appropriate) over smaller parkettes”*.

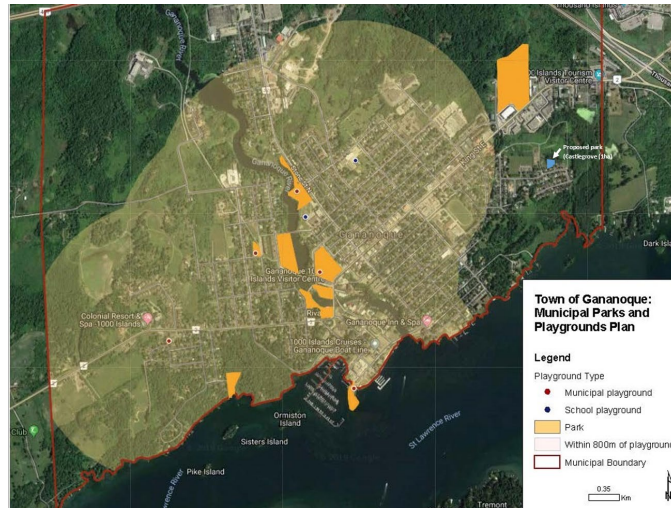
The plan further provided for recommendations regarding parkland service levels and acquisition as follows:

Recommendation(s): Parkland Service Level & Acquisition

- 63. Plan to acquire a combined total of 18.50 hectares of parkland by 2029 to meet parkland needs associated with projected population growth.*
- 64. Maximize the supply of available parkland through a range of strategies, including dedication by development, donations, accessing grants, land trusts, conservation easements, land exchange, partnerships, agreements and direct purchase.*
- 65. Consider the acquisition of undevelopable natural open space areas through the development process and other means of securement to provide opportunities for enhanced conservation, and compatible public access and linkages to the parks, trails and open spaces, as per Section 51(25)(b) of the Planning Act. This land should not be accepted as part of the parkland dedication requirement (i.e. no credit is to be applied).*
- 66. Continue to consider cash-in-lieu of parkland and acquisition of additional parkland by other means where land acquired through dedication by development is insufficient in size or shape for the intended park function.*

The south-east quadrant of the Town has little to no recreational areas in terms of fields, play structures or park space. Within the general area, the Lou Jefferies Municipal Complex provides for tennis/pickleball courts, arena and ball/soccer fields.

The Castlegrove Subdivision in the area north of MacDonald Drive, east of Wilmer and the newly constructed Jean Drive (west) includes a condition for a Park Development Plan which is to be submitted and satisfactory to the Town. If the proposal is acceptable the lands will be accepted within the development. To date, no plan has been provided for consideration. Other areas in proximity include 355 Arthur Street (Grasshopper Park) and the community gardens.



Consideration of parkland should include lands that are useable and not hazardous or intended to serve for other purposes of the development such as a wetlands or stormwater management pond.

Block 73 and 74 are being proposed as public parks with Street One and Street Two providing access.

- Based on what is being proposed and comments received, Block 73 may primarily be wetlands and may not be suitable as parkland. This is supported by the CRCA comments.
- Block 74 is located adjacent to the St. Lawrence River and provides an opportunity to establish public waterfront access and a waterfront park area. While Section 3.1.2.2 of the Official Plan references the Lowertown Master Plan, the intent and objectives of the policy are considered applicable to the proposed area. Specifically, the provision of public open space can support the creation of safe, attractive, and inviting areas for public use while providing a visual transition between private and public spaces.

Additional areas, aside from parkland being proposed to the Town are those identified as Open Space being the areas of the wetland and watercourse that runs east-west throughout the subdivision.

Parkland and/or Cash-in-lieu of Parkland will be a condition of draft approval.

Easement and right-of-way requirements

Easements will be identified in the subdivision agreement for servicing, wetlands, stormwater management or connectivity.

Criteria for consideration of Section 51 (24) of the Planning Act

As identified earlier in the report, consideration for a plan of subdivision shall consider Section 51 (24) of the Planning Act. Criteria has been identified within the report and comments received by the agencies and the public via circulations and technical meetings.

An initial meeting was held December 9, 2024, May 21, 2025, August 26, 2025, October 16, 2025 and January 15, 2026 with Jennifer Ailey representing 100989284 Ontario Inc. c/o Tomlinson Limited.

A Technical Review meeting was held on February 9, 2026 with representatives from 100989284 Ontario Inc., MHBC Planning Urban Design & Landscape Architecture representing the Owner, Kyle Nielissen of Forefront Engineering representing the Owner, Public Works and Planning Staff along with invitations extended to CRCA, Enbridge, Cogeco, Eastern Ontario Power, Bell Canada and CRCA. Additional meetings were held on March 3, 2026 and May 6, 2026 with the representatives and CRCA.

Notice of complete application and background information was posted to the Town's website February 6, 2026.

Notice of the Public meeting was circulation to abutting landowners within 120m of the property and posting of the property along with posting of the background information on the Town's website and available at Town Hall July 2, 2026.

Emergency and Secondary Accesses

The development provides for connectivity to existing streets including Arthur Street, John Street and Elmwood Drive.

5.10.3 Heritage Conservation

Complete applications for a Plan of Subdivision include archeological studies for lands that are proposed on lands within 300 metres of a shoreline. The subject lands included a Phase 1 and 2 as well as a Phase 3 for two particular sites.

Section 5.10.3 of the Official Plan policies indicate that "Council may consider archaeological preservation in-situ, to ensure that the integrity of the resource is maintained."

COMMENT: Identified archeological areas on Street 2 and Lot 55, 56, 57 are proposed to undertake a Stage 4 Archaeological Assessment. Street 2 is required in advance of the development moving forward. This area will be

designated with a holding provision in the Development Permit By-law that works are to be undertaken prior to development.

An archaeological area has also been identified adjacent to Lots 36 and 37 and is proposed to be conveyed to the Town as part of the open space block.

Staff are not recommending that the Town assume ownership of this area. Retaining these lands in perpetuity would require the Town to monitor and maintain the archaeological site, creating ongoing obligations for the Town as a municipal asset. The proposed area is located behind residential dwellings and is not visible from public roads or other routinely monitored municipal lands.

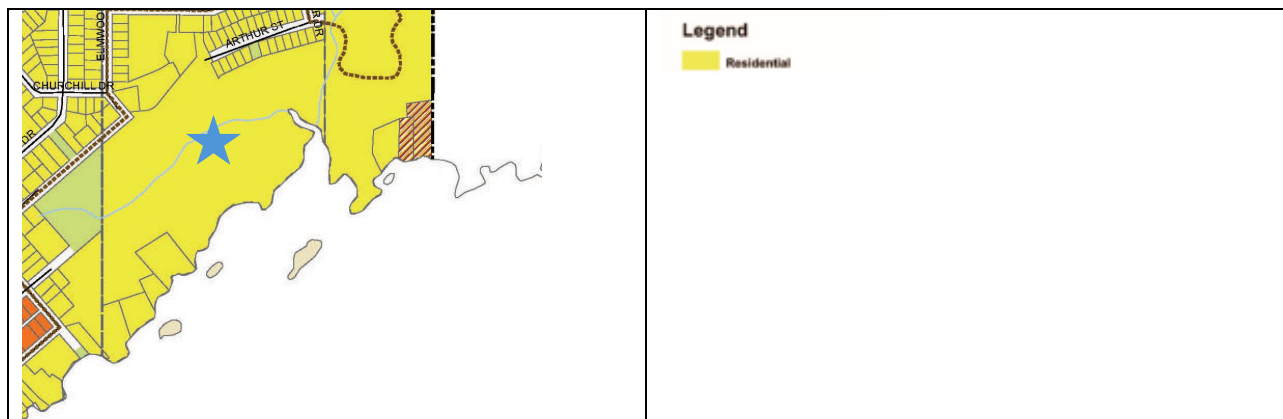
Consultation with the Ministry of Citizenship and Multiculturalism identified that should the Town assume ownership of the Jasper site, the Town would be required to provide a formal commitment letter. Note: the Ministry has indicated that the archaeological area must first be clearly delineated. To date, the Ministry has not established the boundaries of the site; this could be addressed through the preparation of a reference plan.

It is recommended that the area undertake a Stage 4 and following Ministry acceptance be incorporated as part of Lots 38 and 39.

Development Permit By-law

Compliance with the Development Permit By-law is a condition of draft approval.

The area of the proposed plan of subdivision is designated Residential with the Development Permit By-law. The designation provides for a variety of residential uses including single family dwellings and townhouses.



Summary of site specific:

- Park blocks and open space areas are proposed to be re-designated from “Residential” to “Open Space”.
- Natural Features Setback: minimum 15m setback from the floodplain (Lots 54 to 66) and wetland (Lots 19 to 21), 6m along the watercourse (Block 76)

In addition to the above, the proposed setbacks should apply to all recommended setbacks; 15m from retained wetland features, minimum 6m from the existing high-water level of the watercourse and 6m from the top of steep slopes.

Below outlines the proposed site provisions seeking relief for Lots and/or Blocks of residential:

- Temporary Holding: Lots 55, 56, and 57 requires the completion of a Stage 4 Archaeological Assessment prior to development proceeding. (Note: Street 2 will be a condition of approval).
- Reduced Lot Frontage: Lots 7–19, 22, 24–33, and 35 seeking a reduction from 15m to 11m.
- Of note: Block 71 will require an additional Development Permit application upon determination of the layout of the lands.

CIRCULATION TO AGENCIES

Circulation of 120 m to adjacent property owners and prescribed agencies (comments received to date):

CAO	No comments.
Chief Building Official	
CRCA	
School Boards: CDSBEO/UCDSB Health Unit: South East Health Unit	
Utilities/Public Works: Bell Canada/ Canada Post/ Cogeco/Enbridge Gas/ Eastern Ontario Power/Hydro One (OPG)	Enbridge: No objection. Condition provided for easements/agreements
EMS: Fire/LG Paramedic/Police	Fire: No concerns
Parks and Recreation	The Town could use parkland in that area of Town. Staff are fully supportive of it. Although the lands are not ideal to access, it would be very suitable
Public Works, Water/Sewer Utilities	Public Works comments are incorporated within the report.
St. Lawrence Parks Commission/ MTO/ Other Commenting Agencies	MTO: No land development review required
Neighbourhood: Posting and 120m Circulation, Posting on Town	Abley – 175 Elizabeth Street Beer – 175 Elizabeth Street

website	Corbett – 607 Arthur Street Creagh – 685 Arthur Street Finn – 265 Churchill Drive Goddard Heppelle – 132 Maplecroft Court Kluensch – 205 Elmwood Drive Marion – 124 Maplecroft Court Martin McCallum – 165 Elmwood Drive McCallum – 165 Elmwood Drive McLean – 335 Elmwood Drive McLean 2 Pajunen Williams – 625 Arthur Street Ruddock – 695 Arthur Street Sprenger – 140 Elmwood Drive Thomas – 335 Elmwood Drive Thomas – 335 Elmwood Webber – 125 Elmwood Drive
---------	---

Correspondence received from residents (attached) have been summarized as follows:

- impacts on the natural environment, wildlife habitat, wetlands, tree cover, floodplain function, stormwater runoff, and the St. Lawrence River.
- increased traffic, pedestrian safety, construction truck routing, noise, dust, blasting, potential property damage, and road deterioration.
- whether existing municipal infrastructure, including sewer, water, stormwater, road, and electrical systems, has sufficient capacity.
- density, reduced setbacks and lot frontages, loss of privacy and neighbourhood character, and the need to preserve green space, trails, and possible waterfront access.

The Town appreciates the correspondence received from residents and recognizes the importance of community input in the development review process. The comments received have been considered and will inform the technical review of the application.

Natural Environment

The applicant has provided the appropriate studies to consider the natural environment of the property. These have been peer reviewed and the Cataraqui Conservation Authority has been a part of the discussions since the applicant came forward. Subject to Draft Approval, draft conditions set out the requirements for the application including implementation and mitigation measures.

Traffic and Construction

The Town acknowledges that construction and increased traffic are temporary inconveniences that are generally unavoidable during development. Efforts will be made to minimize the impacts including a construction traffic route.

Municipal Infrastructure Capacity

The applicant has provided the appropriate studies to demonstrate that adequate servicing capacity exists or can be provided before development proceeds. Public Works as a condition in draft approval and final approvals are required.

Neighbourhoods

The lands are located in a Residential designation within the Official Plan and Development Permit By-law; housing is permitted. As part of the process the Planning Act, Provincial Planning Statement and Official Plan set policies for consideration including density, surrounding areas, landscaping, open space.

Staff do not object to a residential development on the lands. However, there are outstanding and unresolved matters that should be apprised of prior to considering the issuance of draft approval, including, but not limited to:

- CRCA correspondence dated July 22, 2026
- Open Space blocks – response to monitoring and on-going maintenance, long-term prior to Council considering and acceptance of additional assets.
- Archaeological (within open space) – area be excluded from the Open Space and the lands undertake a Stage 4 to be incorporated in Lots 38 and 39.
- Acquisition of lands from adjacent property owner to connect to existing Arthur Street (east)

The unresolved matters may require revisions to the proposed road alignment, lot configuration, park and open-space blocks, grading, stormwater design and development permit.

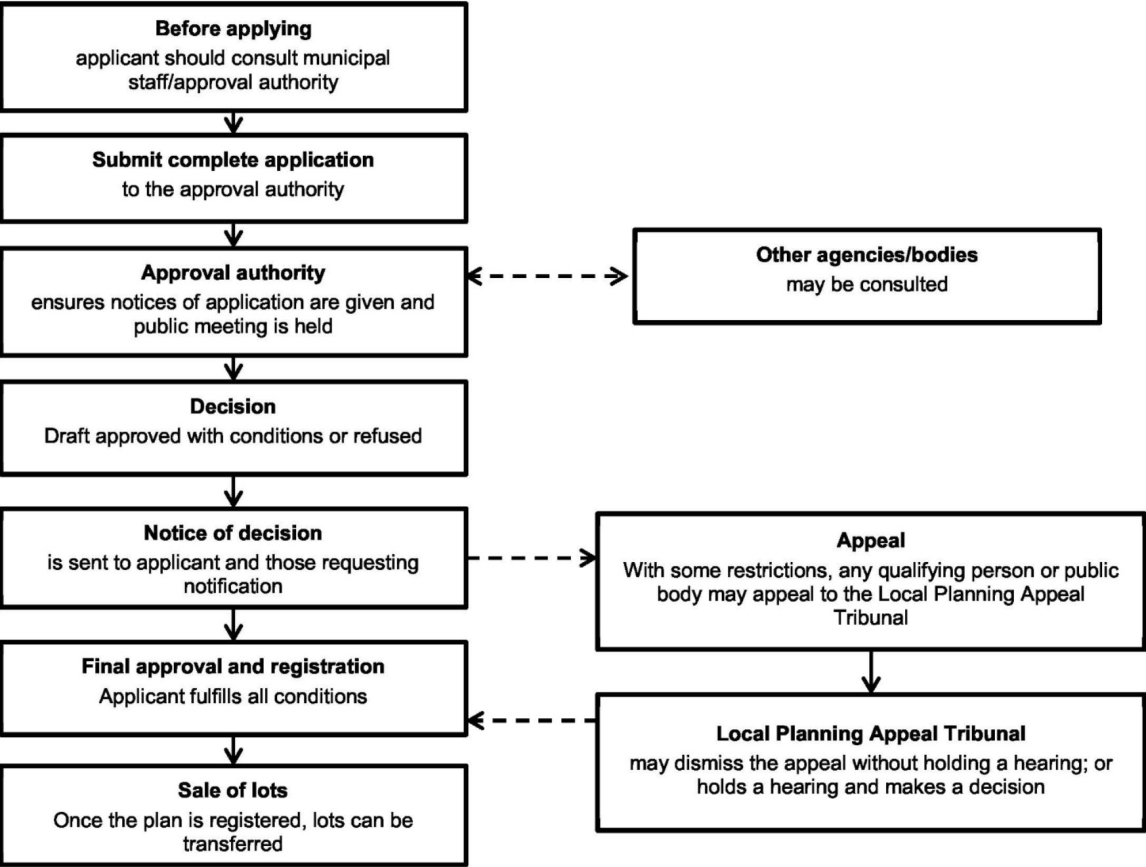
Given the foregoing, Staff recommend that consideration of Draft Plan of Subdivision Application SD2025-01 and the related Development Permit Application DP2026-04 be deferred.

Attachment 1 – Approval Process
Attachment 2 – Planning Act, Section 2
Attachment 3 - Peer Reviews
Attachment 4 – Comments received from Agencies
Attachment 5 – Comments received from Public

APPROVAL	
	Brenda Guy, Manager of Planning and Development

Attachment 1

Flowchart: Subdivision Process



Attachment 2 – Planning Act, Section 2: Provincial Interest

The Minister, the council of a municipality, a local board, a planning board and the Tribunal, in carrying out their responsibilities under this Act, shall have regard to, among other matters, matters of provincial interest such as,

- (a) the protection of ecological systems, including natural areas, features and functions;
- (b) the protection of the agricultural resources of the Province;
- (c) the conservation and management of natural resources and the mineral resource base;
- (d) the conservation of features of significant architectural, cultural, historical, archaeological or scientific interest;
- (e) the supply, efficient use and conservation of energy and water;
- (f) the adequate provision and efficient use of communication, transportation, sewage and water services and waste management systems;
- (g) the minimization of waste;
- (h) the orderly development of safe and healthy communities;
- (h.1) the accessibility for persons with disabilities to all facilities, services and matters to which this Act applies;
- (i) the adequate provision and distribution of educational, health, social, cultural and recreational facilities;
- (j) the adequate provision of a full range of housing, including affordable housing;
- (k) the adequate provision of employment opportunities;
- (l) the protection of the financial and economic well-being of the Province and its municipalities;
- (m) the co-ordination of planning activities of public bodies;
- (n) the resolution of planning conflicts involving public and private interests;
- (o) the protection of public health and safety;
- (p) the appropriate location of growth and development;
- (q) the promotion of development that is designed to be sustainable, to support public transit and to be oriented to pedestrians;
- (r) the promotion of built form that,
 - (i) is well-designed,
 - (ii) encourages a sense of place, and
 - (iii) provides for public spaces that are of high quality, safe, accessible, attractive and vibrant;
- (s) the mitigation of greenhouse gas emissions and adaptation to a changing climate.



SD 2025/ 01

APPLICATION FOR PLAN OF SUBDIVISION/CONDOMINIUM

A Complete Application consists of:

- ☐ One original and one copy of a complete application form signed including declaration of applicant.
- ☐ One copy of the deed of property
- ☐ Application fee in the amount of \$3,000 plus \$30 per lot/unit payable to the Town of Gananoque – Subdivision Application fee in the amount of \$2,000 payable to the Town of Gananoque – Condominium
- ☐ Deposit fee in the amount of \$2,000 payable to the Town for any peer reviews of various studies (By-law 2016-047). The owner/applicant is responsible for all peer review fees that the Town incurs in this regard and may be subject to additional invoicing.
- ☐ One scaled copy, one reduced 11 x 17 copy and one digital of the most recent survey of the subject property
- ☐ Two scaled copies, two reduced 11 x 17 copies and one digital copy of the draft plan including:
 - o Boundaries of the land proposed to be subdivided, certified by an Ontario Land Surveyor;
 - o Locations, widths and names of proposed roads within the proposed subdivision and of existing highways on which the proposed subdivision abuts;
 - o Approximate dimensions and layout of the proposed lots;
 - o Natural and artificial features such as buildings or other structures or installations, railways, highways, watercourses, drainage ditches, wetlands and wooded areas within or adjacent to the land proposed to be subdivided;
- ☐ Environmental Documentation to accompany the application include:
 - o Evidence respecting the availability and suitability of water and waste water services including where appropriate the preparation of a hydrogeological study, terrain analysis and an impact assessment report in accordance with the Ministry of Environment guidelines and regulations;
 - o Preparation of a servicing options statement;
 - o Preparation of a stormwater drainage plan;
 - o Preparation of a grading plan
 - o Preparation of a sediment and erosion control plan
 - o Studies required under the environmental and development constraints policies as identified in the Official Plan.
- ☐ Planning and Design Considerations include the following:
 - o Consistency with the Lowertown Master Plan where applicable
 - o Lot and block configuration
 - o Compatibility with adjacent uses
 - o Road access, street layout and pedestrian amenities
 - o Parks and open space amenities
 - o Easement and right-of-way requirements
 - o Justification of the need for the Subdivision
 - o Emergency and secondary accesses
- ☐ In considering a draft plan of subdivision, regard shall be had to, among other matters, the criteria of Section 51 (24) of the *Planning Act*, R.S.O. 1990, the Official Plan and the Development Permit.

Applications may be subject to any Town incurred costs over and above the fees set out in the General Fees and Rates By-law for various services provided by the municipality

Subdivision Application may be subject to review and a separate cheque payable to the Cataraqui Region Conservation Authority.

The Town of Gananoque recommends that you consult with a Conservation Authority Officer prior to making application.

Name of Applicant:	Name of Property Owner (if different than applicant):
Emily Elliott, MHBC Planning Ltd	1000989284 ONTARIO INC.
Address:	Address:
#200-540 Bingham Centre Drive, Kitchener ON N2B3X9	100 CitiGate Drive, Ottawa
Telephone:	Telephone:
519-576-3650	613-690-3389
E-mail:	E-mail:
eelliott@mhbcplan.com	rpierce@tomlinsongroup.com

Name of Agent, Solicitor or Planning Consultant:	Name of Ontario Land Surveyor:
Emily Elliot- MHBC Planning Ltd	Shawn Leroux, JD Barnes Limited
Address:	Address:
#200-540 Bingham Centre Drive, Kitchener ON N2B 3X9	62 Steacie Drive, Suite 103, Ottawa
Telephone:	Telephone:
519-576-3650	(613) 731-7244 Ext 117
Email:	Email:
eelliott@mhbcplan.com	sleroux@jdbarnes.com

Street or Property Address (if applicable): 205 Elmwood Drive			
Legal Description: LEEDS CON 1 PT LOT 16 RP 28R12422 PARTS 3 TO 16 21 TO 31 AND 33 TO 35 PT PART 1 RP 28R13585 PART 10			
Frontage: Irregular	Depth: Irregular	Area (sq.m): 115,860	Area (acres): 28.63

☒ Plan of Subdivision ☐ Revision of Draft Plan Approval ☐ Revision to Conditions of Draft Approval ☐ Extension of Draft Plan Approval ☐ Registration of Phase of Draft Plan Approval ☐ Other _____	☐ Plan of Condominium ☐ Standard Condominium ☐ Vacant Land ☐ Common Element ☐ Phased ☐ Exemption to Draft Plan ☐ Other _____
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PROPOSED AND CURRENT LAND USE:		
Current designation in the Official Plan Residential		
Current designation in the Development Permit (Zoning) Residential & Waterfront Overlay		
Current use of the property Vacant		
How long has the existing use of the subject lands continued?		
Is the property designated as a Heritage Site?	☐ Yes	☒ No
Has the grading of the land been changed by adding earth or other material?	☐ Yes	☒ No
Has there been industrial or a commercial use on the subject lands or adjacent land?	☐ Yes	☒ No
Has a gas station, petroleum or other fuel stored on the subject land or adjacent land at any time?	☐ Yes	☒ No
ANY COMMERCIAL OR INDUSTRIAL USES ON THE SUBJECT OR ADJACENT LANDS (specify the uses):		
ANY CONTAMINATION by former uses on the site or adjacent (that you are aware of):		

ABUTTING LAND USE(S):	
East	Vacant land- undeveloped natural heritage features
West	Low rise residential
North	Low rise residential
South	St. Lawrence River

ADDITIONAL INFORMATION FOR CONDOMINIUM APPLICATIONS ONLY:					
Type of Condominium:					
☐ Standard	☐ Phased	☐ Leasehold	☐ Common Elements	☐ Vacant land	☐ Conversion
If the proposed condominium is a conversion of a building containing residential units, what is the number of units to be converted?					# _____

Has a Development Permit (Site Plan) been approved? No. Submitted concurrently with this application.		
Has an Agreement been executed and registered on title?	☐ Yes	☒ No
Has a Building Permit been issued?	☐ Yes	☒ No
Is the Building under Construction?	☐ Yes	☒ No
Is the Building completed?	☐ Yes	☒ No
If Yes, the date of completion	☐ Yes	☐ No
Is this a conversion from residential rental units? No		
If Yes, the number of units to be converted	☐ Yes	☐ No

Please refer to Draft Plan and Planning Justification Report

Proposed Plan Details:	No. of units or dwellings	No. of Lots/Blocks	Area (ha)	Density units/per ha	No. of Park. Spaces
Residential – single detached	66	66	4.59	14.3	
Residential – semi-detached/duplex					
Residential – row	37	5	1.05	35.2	
Residential – triplex					
Residential – apartment					
Commercial					
Industrial					
Park, Open Space	n/a	5	2.18	n/a	n/a
Roads	n/a		1.98	n/a	n/a
Are there any easements or restrictive covenants affecting the subject lands? ☒ Yes ☐ No If yes, describe (List and identify purpose):					

Access: ☒ Municipal Street ☐ Unopen Road Allow ☐ Existing ROW ☐ Other

Name of Street/Road:
Elmwood Drive

Entrance Approvals and Permit Number(s):
NA

Water Access (where access to the subject land is by water only)

Docking Facilities (specify)	Parking Facilities (specify)
distance from subject land _____	distance from subject land _____
distance from nearest public road _____	distance from nearest public road _____

Services: ☒ Municipal Water and Sewer ☐ Municipal Water & Private Sewage ☐ Private Well and Municipal Sewage ☐ Private Well and Private Sewage

Water and Sewer Hook-up Approvals and Permit Number(s), if applicable:

Other Concurrent Applications (provide application number, if applicable): concurrent submission

☐ Official Plan Amendment ☐ Consent ☒ Development Permit ☐ Subdivision Approval ☐ Building Permit Approval

Other Information: Any other information that may be useful in reviewing this application? If so, explain below
Please see cover letter.

BELOW IS A SUMMARY OF REPORTS AND/OR PLANS THAT MAY BE REQUIRED BUT ARE NOT LIMITED TO THE FOLLOWING:

Planning Rationale	Reviewing Planning Act, Provincial Plans and Official Plan (and Development Permit if applying for a Development Permit application concurrently)
Environmental Impact Assessment	Where application provides for development in or adjacent to an environmentally sensitive area
Traffic Study	Where application provides for development which may result in increased traffic or the need to alter roads or intersections
Air, Noise or vibration study	When required by a provincial guideline
Heritage Study	Development in Lowertown or adjacent to existing heritage properties
Hydrogeology	Development on private services
Erosion Control	Development along shorelines or hazard areas.
Archeological Study	Development proposed on lands located within 300 metres of a shoreline
Tree Preservation Plan	Where development could result in the loss of street trees or wooded areas.

Geo Technical Report	
Stormwater Management Report	
Site Servicing Study	
Draft Plan of Subdivision	
Grading and Drainage Plan	
Street Plan and Profile	
Storm Drainage	
Site Servicing Plan	
Landscaping	
Utility Plan	
Other	

AUTHORIZATION BY OWNER

I/We, the undersigned being the owner(s) of the subject land of this application for a consent, hereby authorize

MHBC Planning Ltd (print) to be the applicant in the submission of this application.

Furthermore, I/we, being the registered owner(s) of the subject lands, hereby authorize the Members of Council, Planning Advisory Committee and the Town of Gananoque staff members, to enter upon the property for the purpose of conducting a site inspection with respect to the attached application.

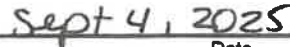


Signature of Owner

Signature of Owner



Signature of Witness (not applicant)



Date

DECLARATION OF APPLICANT

I, Emily Elliott of the City of Kitchener in the Region of Waterloo solemnly declare that:

I understand that the applicant/owner will be required to provide 100% security as per the estimated cost of works by an engineer and approved by the Town in the form of a Letter of Credit or Certified Cheque until such time as the works are completed. A 15% holdback will be maintained for a period of one year after the works are completed. This will be applicable at the time of agreement. Furthermore, I, being the applicant of the subject lands, hereby authorize the Members of Council, Planning Advisory Committee and the Town of Gananoque staff members, to enter upon the property for the purpose of conducting a site inspection with respect to the attached application.

All of the above statements contained in the application are true and I make this solemn declaration conscientiously believing it to be true and knowing that it is of the same force and effect as if made under Oath and by virtue of The Canada Evidence Act.

Declared before me at the City of Kitchener in the Region of Waterloo this 15th day of September, 2025

David William Aston, a Commissioner, etc.,
Province of Ontario for MacNaughton Hermes
Britton Station Planning Ltd, etc
Expires January 9, 2026.



Signature of Applicant

Office Use Only		Roll No: <u>081400002029322</u>
Official Plan Designation: <u>Residential</u>	Development Permit Designation: <u>Residential</u>	Other: _____
Access (Entrance Permits etc): _____	Water and Sewer Hookup (Permits etc): _____	Other: _____
Date of Submission: <u>September 15, 2025</u>	Application Complete: <u>BG</u> Manager of Planning and Development	<u>January 5, 2026</u> Date

Questions??

Brenda Guy, Manager of Planning and Development
Town of Gananoque
30 King Street East Gananoque, ON K7G 1E9
Telephone: (613) 382-2149 ext.1126 E-mail: bguy@gananoque.ca

APPLICATION FOR DEVELOPMENT PERMIT APPROVAL
Section 70.2 of the Planning Act, RSO 1990, as amended

This application form **MUST** be accompanied with **all** the submission requirements in order to be considered a complete application. **Incomplete applications will not be processed until all information is provided.**

A Pre-consultation meeting with Planning and Development staff is **REQUIRED PRIOR TO SUBMISSION** of this application. At that time, approval stream and submission requirements will be determined. **ALL** applications require the following:

ALL applications require the following:

☐
☐
☐
☐

Complete application form signed including declaration of applicant*

Proof of ownership, deed of property or offer to purchase and sale*

Legal survey and/or Building Location Survey for the subject property*

If the development is for commercial and/or employment, multi-residential – One (1) large scale paper copy of all plans shall be submitted along with one set of reduced 11" x 17" of all plans and your electronic copy. Plans are to be in a standard scale format (1:250 1:500)

☐
☐
☐

Application fee as outlined in the pre-consultation form payable to the Town of Gananoque*

Deposit fee as outlined in the pre-consultation form payable to the Town of Gananoque*

Fees payable to the Cataraqui Region Conservation Authority, if applicable. Contact the CRCA for more information.

East: open space (vacant, natural heritage)
 West: Residential, open space

CONTACT INFORMATION

Municipal Freedom of Information and Protection of Privacy Act – Personal Information on this form is collected under authority of The Planning Act and will be used to process this application.

Name of Applicant: Emily Elliott, MHBC Planning Ltd	Complete Address including Postal Code: #200-540 Bingemans Centre Dr, Kitchener ON N2B 3X9 E-mail: eelliott@mhbcplan.com	Phone: 519 576-3650
Name of Property Owner (if different than applicant): 1000989284 Ontario Inc.	Complete Address including Postal Code: 100 Citigate Dr, Ottawa, ON K2J 6K7 E-mail: rpierce@tomlinsongroup.com	Phone: (613) 690-3389
Architect/Designer/Planner: Emily Elliott, MHBC Planning Ltd	Complete Address including Postal Code: #200-540 Bingemans Centre Dr, Kitchener ON N2B 3X9 E-mail: eelliott@mhbcplan.com	Phone: 519 576-3650
Engineer: Kyle Nielissen, Forefront Engineering Inc	Complete Address including Postal Code: 1329 Gardiners Road, Suite 210 Kingston, ON, Canada K7P 0L8 E-mail: Kyle.Nielissen@Forefronteng.ca	Phone: 613 634-9009
Land Surveyor: Shawn Leroux, JD Barnes Limited	Complete Address including Postal Code: 62 Steacie Drive, Suite 103, Ottawa E-mail: sleroux@jdbarnes.com	Phone: 613 731-7244

PROPERTY

Street or Property Address (if applicable): 205 Elmwood Drive	Roll Number (if known): 081400002029322
--	--

LEGAL DESCRIPTION

Lot/Con/Plan: LEEDS CON 1 PT LOT 16 RP 28R12422 PARTS 3 TO 16 21 TO 31 AND 33 TO 35 PT PART 1 RP 28R13585 PART 10			
Frontage (m/ft): irregular	Depth (m/ft): irregular	Lot Area: 28.66ac	

SUBMISSION REQUIREMENTS

The applicant/agent is responsible for ensuring that the submission requirements are met, including confirming that all the information listed below is shown on the required plans by checking off each box.

☐ **Site Plan(s)** including scaled accurate measurements of:

- Title, location and date of project including legend and scale (graphic bar scale as well as written ratio scale);
- Dimensions and areas of the site including existing natural and artificial features i.e: buildings, watercourses, wetlands, woodlands.
- Dimensions and gross floor area of all building and structures to be erected;
- Existing structures to be retained, removed or relocated;
- Distances between lot lines and the various buildings, structures, parking areas, driveways and other features;
- Proposed elevation of finished grades including area to be filled or excavated, retaining walls, drainage ditches;
- Parking areas including number, size of spaces and dimensions. The plans shall have regard for **Ontario Regulation 413/12 made under Accessibility for Ontarians with Disabilities Act, 2005**. This shall include, but not be limited to, providing appropriate designated parking spaces and unobstructed building access features.
- Access driveways including curbing and sidewalks
- Proposed fire routes and fire route sign locations
- Dimensions and locations of loading zones, waste receptacles and other storage spaces;
- Location, height and type of lighting fixtures including information on intensity and the direction in which they will shine relative to neighbouring streets and properties;
- Location of sign (sign permit to be applied for through the Building Permit process) as per By-law 2005-41;
- Location, type and size of any other significant features such as fencing, gates and walkways.

☐ **Drainage Plan(s)** including scaled accurate measurements of:

- Drainage Plan must demonstrate proposed development is handled on-site and does not infringe on neighbouring properties;

☐ **Landscape Plan(s)** including scaled accurate measurements of:

- Landscape Plan showing size, type and location of vegetation, areas to be seeded or sod. Plan to show existing landscape features to be retained, removed or relocated;

☐ **Site Servicing Plan(s)** including scaled accurate measurements of:

- Site Servicing Plan (plan/profile) including layout of existing water, sewer, gas lines, proposed connections, utility easements, fire hydrants, hydro poles, lighting, trees, transformers and pedestals.

☐ **Grade Control and Drainage Plan(s)** including scale accurate measurements of:

- Existing elevations on subject and adjacent lands and long centerline or adjacent street lines, which are to be geodetic;
- Location of any creeks, ravines or watercourses with elevations and contours;
- Arrows indicating the proposed direction of flow of all surface water;
- Location and direction of swales, surface water outlets, rip-rap, catch basins, rock, retaining walls, culverts
- Existing and/or proposed right-of-ways or easements

☐ **Elevation and Cross-Section Plan(s)** including scale accurate measurements of:

- Coloured elevation drawings or renderings of each side of the building to include materials being used and their consideration to the neighbourhood (PHOTOS OF EXISTING BUILDING ARE PERMITTED IF NO ADDITIONS ARE BEING UNDERTAKEN)
- Drawings that show plan, elevations and cross section views for each building or structure to be erected;
- Conceptual design of building;
- Relationship to existing buildings, streets and exterior areas to which members of the public have access to;
- Exterior design including character, scale, appearance and design features of the proposed building;
- Design elements of adjacent Town road including trees, shrubs, plantings, street furniture, curbing and facilities designed to have regard for accessibility
- Photographs of the subject land and abutting streetscape on both side of the street

☐ **Supporting Studies and Reports.** Technical reports/plans or studies may be required to assist in the review process of a Development Permit Application. Applications for Development Permit may be required to submit the following studies or reports. Applicants should consult with Municipal staff to determine site specific requirements:

- | | |
|---|---|
| ☐ Air, Noise or Vibration Study | ☐ Sanitary System Design & sufficient capacity |
| ☐ Archaeological Study | ☐ Servicing Options Report |
| ☐ Drainage and/or stormwater management report | ☐ Source Water Protection – Risk Management Assessment |
| ☐ Environmental Impact Assessment for a natural heritage feature or area | ☐ Sun/Shady Study |
| ☐ Erosion and Sediment Control Plan | ☐ Traffic Study |
| ☐ Geotechnical Study and Hydrogeological Study | ☐ Vegetation Inventory/Preservation |
| ☐ Heritage Resource Assessment/Study | ☐ Visual Impact Assessment |
| ☐ Hydrogeology/Groundwater Study | ☐ Water Distribution System & sufficient capacity |
| ☐ Phase I Environmental, investigation if required | ☐ Wave Uprush Study |
| ☐ Form 1's – Record of Future Alteration (Water, Sewer and Storm) | ☐ Supporting Land Use Planning Report |
| | ☐ Other: |

NOTES TO OWNER/APPLICANT:

- Applications may be subject to any Town incurred costs over and above the fees set out (See By-law 2016-047) being a by-law to establish general fees and rates for various services provided by the municipality). This is in the form of a deposit fee in the amount of \$2,000 payable to the Town of Gananoque for peer reviews of various studies as outlined in the application.
- Cataraqui Region Conservation Authority (CRCA) - Applications may be subject to review and a separate cheque payable to the CRCA. Fees are identified on the CRCA website <https://cataraquiconservation.ca/pages/permit-fees>. The Town recommends that you consult with a Conservation Authority Officer prior to making application.
- The applicant/owner may be required to provide 100% security of the cost of works in the form of a Letter of Credit or Certified Cheque upon signing of the Development Permit Agreement for all Class III applications and any Class that may require a background study or legal registration of documents.
- Security will remain with the Town until such time as the works are completed for any agreement. A 15% holdback will be maintained for a period of one year after the works are completed. This will be applicable at the time of agreement.

Existing Use(s):**Vacant**

Length of time the existing use of the subject lands have continued:

Has the property been designated as a Heritage Site? ☐ Yes ☒ NoIs the property presently under a Site Plan/Development Permit Agreement? ☐ Yes ☒ NoHas the property ever been subject of an application under Section 34 (Zoning), 41 (Site plan) or 45 (Minor Variance) of the Planning Act? ☐ Yes ☒ NoHas the property ever been subject of an application under Section 70.2 (Development Permit By-law) of the Planning Act? ☐ Yes ☒ No

If the property has been subject of applications under the Planning Act noted above, provide the file number(s) and the status of the application?

No**Proposed Use(s):****Residential**Is the **Use** permitted or permitted subject to criteria as set out in the development permit by-law? ☒ Yes ☐ No

How has the applicable criteria have been addressed?

Refer to Planning Justification ReportIs/Are variation(s) requested? ☒ Yes

If yes, what variation is requested and why?

To reduce the floodplain Setback from 30m (required) to 15m and to reduce detached lot frontage from 15m to 11m.

Demonstrate how the proposed variation meets the criteria as set out in the development permit by-law. Refer to Forefright Engineering memo which reviewed the CRCA Floodplain Mapping.

Abutting Land Use(s) – east, west, north, south:

East: open space (vacant, natural heritage)

West: low rise residential

North: low rise residential

South: St. Lawrence River

Is the Development to be phased?	☐ Yes	☐ No
What is the anticipated date of construction?		
Is the land to be divided in the future?	☐ Yes	☒ No
Are there any easements, right-of-ways or restrictive covenants affecting the subject land?	☒ Yes	☐ No
If yes, please provide details (and copies of covenants with application submission).		

Plan Details: Please ensure that measurements are consistent with plan			
☒ Residential	☐ Commercial	☐ Employment Lands/ Industrial	☐ Institutional
Building Coverage: _____ (%) _____ (sq.m)		Landscape Coverage: _____ (%) _____ (sq.m)	
Building Height:	No. of Storeys:	No. of Units:	Storage of Garbage:

Parking Area:	Existing Parking Surface			
	☐ Paved ☐ Gravel ☐ Permeable Parking Area ☒ Other			
	Proposed Parking Surface:			
	☒ Paved ☐ Gravel ☐ Permeable Parking Area ☐ Other			
	# of Existing Parking Spaces	# of New Parking Spaces	# of Accessible Parking Spaces	Total # of Parking Spaces
	Dimension of Parking Spaces (m/ft):		Dimensions of Accessible Parking Spaces (m/ft):	

LOADING SPACES, if applicable:	Number of Loading Spaces:	Dimensions of Loading Spaces (m/ft):
---------------------------------------	---------------------------	--------------------------------------

Heritage Tourist Inn/Bed and Breakfast/Short Term Accommodation*:		☐ Yes	☒ No
Is this an application for a Heritage Tourist Inn?	☐ Yes	☒ No	
Number of Guest Rooms:	☐ 1	☐ 2	☐ 3 ☐ 4 ☐ 5 ☐ 6
NOTE: A Heritage Tourist Inn will require a Heritage Resource Assessment evaluating the heritage significance of the property including a description of historic features is required with the submission of this application.			
Is this an application for a Bed and Breakfast?	☐ Yes	☐ No	
Number of Guest Rooms:	☐ 1	☐ 2	☐ 3
Is this an application for a Short Term Accommodation?	☐ Yes	☐ No	
Number of Guest Rooms:	☐ 1	☐ 2	☐ 3

Access*:	Potable Water*:	Sewage Disposal*:	Stormwater*:
☒ Municipal Street	☒ Town Owned/operated Water System	☒ Town Owned/Operated Sewage System	☒ Town Owned/Operated Sewers
☐ Existing Private Road/ Lane	☐ Private Well	☐ Private Septic and Tile Field	☐ Swales
☐ Existing Right-of-way	☐ River	☐ Other	☐ Ditches
☐ Unopen Road Allowance	☐ Other:		☐ Other
☐ Other:			
Provide any applicable hook-up approvals and/or permit number(s) applicable to the above:			

Water Access (where access to the subject land is by water only)	
Docking Facilities (specify)	Parking Facilities (specify)
distance from subject land _____	distance from subject land _____
distance from nearest public road _____	distance from nearest public road _____

EXISTING BUILDINGS:		Building 1 - Primary	Building 2 - Accessory
	Type of Structure (ie: wood concrete)		
	Date Constructed:		
	Front Line Setback:		
	Rear Lot Line Setback:		
	Side Lot Line Setback:		
	Side Lot Line Setback:		
	Height:		
	Dimensions:		
	Floor Area:		

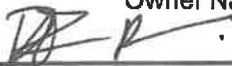
PROPOSED BUILDINGS:		Building 1 - Primary	Building 2 - Accessory
	Type of Structure (ie: wood concrete)		
	Proposed Date of Construction:		
	Front Line Setback:		
	Rear Lot Line Setback:		
	Side Lot Line Setback:		
	Side Lot Line Setback:		
	Height:		
	Dimensions:		
	Floor Area:		
Attached Additional Page, if necessary			

AUTHORIZATION BY OWNER

I/We, the undersigned being the registered owner(s) of the subject lands, hereby authorize MHBC Planning Ltd (print name) to be the applicant in the submission of this application. Furthermore, I/we, being the registered owner(s) of the subject lands, hereby authorize Town of Gananoque members of Council, Committee of Council and Municipal Staff, to enter upon the property for the purposes of conducting a site inspection with respect to the subject application.

ROB PIERCE

Owner Name (Please Print)



Signature of Owner

J. Ailey

Signature of Witness (not applicant)

Owner Name (Please Print)

Signature of Owner

Sept 4, 2025

Date

CONSENT BY OWNER

I/We, _____, (print name(s) am/are the registered owner(s) of the land that is the subject of this application for Development Purposes and for purposes of the Municipal Freedom of Information and Protection of Privacy Act. I/We hereby authorize the use, or disclosure, to any person or public body, of any personal information collected under the authority of the Planning Act of the purpose of processing this application.



Signature of Owner

J. Ailey

Signature of Witness (not applicant)

Signature of Owner

Sept 4, 2025

Date

DECLARATION OF APPLICANT

(Print) I, Emily Elliott of the City of Kitchener in the Region of Waterloo solemnly declare that:

I understand that the applicant/owner will be required to provide 100% security of the outside works in the form of a Letter of Credit or Certified Cheque until such time as the works are completed. A 15% holdback will be maintained for a period of one year after the works are completed. This will be applicable at the time of agreement.

All of the above statements contained in the application are true and I make this solemn declaration conscientiously believing it to be true and knowing that it is of the same force and effect as if made under Oath and by virtue of *The Canada Evidence Act*.

Declared/Sworn before me at

City of Kitchenerthis 15th day of September, 2025.

David William Aston, a Commissioner, etc.,
Province of Ontario for MacNaughton Hermes
Barton Clarkson Planning Limited.

Expires January 9, 2026
Signature of a Commissioner, etc



Signature of Applicant

Office Use Only:		Roll No: 081400002029322
Official Plan Designation: Residential	Development Permit Designation: Residential	Other:
Access (Entrance Permits etc):	Water and Sewer Hookup (Permits etc):	Other:
Other Concurrent Applications:	☐ Cash-in-Lieu of Parking ☐ condo Approval ☐ Consent/ Severance	☐ Official Plan Amendment ☒ Subdivision Approval
Date Application Received: September 15, 2025	Date Application Deemed Complete: January 5, 2026	Fees Received: September 15, 2025

For additional details please contact: Brenda Guy, Manager of Planning and Development
 Town of Gananoque, 30 King Street East, Gananoque, ON K7G 1E9
 (613) 382-2149 ext.1126 E-mail: bguy@gananoque.ca

VL - Elmwood Drive, Gananoque
Ontario 9137BK

 Subject Lands: 11.586 ha
 Lot Area Less Than Required
 Lot Frontage Less Than Required
 Lot Area and Lot Frontage Less Than Required

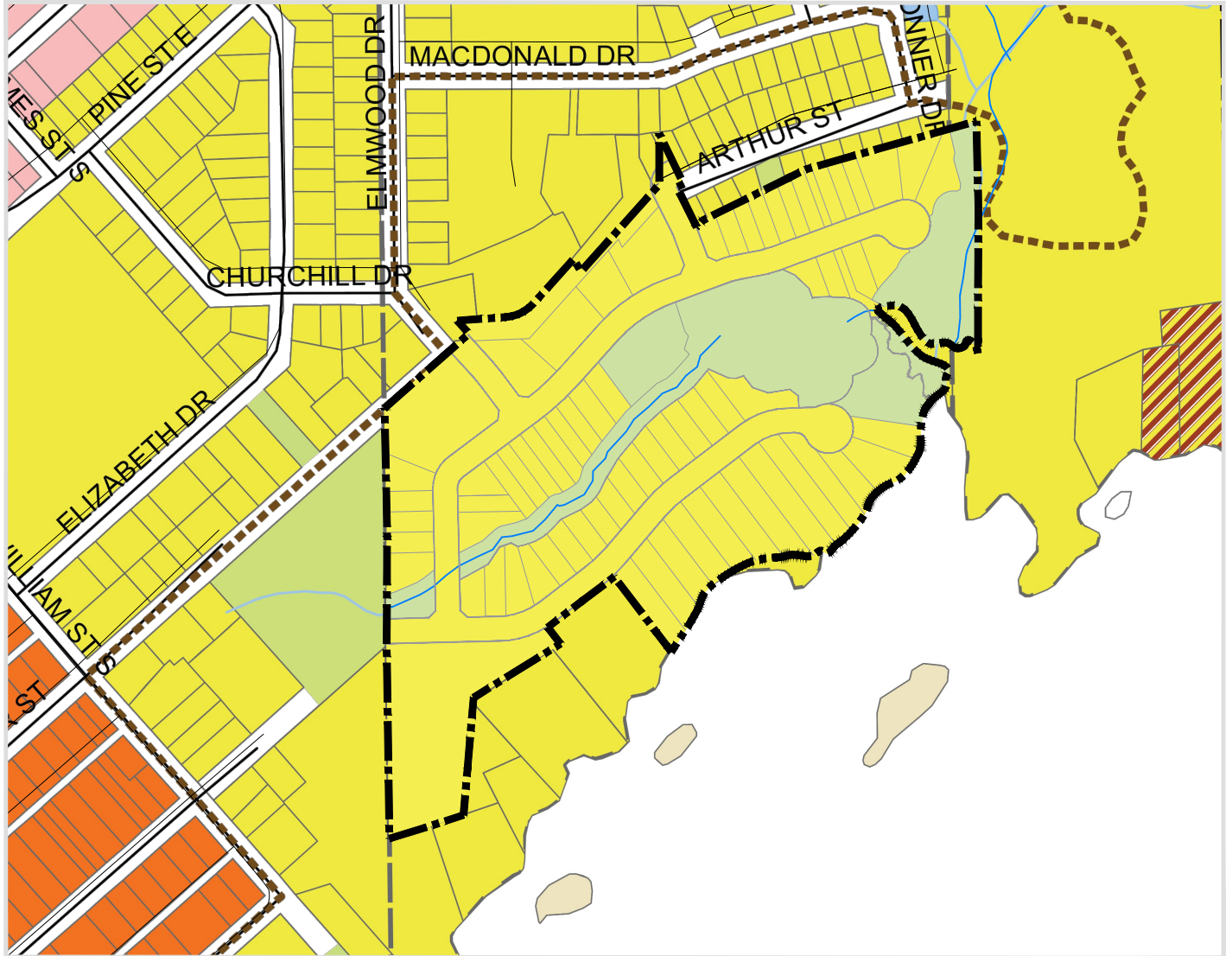
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PLANNING
URBAN DESIGN
& LANDSCAPE
ARCHITECTURE

Schedule 'A'

PART OF LOT 16, CONCESSION 1,
GEOGRAPHIC TOWNSHIP OF LEEDS
TOWN OF GANANOQUE
COUNTY OF LEEDS

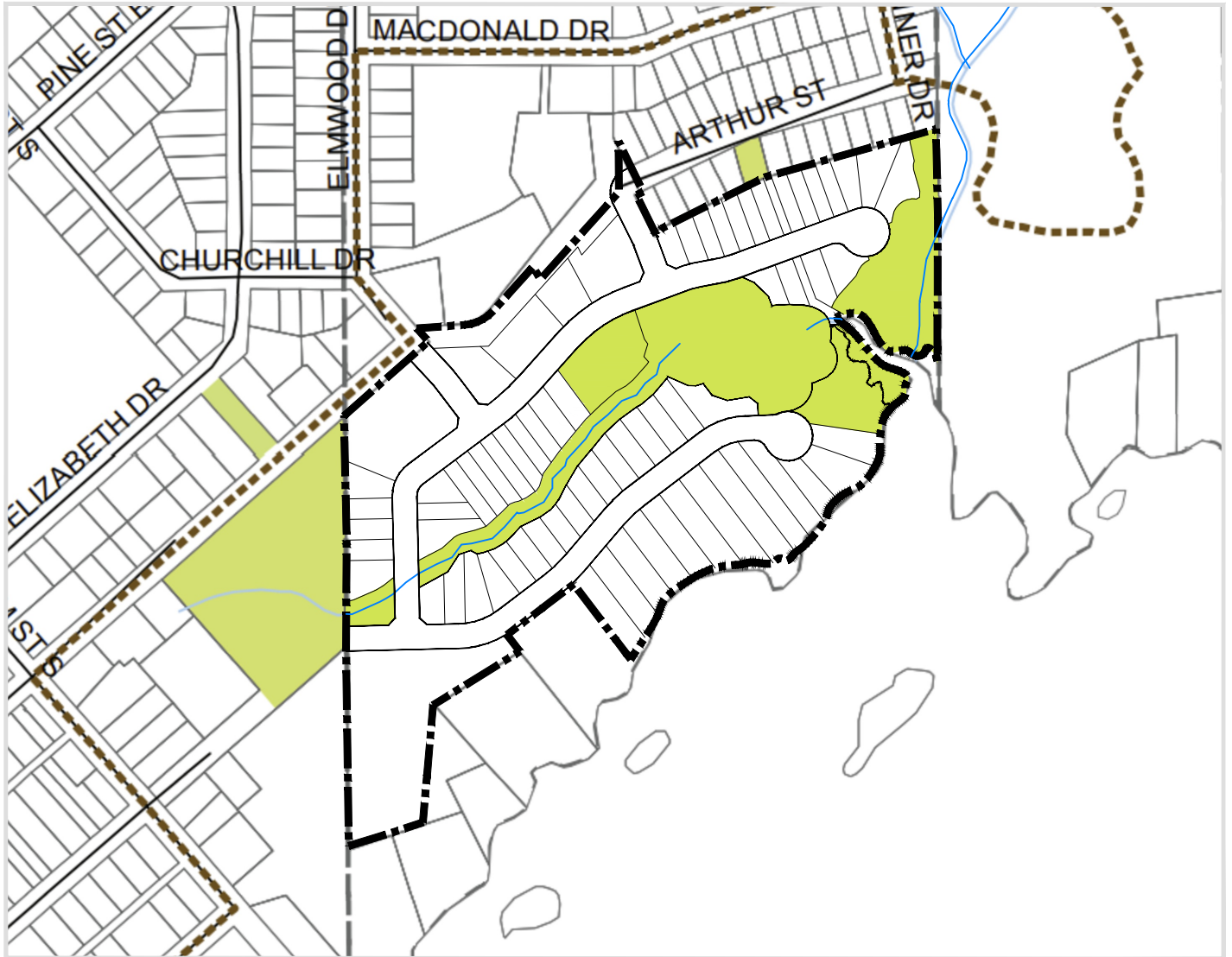


 Subject Property

 Proposed Open Space

Schedule 'B'

PART OF LOT 16, CONCESSION 1,
GEOGRAPHIC TOWNSHIP OF LEEDS
TOWN OF GANANOQUE
COUNTY OF LEEDS

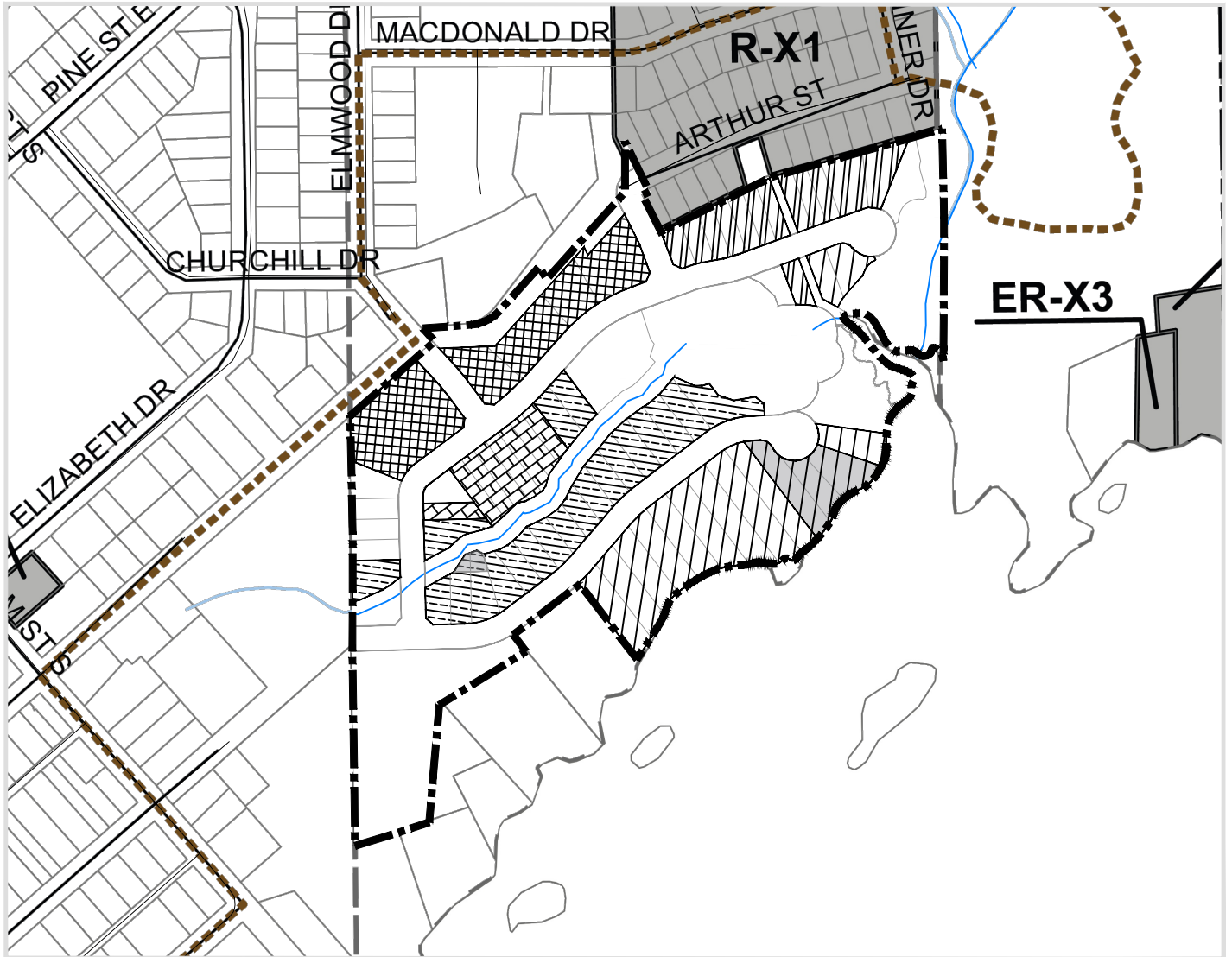


 Subject Property

 Open Space

Schedule 'C'

PART OF LOT 16, CONCESSION 1,
GEOGRAPHIC TOWNSHIP OF LEEDS
TOWN OF GANANOQUE
COUNTY OF LEEDS



 Subject Property

 Proposed to be zoned R-X_

 Proposed to be zoned R-X_

 Proposed to be zoned R-X_

 Proposed to be zoned R-X_

 Proposed to be zoned R-X_

 Proposed to be zoned R-X_

THE CORPORATION OF THE TOWN OF

NANOQUE
Canadian Gateway to the 1000 Islands
Report Council FIN-2026-32

Date: September 16, 2026

☐ **IN CAMERA**

Subject: Ontario Infrastructure and Lands Corporation (OILC) Debenture Rates

Author: John Morrison Treasurer

☒ **OPEN SESSION**

Recommendation:

BE IT RESOLVED THAT THE COUNCIL OF THE TOWN OF GANANOQUE PASS BY-LAW NO. 2026-075, BEING A BY-LAW TO AUTHORIZE LONG-TERM BORROWING PURSUANT TO THE ISSUE OF DEBENTURES TO ONTARIO INFRASTRUCTURE AND LANDS CORPORATION ("OILC") IN THE PRINCIPAL AMOUNT OF \$2,100,000.00 TOWARDS THE COST OF THE CAPITAL WORK(S), AND TO AUTHORIZED DEBENTURES AND ALL RELATED DOCUMENTS REQUIRED TO COMPLETE THE OCTOBER 1, 2026, AS PRESENTED IN REPORT COUNCIL-FIN-2026-32.

Recommendation:

BE IT RESOLVED THAT THE COUNCIL OF THE TOWN OF GANANOQUE PASS BY-LAW NO. 2026-076, BEING A BY-LAW TO AUTHORIZE LONG-TERM BORROWING PURSUANT TO THE ISSUE OF DEBENTURES TO ONTARIO INFRASTRUCTURE AND LANDS CORPORATION ("OILC") IN THE PRINCIPAL AMOUNT OF \$4,300,000.00 TOWARDS THE COST OF THE CAPITAL WORK(S), AND TO AUTHORIZED DEBENTURES AND ALL RELATED DOCUMENTS REQUIRED TO COMPLETE THE OCTOBER 1, 2026, CLOSING, AS PRESENTED IN REPORT COUNCIL-FIN-2026-32.

Recommendation:

BE IT RESOLVED THAT THE COUNCIL OF THE TOWN OF GANANOQUE PASS BY-LAW NO. 2026-077, BEING A BY-LAW TO AUTHORIZE LONG-TERM BORROWING PURSUANT TO THE ISSUE OF DEBENTURES TO ONTARIO INFRASTRUCTURE AND LANDS CORPORATION ("OILC") IN THE PRINCIPAL AMOUNT OF \$6,500,000.00 TOWARDS THE COST OF THE CAPITAL WORK(S) (WHICH AMOUNT \$5,744,435.23 MAY BE RAISED BY THE ISSUE OF REFINANCING DEBENTURE(S) ON OR BEFORE THE MATURITY DATE), AND TO AUTHORIZED DEBENTURES AND ALL RELATED DOCUMENTS REQUIRED TO COMPLETE THE OCTOBER 1, 2026, CLOSING, AS PRESENTED IN REPORT COUNCIL-FIN-2026-32.

STRATEGIC PLAN COMMENTS

1. Provide Quality Core Services and Infrastructure: Key strategies are: 1) Review, prioritize and deliver core services based on responsible and viable service levels.

Background

This Report presents the final financing terms for three (3) Ontario Infrastructure And Lands Corporation (OILC) Debentures and recommends that Council pass By-law No. 2026-075 in order to close the debentures on October 1, 2026. The three (3) Debentures finance the fire apparatus, Arthur Street Revitalization Phase 2, Lagoon Cell 1 Rehabilitation and Berm Works, and Lagoon Forcemain Twinning projects.

Information Discussion

OILC issued final rate offers totalling \$12.9 million. The rate offer letters have been signed and returned to preserve the scheduled closing. OILC has advised that the Town may authorize the three separate debentures through one by-law. By-law No. 2026-075 will therefore reference all three (3) debentures, as Schedules appended to the By-law.

Capital works	Principal	Term	Rate	Quarterly	Annual
One Pierce Enforcer 110 Ft Platform	\$2,100,000	15 years	4.56%	\$48,515.64	\$194,062.56
Arthur Street Phase 2 and Lagoon Cell 1	\$4,300,000	25 years	5.02%	\$75,720.26	\$302,881.04
Lagoon Forcemain Twinning	\$6,500,000	10-year term 40- year amortization	4.364%	\$86,082.59	\$344,330.36

The \$2.1 million debenture matures on October 1, 2041. The \$4.3 million debenture matures on October 1, 2051. The \$6.5 million HEWI debenture has a 10-year term and a 40-year amortization, leaving an estimated \$5,744,435.23 balance to renew or refinance on October 1, 2036. Future rates on that balance are not fixed by the current offer.

APPLICABLE POLICY LEGISLATION

Municipal Act, 2001, as amended, and; OILC Financing Agreement Nos. 2147 and 2148

FINANCIAL CONSIDERATIONS

The combined quarterly payment is \$210,318.49 and the annual debt service is \$841,273.96. The first quarterly payment is due January 1, 2027. The 2027 payments consist of \$590,934.19 in interest and \$250,339.77 in principle.

Funding responsibility	Annual debt service	Budget reference
Tax-supported fire apparatus and Arthur Street share	\$356,068.70	3.10% of levy if fully tax funded
Wastewater-supported Lagoon Cell share and Forcemain	\$485,205.26	4.22% tax-levy equivalent for scale only
Total	\$841,273.96	7.32% gross tax-levy equivalent

The levy equivalents use the current estimate that a 1% levy change equals approximately \$115,000. They show the scale of the annual payments and are not a recommended tax increase. The actual property tax effect will depend on approved 2027 budget funding and any reserve or other revenue offsets.

Approximately \$485,205.26 of annual debt service relates to wastewater projects. The resulting wastewater rate impact cannot be calculated until the 2027 wastewater billing base, consumption forecast, reserves and other system revenues are confirmed. If funded entirely from wastewater rates, that amount must be recovered from wastewater users rather than the property tax levy.

CONSULTATIONS

Infrastructure Ontario; David C. Munday, Cunningham Swan Carty Little & Bonham LLP, and; Penny Kelly, Clerk.

ATTACHMENTS

Attachment 1 – By-law No. 2026-075

Attachment 2 – By-law No. 2026-076, and;

Attachment 3 – By-law No. 2026-077

APPROVAL	_____ John Morrison, Treasurer Certifies that unless otherwise provided for in this report the funds are contained within the approved Budgets and that the financial transactions follow Council's own policies and guidelines and the <i>Municipal Act</i> and regulations. _____ Brenda Guy, Acting CAO
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THE CORPORATION OF THE TOWN OF GANANOQUE

BY-LAW NUMBER 2026-075

A BY-LAW OF THE CORPORATION OF THE TOWN OF GANANOQUE TO AUTHORIZE LONG-TERM BORROWING PURSUANT TO THE ISSUE OF DEBENTURES TO ONTARIO INFRASTRUCTURE AND LANDS CORPORATION ("OILC") IN THE PRINCIPAL AMOUNT OF \$2,100,000.00 TOWARDS THE COST OF THE CAPITAL WORK(S)

WHEREAS subsection 401 (1) of the *Municipal Act, 2001*, as amended (the "**Act**") provides that a municipality may incur a debt for municipal purposes, whether by borrowing money or in any other way, and may issue debentures and prescribed financial instruments and enter prescribed financial agreements for or in relation to the debt;

AND WHEREAS subsection 408 (2.1) of the Act provides that a municipality may issue a debenture or other financial instrument for long-term borrowing only to provide financing for a capital work;

AND WHEREAS subsection 408 (3) of the Act provides that the term of a debt of a municipality or any debenture or other financial instrument for long-term borrowing issued for it shall not extend beyond the lifetime of the capital work for which the debt was incurred and shall not exceed 40 years;

AND WHEREAS clause 408 (4)(a) of the Act provides that a debenture by-law shall provide for raising in each year as part of the general local municipality levy the amounts of principal and interest payable in each year under the by-law to the extent that the amounts have not been provided for by other taxes or by fees or charges imposed on persons or property by a by-law of any municipality, clause 408 (4)(b) provides that a debenture by-law shall provide for repayment of the principal in annual instalments and payment of the interest on the unpaid balance in one or more instalments in each year and clause 408 (4)(c) provides that a debenture by-law may provide for instalments of combined principal and interest;

AND WHEREAS the Council of The Corporation of The Town of Gananoque (the "**Municipality**") has passed the By-law(s) enumerated in column (1) of Schedule "A" attached hereto and forming part of this By-law ("**Schedule "A"**") authorizing the capital work(s) described in column (2) of Schedule "A" (the "**Capital Work(s)**"), and authorizing the entering into a financing agreement or rate offer letter agreement with OILC, as applicable, for the provision of temporary borrowing from OILC, pending the issue of debentures, during the period of construction of the Capital Work(s), if applicable, and authorizing long-term borrowing from OILC through the issue of debentures for the Capital Work(s) in a principal amount which does not exceed the respective maximum debenture amount set out in column (3) of Schedule "A" (the "**Maximum Debenture Amount**");

AND WHEREAS before authorizing the Capital Work(s), and before authorizing any additional cost amount and any additional debenture authority in respect thereof, the Council of the Municipality had its Treasurer calculate an updated limit in respect of its most recent annual debt and financial obligation limit received from the Ministry of Municipal Affairs and Housing in accordance with the applicable regulation and, prior to the Council of the Municipality authorizing the Capital Work(s), each such additional cost amount (if any) and each such additional debenture authority (if any), the Treasurer determined that the estimated annual amount payable in respect of the Capital Work(s), each such additional cost amount (if any) and each such additional debenture authority (if any), would not cause the Municipality to exceed the updated limit and that the approval of the Capital Work(s), each such additional cost amount (if any) and each such additional debenture authority (if any), by the Ontario Land Tribunal pursuant to such regulation was not required;

AND WHEREAS the Municipality has submitted an application to request long-term borrowing for the Capital Work(s) through the issue of debentures to OILC and, if applicable, to request temporary borrowing from OILC pending the issue of such debentures (the “**Application**”) and the Application has been approved;

AND WHEREAS the Municipality wishes to issue debentures for the Capital Work(s) in the amount(s) specified in column (5) of Schedule “A”;

AND WHEREAS to provide long-term financing for the Capital Work(s) and to repay certain temporary advances in respect of the Capital Work(s) (if any), it is now deemed to be expedient to borrow money by issuing debentures in the principal amount of \$2,100,000.00, an amount that does not exceed the respective Maximum Debenture Amount in respect of the Capital Work(s), dated October 01, 2026 and maturing on October 01, 2041, payable in instalments of combined principal and interest on the specified dates and in the amounts as set out in Schedule “C” attached hereto and forming part of this By-law (“**Schedule “C”**”), on the terms hereinafter set forth;

NOW THEREFORE THE COUNCIL OF The Corporation of The Town of Gananoque ENACTS AS FOLLOWS:

1. The submission of the Application and the execution of the financing agreement or the rate offer letter agreement with OILC, as applicable, in relation to the Capital Work(s) by the Municipality are hereby confirmed, ratified and approved. For the Capital Work(s), the borrowing upon the credit of the Municipality at large of the principal amount of \$2,100,000.00, an amount that does not exceed the respective Maximum Debenture Amount in respect of the Capital Work(s), and the issue of debentures therefor to be repaid in instalments of combined principal and interest as set out in Schedule “C”, are hereby authorized.
2. The Head of Council and the Treasurer of the Municipality are hereby authorized to cause any number of debentures to be issued for such amounts of money as may be required for the Capital Work(s) in definitive form, not exceeding in total the said aggregate principal amount of \$2,100,000.00, an amount that does not exceed the respective Maximum Debenture Amount in respect of the Capital Work(s) (the “**Debentures**”). The Debentures shall bear the Municipality’s municipal seal and the signatures of the Head of Council and the Treasurer of the Municipality, all in

accordance with the provisions of the Act. The municipal seal of the Municipality and the signatures referred to in this section may be printed, lithographed, engraved or otherwise mechanically reproduced. The Debentures are sufficiently signed if they bear the required signatures and each person signing has the authority to do so on the date he or she signs.

3. The Debentures shall be initially issued as a single certificate in fully registered form in the principal amount of \$2,100,000.00, in the name of OILC, or as OILC may otherwise direct, substantially in the form attached as Schedule “B” hereto and forming part of this By-law (“**OILC Debenture**”) with provision for payment of principal and interest (other than in respect of the final payment of principal and outstanding interest on maturity upon presentation and surrender) by pre-authorized debit in respect of such principal and interest to the credit of such registered holder on such terms as to which the registered holder and the Municipality may agree.
4. In accordance with the provisions of section 25 of the *Ontario Infrastructure and Lands Corporation Act, 2011*, as amended from time to time hereafter, the Municipality is hereby authorized to agree in writing with OILC that the Minister of Finance is entitled, without notice to the Municipality, to deduct from money appropriated by the Legislative Assembly of Ontario for payment to the Municipality, amounts not exceeding any amounts that the Municipality fails to pay OILC on account of any unpaid indebtedness of the Municipality to OILC under the Debentures and to pay such amounts to OILC from the Consolidated Revenue Fund.
5. The Debentures shall all be dated October 01, 2026, and as to both principal and interest shall be expressed and be payable in lawful money of Canada. The Debentures shall bear interest at the rate of interest as set out in Schedule “C” and shall be paid in full by October 01, 2041. Interest shall be payable in arrears as part of the instalments of combined principal and interest payable on the specified dates and in the amounts set out in Schedule “C”.
6. Payments in respect of principal of and interest on the Debentures shall be made only on a day, other than Saturday or Sunday, on which banking institutions in Toronto, Ontario, Canada and the Municipality are not authorized or obligated by law or executive order to be closed (a “**Business Day**”) and if any date for payment is not a Business Day, payment shall be made on the next following Business Day.
7. Interest shall be payable to the date of maturity of the Debentures and on default shall be payable on any overdue amount both before and after default and judgment at a rate per annum equal to the greater of the rate specified on the Schedule as attached to and forming part of the Debentures for such amount plus 200 basis points or Prime Rate (as defined below) plus 200 basis points, calculated on a daily basis from the date such amount becomes overdue for so long as such amount remains overdue and the Municipality shall pay to the registered holders any and all costs incurred by the registered holders as a result of the overdue payment. Any amount payable by the Municipality as interest on overdue principal or interest and all costs incurred by the registered holders as a result of the overdue payment in respect of the Debentures shall be paid out of current revenue. Whenever it is

necessary to compute any amount of interest in respect of the Debentures for a period of less than one full year, other than with respect to regular interest payments, such interest shall be calculated on the basis of the actual number of days in the period and a year of 365 days or 366 days as appropriate.

"Prime Rate" means, on any day, the annual rate of interest which is the arithmetic mean of the prime rates announced from time to time by the following five major Canadian Schedule I banks, as of the issue date of the Debentures: Royal Bank of Canada; Canadian Imperial Bank of Commerce; The Bank of Nova Scotia; Bank of Montreal; and The Toronto-Dominion Bank (the **"Reference Banks"**) as their reference rates in effect on such day for Canadian dollar commercial loans made in Canada. If fewer than five of the Reference Banks quote a prime rate on such days, the **"Prime Rate"** shall be the arithmetic mean of the rates quoted by those Reference Banks.

8. In each year in which payments of principal and interest in respect of the Capital Work(s) become due, there shall be raised as part of the Municipality's general municipal levy the amounts of principal and interest payable by the Municipality in each year as set out in Schedule "C" to the extent that the amounts have not been provided for by any other available source including other taxes or fees or charges imposed on persons or property by a by-law of any municipality.
9. The Debentures may contain any provision for their registration thereof authorized by any statute relating to municipal debentures in force at the time of the issue thereof.
10. The Municipality shall maintain a registry in respect of the Debentures in which shall be recorded the names and the addresses of the registered holders and particulars of the Debentures held by them respectively and in which particulars of the cancellations, exchanges, substitutions and transfers of Debentures, may be recorded and the Municipality is authorized to use electronic, magnetic or other media for records of or related to the Debentures or for copies of them.
11. The Municipality shall not be bound to see to the execution of any trust affecting the ownership of any Debenture or be affected by notice of any equity that may be subsisting in respect thereof. The Municipality shall deem and treat registered holders of the Debentures, including the OILC Debenture, as the absolute owners thereof for all purposes whatsoever notwithstanding any notice to the contrary and all payments to or to the order of registered holders shall be valid and effectual to discharge the liability of the Municipality on the Debentures to the extent of the amount or amounts so paid. When a Debenture is registered in more than one name, the principal of and interest from time to time payable on such Debenture shall be paid to or to the order of all the joint registered holders thereof, failing written instructions to the contrary from all such joint registered holders, and such payment shall constitute a valid discharge to the Municipality. In the case of the death of one or more joint registered holders, despite the foregoing provisions of this section, the principal of and interest on any Debentures registered in their names may be paid to the survivor or survivors of such holders and such payment shall constitute a valid discharge to the Municipality.

12. The Debentures will be transferable or exchangeable at the office of the Treasurer of the Municipality upon presentation for such purpose accompanied by an instrument of transfer or exchange in a form approved by the Municipality and which form is in accordance with the prevailing Canadian transfer legislation and practices, executed by the registered holder thereof or such holder's duly authorized attorney or legal personal representative, whereupon and upon registration of such transfer or exchange and cancellation of the Debenture or Debentures presented, the Head of Council and the Treasurer shall issue and deliver a new Debenture or Debentures of an equal aggregate principal amount in any authorized denomination or denominations as directed by the transferor, in the case of a transfer or as directed by the registered holder in the case of an exchange.
13. The Head of Council and the Treasurer shall issue and deliver new Debentures in exchange or substitution for Debentures outstanding on the registry with the same maturity and of like form which have become mutilated, defaced, lost, subject to a mysterious or unexplainable disappearance, stolen or destroyed, provided that the applicant therefor shall have: (a) paid such costs as may have been incurred in connection therewith; (b) (in the case when a Debenture is mutilated, defaced, lost, mysteriously or unexplainably missing, stolen or destroyed) furnished the Municipality with such evidence (including evidence as to the certificate number of the Debenture in question) and an indemnity in respect thereof satisfactory to the Municipality in its discretion; and (c) surrendered to the Municipality any mutilated or defaced Debentures in respect of which new Debentures are to be issued in substitution.
14. The Debentures issued upon any registration of transfer or exchange or in substitution for any Debentures or part thereof shall carry all the rights to interest if any, accrued and unpaid which were carried by such Debentures or part thereof and shall be so dated and shall bear the same maturity date and, subject to the provisions of this By-law, shall be subject to the same terms and conditions as the Debentures in respect of which the transfer, exchange or substitution is effected.
15. The cost of all transfers and exchanges, including the printing of authorized denominations of the new Debentures, shall be borne by the Municipality. When any of the Debentures are surrendered for transfer or exchange the Treasurer of the Municipality shall: (a) in the case of an exchange, cancel and destroy the Debentures surrendered for exchange; (b) in the case of an exchange, certify the cancellation and destruction in the registry; (c) enter in the registry particulars of the new Debenture or Debentures issued in exchange; and (d) in the case of a transfer, enter in the registry particulars of the registered holder as directed by the transferor.
16. Reasonable fees in respect of the Debentures, in the normal course of business, other than reasonable fees for the substitution of a new Debenture or new Debentures for any of the Debentures that are mutilated, defaced, lost, mysteriously or unexplainably missing, stolen or destroyed and for the replacement of any of the principal and interest cheques (if any) that are mutilated, defaced, lost, mysteriously or unexplainably missing, stolen or destroyed may be imposed by the Municipality. When new Debentures are issued in substitution in these circumstances the Municipality shall: (a) treat as cancelled and destroyed the Debentures in respect of

which new Debentures will be issued in substitution; (b) certify the deemed cancellation and destruction in the registry; (c) enter in the registry particulars of the new Debentures issued in substitution; and (d) make a notation of any indemnities provided.

17. Except as otherwise expressly provided herein, any notice required to be given to a registered holder of one or more of the Debentures will be sufficiently given if it is in writing and a copy of such notice is mailed or otherwise delivered, including delivery by electronic means, to the registered address of such registered holder.
18. The Head of Council and the Treasurer are hereby authorized to cause the Debentures to be issued, one or more of the Clerk and Treasurer are hereby authorized to generally do all things and to execute all other documents and other papers in the name of the Municipality in order to carry out the issue of the Debentures and the Treasurer is authorized to affix the Municipality's municipal seal to any of such documents and papers.
19. The money received by the Municipality from the sale of the Debentures to OILC, including any premium, and any earnings derived from the investment of that money, after providing for the expenses related to their issue, if any, shall be apportioned and applied to the Capital Work(s) and to no other purpose except as permitted by the Act.
20. Subject to the Municipality's investment policies and goals, or its investment policy, as applicable, the applicable legislation and the terms and conditions of the Debentures, the Municipality may, if not in default under the Debentures, at any time purchase any of the Debentures in the open market or by tender or by private contract at any price and on such terms and conditions (including, without limitation, the manner by which any tender offer may be communicated or accepted and the persons to whom it may be addressed) as the Municipality may in its discretion determine.
21. This By-law takes effect on the day of passing.

By-law read a first, second and third time passed this 16th day of September, 2026

John Beddows
Mayor

Penny Kelly
Clerk

The Corporation of The Town of Gananoque

Schedule “A” to By-law Number 2026-075

(1)	(2)	(3)	(4)	(5)	(6)
By-law	Capital Work Description	Maximum Debenture Amount	Amount of Debentures Previously Issued	Amount of Debentures to be Issued	Term of Years of Debentures
2026-072	One Pierce Enforcer 110 Foot Ascendant Aerial Platform	\$2,100,000.00	\$0.00	\$2,100,000.00	15 years

THE CORPORATION OF THE TOWN OF GANANOQUE

Schedule "C" to By-law Number 2026-075

Loan: 3263

Name: The Corporation of The Town of Gananoque

Principal: CAD \$ 2,100,000.00

Rate: 4.56%

Term: 15 Years

Compound: Quarterly

Matures: 10/01/2041

Payment #	Payment Date	Amount Due	Principal Due	Interest Due	Remaining Principal
1	01/01/2027	48,515.64	24,575.64	23,940.00	2,075,424.36
2	04/01/2027	48,515.64	24,855.80	23,659.84	2,050,568.56
3	07/01/2027	48,515.64	25,139.16	23,376.48	2,025,429.40
4	10/01/2027	48,515.64	25,425.74	23,089.90	2,000,003.66
5	01/01/2028	48,515.64	25,715.60	22,800.04	1,974,288.06
6	04/01/2028	48,515.64	26,008.76	22,506.88	1,948,279.30
7	07/01/2028	48,515.64	26,305.26	22,210.38	1,921,974.04
8	10/01/2028	48,515.64	26,605.14	21,910.50	1,895,368.90
9	01/01/2029	48,515.64	26,908.43	21,607.21	1,868,460.47
10	04/01/2029	48,515.64	27,215.19	21,300.45	1,841,245.28
11	07/01/2029	48,515.64	27,525.44	20,990.20	1,813,719.84
12	10/01/2029	48,515.64	27,839.23	20,676.41	1,785,880.61
13	01/01/2030	48,515.64	28,156.60	20,359.04	1,757,724.01
14	04/01/2030	48,515.64	28,477.59	20,038.05	1,729,246.42
15	07/01/2030	48,515.64	28,802.23	19,713.41	1,700,444.19
16	10/01/2030	48,515.64	29,130.58	19,385.06	1,671,313.61
17	01/01/2031	48,515.64	29,462.66	19,052.98	1,641,850.95

Payment #	Payment Date	Amount Due	Principal Due	Interest Due	Remaining Principal
18	04/01/2031	48,515.64	29,798.54	18,717.10	1,612,052.41
19	07/01/2031	48,515.64	30,138.24	18,377.40	1,581,914.17
20	10/01/2031	48,515.64	30,481.82	18,033.82	1,551,432.35
21	01/01/2032	48,515.64	30,829.31	17,686.33	1,520,603.04
22	04/01/2032	48,515.64	31,180.77	17,334.87	1,489,422.27
23	07/01/2032	48,515.64	31,536.23	16,979.41	1,457,886.04
24	10/01/2032	48,515.64	31,895.74	16,619.90	1,425,990.30
25	01/01/2033	48,515.64	32,259.35	16,256.29	1,393,730.95
26	04/01/2033	48,515.64	32,627.11	15,888.53	1,361,103.84
27	07/01/2033	48,515.64	32,999.06	15,516.58	1,328,104.78
28	10/01/2033	48,515.64	33,375.25	15,140.39	1,294,729.53
29	01/01/2034	48,515.64	33,755.72	14,759.92	1,260,973.81
30	04/01/2034	48,515.64	34,140.54	14,375.10	1,226,833.27
31	07/01/2034	48,515.64	34,529.74	13,985.90	1,192,303.53
32	10/01/2034	48,515.64	34,923.38	13,592.26	1,157,380.15
33	01/01/2035	48,515.64	35,321.51	13,194.13	1,122,058.64
34	04/01/2035	48,515.64	35,724.17	12,791.47	1,086,334.47
35	07/01/2035	48,515.64	36,131.43	12,384.21	1,050,203.04
36	10/01/2035	48,515.64	36,543.33	11,972.31	1,013,659.71
37	01/01/2036	48,515.64	36,959.92	11,555.72	976,699.79
38	04/01/2036	48,515.64	37,381.26	11,134.38	939,318.53
39	07/01/2036	48,515.64	37,807.41	10,708.23	901,511.12
40	10/01/2036	48,515.64	38,238.41	10,277.23	863,272.71
41	01/01/2037	48,515.64	38,674.33	9,841.31	824,598.38
42	04/01/2037	48,515.64	39,115.22	9,400.42	785,483.16
43	07/01/2037	48,515.64	39,561.13	8,954.51	745,922.03
44	10/01/2037	48,515.64	40,012.13	8,503.51	705,909.90

Payment #	Payment Date	Amount Due	Principal Due	Interest Due	Remaining Principal
45	01/01/2038	48,515.64	40,468.27	8,047.37	665,441.63
46	04/01/2038	48,515.64	40,929.61	7,586.03	624,512.02
47	07/01/2038	48,515.64	41,396.20	7,119.44	583,115.82
48	10/01/2038	48,515.64	41,868.12	6,647.52	541,247.70
49	01/01/2039	48,515.64	42,345.42	6,170.22	498,902.28
50	04/01/2039	48,515.64	42,828.15	5,687.49	456,074.13
51	07/01/2039	48,515.64	43,316.39	5,199.25	412,757.74
52	10/01/2039	48,515.64	43,810.20	4,705.44	368,947.54
53	01/01/2040	48,515.64	44,309.64	4,206.00	324,637.90
54	04/01/2040	48,515.64	44,814.77	3,700.87	279,823.13
55	07/01/2040	48,515.64	45,325.66	3,189.98	234,497.47
56	10/01/2040	48,515.64	45,842.37	2,673.27	188,655.10
57	01/01/2041	48,515.64	46,364.97	2,150.67	142,290.13
58	04/01/2041	48,515.64	46,893.53	1,622.11	95,396.60
59	07/01/2041	48,515.64	47,428.12	1,087.52	47,968.48
60	10/01/2041	48,515.32	47,968.48	546.84	0.00
Total		2,910,938.08	2,100,000.00	810,938.08	

THE CORPORATION OF THE TOWN OF GANANOQUE

BY-LAW NUMBER 2026-076

A BY-LAW OF THE CORPORATION OF THE TOWN OF GANANOQUE TO AUTHORIZE LONG-TERM BORROWING PURSUANT TO THE ISSUE OF DEBENTURES TO ONTARIO INFRASTRUCTURE AND LANDS CORPORATION ("OILC") IN THE PRINCIPAL AMOUNT OF \$4,300,000.00 TOWARDS THE COST OF THE CAPITAL WORK(S)

WHEREAS subsection 401 (1) of the *Municipal Act, 2001*, as amended (the "**Act**") provides that a municipality may incur a debt for municipal purposes, whether by borrowing money or in any other way, and may issue debentures and prescribed financial instruments and enter prescribed financial agreements for or in relation to the debt;

AND WHEREAS subsection 408 (2.1) of the Act provides that a municipality may issue a debenture or other financial instrument for long-term borrowing only to provide financing for a capital work;

AND WHEREAS subsection 408 (3) of the Act provides that the term of a debt of a municipality or any debenture or other financial instrument for long-term borrowing issued for it shall not extend beyond the lifetime of the capital work for which the debt was incurred and shall not exceed 40 years;

AND WHEREAS clause 408 (4)(a) of the Act provides that a debenture by-law shall provide for raising in each year as part of the general local municipality levy the amounts of principal and interest payable in each year under the by-law to the extent that the amounts have not been provided for by other taxes or by fees or charges imposed on persons or property by a by-law of any municipality, clause 408 (4)(b) provides that a debenture by-law shall provide for repayment of the principal in annual instalments and payment of the interest on the unpaid balance in one or more instalments in each year and clause 408 (4)(c) provides that a debenture by-law may provide for instalments of combined principal and interest;

AND WHEREAS the Council of The Corporation of The Town of Gananoque (the "**Municipality**") has passed the By-law(s) enumerated in column (1) of Schedule "A" attached hereto and forming part of this By-law ("**Schedule "A"**") authorizing the capital work(s) described in column (2) of Schedule "A" (the "**Capital Work(s)**"), and authorizing the entering into a financing agreement or rate offer letter agreement with OILC, as applicable, for the provision of temporary borrowing from OILC, pending the issue of debentures, during the period of construction of the Capital Work(s), if applicable, and authorizing long-term borrowing from OILC through the issue of debentures for the Capital Work(s) in a principal amount which does not exceed the respective maximum debenture amount set out in column (3) of Schedule "A" (the "**Maximum Debenture Amount**");

AND WHEREAS before authorizing the Capital Work(s), and before authorizing any additional cost amount and any additional debenture authority in respect thereof, the Council of the Municipality had its Treasurer calculate an updated limit in respect of its most recent annual debt and financial obligation limit received from the Ministry of Municipal Affairs and Housing in accordance with the applicable regulation and, prior to the Council of the Municipality authorizing the Capital Work(s), each such additional cost amount (if any) and each such additional debenture authority (if any), the Treasurer determined that the estimated annual amount payable in respect of the Capital Work(s), each such additional cost amount (if any) and each such additional debenture authority (if any), would not cause the Municipality to exceed the updated limit and that the approval of the Capital Work(s), each such additional cost amount (if any) and each such additional debenture authority (if any), by the Ontario Land Tribunal pursuant to such regulation was not required;

AND WHEREAS the Municipality has submitted an application to request long-term borrowing for the Capital Work(s) through the issue of debentures to OILC and, if applicable, to request temporary borrowing from OILC pending the issue of such debentures (the “**Application**”) and the Application has been approved;

AND WHEREAS the Municipality wishes to issue debentures for the Capital Work(s) in the amount(s) specified in column (5) of Schedule “A”;

AND WHEREAS to provide long-term financing for the Capital Work(s) and to repay certain temporary advances in respect of the Capital Work(s) (if any), it is now deemed to be expedient to borrow money by issuing debentures in the principal amount of \$4,300,000.00, an amount that does not exceed the respective Maximum Debenture Amount in respect of the Capital Work(s), dated October 01, 2026 and maturing on October 01, 2051, payable in instalments of combined principal and interest on the specified dates and in the amounts as set out in Schedule “C” attached hereto and forming part of this By-law (“**Schedule “C”**”), on the terms hereinafter set forth;

NOW THEREFORE THE COUNCIL OF The Corporation of The Town of Gananoque ENACTS AS FOLLOWS:

1. The submission of the Application and the execution of the financing agreement or the rate offer letter agreement with OILC, as applicable, in relation to the Capital Work(s) by the Municipality are hereby confirmed, ratified and approved. For the Capital Work(s), the borrowing upon the credit of the Municipality at large of the principal amount of \$4,300,000.00, an amount that does not exceed the respective Maximum Debenture Amount in respect of the Capital Work(s), and the issue of debentures therefor to be repaid in instalments of combined principal and interest as set out in Schedule “C”, are hereby authorized.
2. The Head of Council and the Treasurer of the Municipality are hereby authorized to cause any number of debentures to be issued for such amounts of money as may be required for the Capital Work(s) in definitive form, not exceeding in total the said aggregate principal amount of \$4,300,000.00, an amount that does not exceed the respective Maximum Debenture Amount in respect of the Capital Work(s) (the “**Debentures**”). The Debentures shall bear the Municipality’s municipal seal and the signatures of the Head of Council and the Treasurer of the Municipality, all in

accordance with the provisions of the Act. The municipal seal of the Municipality and the signatures referred to in this section may be printed, lithographed, engraved or otherwise mechanically reproduced. The Debentures are sufficiently signed if they bear the required signatures and each person signing has the authority to do so on the date he or she signs.

3. The Debentures shall be initially issued as a single certificate in fully registered form in the principal amount of \$4,300,000.00, in the name of OILC, or as OILC may otherwise direct, substantially in the form attached as Schedule “B” hereto and forming part of this By-law (“**OILC Debenture**”) with provision for payment of principal and interest (other than in respect of the final payment of principal and outstanding interest on maturity upon presentation and surrender) by pre-authorized debit in respect of such principal and interest to the credit of such registered holder on such terms as to which the registered holder and the Municipality may agree.
4. In accordance with the provisions of section 25 of the *Ontario Infrastructure and Lands Corporation Act, 2011*, as amended from time to time hereafter, the Municipality is hereby authorized to agree in writing with OILC that the Minister of Finance is entitled, without notice to the Municipality, to deduct from money appropriated by the Legislative Assembly of Ontario for payment to the Municipality, amounts not exceeding any amounts that the Municipality fails to pay OILC on account of any unpaid indebtedness of the Municipality to OILC under the Debentures and to pay such amounts to OILC from the Consolidated Revenue Fund.
5. The Debentures shall all be dated October 01, 2026, and as to both principal and interest shall be expressed and be payable in lawful money of Canada. The Debentures shall bear interest at the rate of interest as set out in Schedule “C” and shall be paid in full by October 01, 2051. Interest shall be payable in arrears as part of the instalments of combined principal and interest payable on the specified dates and in the amounts set out in Schedule “C”.
6. Payments in respect of principal of and interest on the Debentures shall be made only on a day, other than Saturday or Sunday, on which banking institutions in Toronto, Ontario, Canada and the Municipality are not authorized or obligated by law or executive order to be closed (a “**Business Day**”) and if any date for payment is not a Business Day, payment shall be made on the next following Business Day.
7. Interest shall be payable to the date of maturity of the Debentures and on default shall be payable on any overdue amount both before and after default and judgment at a rate per annum equal to the greater of the rate specified on the Schedule as attached to and forming part of the Debentures for such amount plus 200 basis points or Prime Rate (as defined below) plus 200 basis points, calculated on a daily basis from the date such amount becomes overdue for so long as such amount remains overdue and the Municipality shall pay to the registered holders any and all costs incurred by the registered holders as a result of the overdue payment. Any amount payable by the Municipality as interest on overdue principal or interest and all costs incurred by the registered holders as a result of the overdue payment in respect of the Debentures shall be paid out of current revenue. Whenever it is

necessary to compute any amount of interest in respect of the Debentures for a period of less than one full year, other than with respect to regular interest payments, such interest shall be calculated on the basis of the actual number of days in the period and a year of 365 days or 366 days as appropriate.

"Prime Rate" means, on any day, the annual rate of interest which is the arithmetic mean of the prime rates announced from time to time by the following five major Canadian Schedule I banks, as of the issue date of the Debentures: Royal Bank of Canada; Canadian Imperial Bank of Commerce; The Bank of Nova Scotia; Bank of Montreal; and The Toronto-Dominion Bank (the **"Reference Banks"**) as their reference rates in effect on such day for Canadian dollar commercial loans made in Canada. If fewer than five of the Reference Banks quote a prime rate on such days, the **"Prime Rate"** shall be the arithmetic mean of the rates quoted by those Reference Banks.

8. In each year in which payments of principal and interest in respect of the Capital Work(s) become due, there shall be raised as part of the Municipality's general municipal levy the amounts of principal and interest payable by the Municipality in each year as set out in Schedule "C" to the extent that the amounts have not been provided for by any other available source including other taxes or fees or charges imposed on persons or property by a by-law of any municipality.
9. The Debentures may contain any provision for their registration thereof authorized by any statute relating to municipal debentures in force at the time of the issue thereof.
10. The Municipality shall maintain a registry in respect of the Debentures in which shall be recorded the names and the addresses of the registered holders and particulars of the Debentures held by them respectively and in which particulars of the cancellations, exchanges, substitutions and transfers of Debentures, may be recorded and the Municipality is authorized to use electronic, magnetic or other media for records of or related to the Debentures or for copies of them.
11. The Municipality shall not be bound to see to the execution of any trust affecting the ownership of any Debenture or be affected by notice of any equity that may be subsisting in respect thereof. The Municipality shall deem and treat registered holders of the Debentures, including the OILC Debenture, as the absolute owners thereof for all purposes whatsoever notwithstanding any notice to the contrary and all payments to or to the order of registered holders shall be valid and effectual to discharge the liability of the Municipality on the Debentures to the extent of the amount or amounts so paid. When a Debenture is registered in more than one name, the principal of and interest from time to time payable on such Debenture shall be paid to or to the order of all the joint registered holders thereof, failing written instructions to the contrary from all such joint registered holders, and such payment shall constitute a valid discharge to the Municipality. In the case of the death of one or more joint registered holders, despite the foregoing provisions of this section, the principal of and interest on any Debentures registered in their names may be paid to the survivor or survivors of such holders and such payment shall constitute a valid discharge to the Municipality.

12. The Debentures will be transferable or exchangeable at the office of the Treasurer of the Municipality upon presentation for such purpose accompanied by an instrument of transfer or exchange in a form approved by the Municipality and which form is in accordance with the prevailing Canadian transfer legislation and practices, executed by the registered holder thereof or such holder's duly authorized attorney or legal personal representative, whereupon and upon registration of such transfer or exchange and cancellation of the Debenture or Debentures presented, the Head of Council and the Treasurer shall issue and deliver a new Debenture or Debentures of an equal aggregate principal amount in any authorized denomination or denominations as directed by the transferor, in the case of a transfer or as directed by the registered holder in the case of an exchange.
13. The Head of Council and the Treasurer shall issue and deliver new Debentures in exchange or substitution for Debentures outstanding on the registry with the same maturity and of like form which have become mutilated, defaced, lost, subject to a mysterious or unexplainable disappearance, stolen or destroyed, provided that the applicant therefor shall have: (a) paid such costs as may have been incurred in connection therewith; (b) (in the case when a Debenture is mutilated, defaced, lost, mysteriously or unexplainably missing, stolen or destroyed) furnished the Municipality with such evidence (including evidence as to the certificate number of the Debenture in question) and an indemnity in respect thereof satisfactory to the Municipality in its discretion; and (c) surrendered to the Municipality any mutilated or defaced Debentures in respect of which new Debentures are to be issued in substitution.
14. The Debentures issued upon any registration of transfer or exchange or in substitution for any Debentures or part thereof shall carry all the rights to interest if any, accrued and unpaid which were carried by such Debentures or part thereof and shall be so dated and shall bear the same maturity date and, subject to the provisions of this By-law, shall be subject to the same terms and conditions as the Debentures in respect of which the transfer, exchange or substitution is effected.
15. The cost of all transfers and exchanges, including the printing of authorized denominations of the new Debentures, shall be borne by the Municipality. When any of the Debentures are surrendered for transfer or exchange the Treasurer of the Municipality shall: (a) in the case of an exchange, cancel and destroy the Debentures surrendered for exchange; (b) in the case of an exchange, certify the cancellation and destruction in the registry; (c) enter in the registry particulars of the new Debenture or Debentures issued in exchange; and (d) in the case of a transfer, enter in the registry particulars of the registered holder as directed by the transferor.
16. Reasonable fees in respect of the Debentures, in the normal course of business, other than reasonable fees for the substitution of a new Debenture or new Debentures for any of the Debentures that are mutilated, defaced, lost, mysteriously or unexplainably missing, stolen or destroyed and for the replacement of any of the principal and interest cheques (if any) that are mutilated, defaced, lost, mysteriously or unexplainably missing, stolen or destroyed may be imposed by the Municipality. When new Debentures are issued in substitution in these circumstances the Municipality shall: (a) treat as cancelled and destroyed the Debentures in respect of

which new Debentures will be issued in substitution; (b) certify the deemed cancellation and destruction in the registry; (c) enter in the registry particulars of the new Debentures issued in substitution; and (d) make a notation of any indemnities provided.

17. Except as otherwise expressly provided herein, any notice required to be given to a registered holder of one or more of the Debentures will be sufficiently given if it is in writing and a copy of such notice is mailed or otherwise delivered, including delivery by electronic means, to the registered address of such registered holder.
18. The Head of Council and the Treasurer are hereby authorized to cause the Debentures to be issued, one or more of the Clerk and Treasurer are hereby authorized to generally do all things and to execute all other documents and other papers in the name of the Municipality in order to carry out the issue of the Debentures and the Treasurer is authorized to affix the Municipality's municipal seal to any of such documents and papers.
19. The money received by the Municipality from the sale of the Debentures to OILC, including any premium, and any earnings derived from the investment of that money, after providing for the expenses related to their issue, if any, shall be apportioned and applied to the Capital Work(s) and to no other purpose except as permitted by the Act.
20. Subject to the Municipality's investment policies and goals, or its investment policy, as applicable, the applicable legislation and the terms and conditions of the Debentures, the Municipality may, if not in default under the Debentures, at any time purchase any of the Debentures in the open market or by tender or by private contract at any price and on such terms and conditions (including, without limitation, the manner by which any tender offer may be communicated or accepted and the persons to whom it may be addressed) as the Municipality may in its discretion determine.
21. This By-law takes effect on the day of passing.

By-law read a first and second time this 16th day of September, 2026

By-law read a third time and finally passed this 16th day of September, 2026

John Beddows
Mayor

Penny Kelly
Clerk

The Corporation of The Town of Gananoque

Schedule “A” to By-law Number 2026-076

(1)	(2)	(3)	(4)	(5)	(6)
By-law	Capital Work Description	Maximum Debenture Amount	Amount of Debentures Previously Issued	Amount of Debentures to be Issued	Term of Years of Debentures
2026-072	Arthur Street Revitalization Phase 2	\$2,300,000.00	\$0.00	\$2,300,000.00	25 years
2026-072	Lagoon Cell 1 Rehabilitation Sludge Removal and Berm Works	\$2,000,000.00	\$0.00	\$2,000,000.00	25 years

THE CORPORATION OF THE TOWN OF GANANOQUE

Schedule "C" to By-law Number 2026-076

Loan: 3264

Name: The Corporation of The Town of Gananoque

Principal: CAD \$ 4,300,000.00

Rate: 5.02%

Term: 25 Years

Compound: Quarterly

Matures: 10/01/2051

Payment #	Payment Date	Amount Due	Principal Due	Interest Due	Remaining Principal
1	01/01/2027	75,720.26	21,755.26	53,965.00	4,278,244.74
2	04/01/2027	75,720.26	22,028.29	53,691.97	4,256,216.45
3	07/01/2027	75,720.26	22,304.74	53,415.52	4,233,911.71
4	10/01/2027	75,720.26	22,584.67	53,135.59	4,211,327.04
5	01/01/2028	75,720.26	22,868.11	52,852.15	4,188,458.93
6	04/01/2028	75,720.26	23,155.10	52,565.16	4,165,303.83
7	07/01/2028	75,720.26	23,445.70	52,274.56	4,141,858.13
8	10/01/2028	75,720.26	23,739.94	51,980.32	4,118,118.19
9	01/01/2029	75,720.26	24,037.88	51,682.38	4,094,080.31
10	04/01/2029	75,720.26	24,339.55	51,380.71	4,069,740.76
11	07/01/2029	75,720.26	24,645.01	51,075.25	4,045,095.75
12	10/01/2029	75,720.26	24,954.31	50,765.95	4,020,141.44
13	01/01/2030	75,720.26	25,267.48	50,452.78	3,994,873.96
14	04/01/2030	75,720.26	25,584.59	50,135.67	3,969,289.37
15	07/01/2030	75,720.26	25,905.68	49,814.58	3,943,383.69
16	10/01/2030	75,720.26	26,230.79	49,489.47	3,917,152.90

Payment #	Payment Date	Amount Due	Principal Due	Interest Due	Remaining Principal
17	01/01/2031	75,720.26	26,559.99	49,160.27	3,890,592.91
18	04/01/2031	75,720.26	26,893.32	48,826.94	3,863,699.59
19	07/01/2031	75,720.26	27,230.83	48,489.43	3,836,468.76
20	10/01/2031	75,720.26	27,572.58	48,147.68	3,808,896.18
21	01/01/2032	75,720.26	27,918.61	47,801.65	3,780,977.57
22	04/01/2032	75,720.26	28,268.99	47,451.27	3,752,708.58
23	07/01/2032	75,720.26	28,623.77	47,096.49	3,724,084.81
24	10/01/2032	75,720.26	28,983.00	46,737.26	3,695,101.81
25	01/01/2033	75,720.26	29,346.73	46,373.53	3,665,755.08
26	04/01/2033	75,720.26	29,715.03	46,005.23	3,636,040.05
27	07/01/2033	75,720.26	30,087.96	45,632.30	3,605,952.09
28	10/01/2033	75,720.26	30,465.56	45,254.70	3,575,486.53
29	01/01/2034	75,720.26	30,847.90	44,872.36	3,544,638.63
30	04/01/2034	75,720.26	31,235.05	44,485.21	3,513,403.58
31	07/01/2034	75,720.26	31,627.05	44,093.21	3,481,776.53
32	10/01/2034	75,720.26	32,023.96	43,696.30	3,449,752.57
33	01/01/2035	75,720.26	32,425.87	43,294.39	3,417,326.70
34	04/01/2035	75,720.26	32,832.81	42,887.45	3,384,493.89
35	07/01/2035	75,720.26	33,244.86	42,475.40	3,351,249.03
36	10/01/2035	75,720.26	33,662.08	42,058.18	3,317,586.95
37	01/01/2036	75,720.26	34,084.54	41,635.72	3,283,502.41
38	04/01/2036	75,720.26	34,512.30	41,207.96	3,248,990.11
39	07/01/2036	75,720.26	34,945.43	40,774.83	3,214,044.68
40	10/01/2036	75,720.26	35,384.00	40,336.26	3,178,660.68
41	01/01/2037	75,720.26	35,828.07	39,892.19	3,142,832.61
42	04/01/2037	75,720.26	36,277.71	39,442.55	3,106,554.90
43	07/01/2037	75,720.26	36,733.00	38,987.26	3,069,821.90

Payment #	Payment Date	Amount Due	Principal Due	Interest Due	Remaining Principal
44	10/01/2037	75,720.26	37,194.00	38,526.26	3,032,627.90
45	01/01/2038	75,720.26	37,660.78	38,059.48	2,994,967.12
46	04/01/2038	75,720.26	38,133.42	37,586.84	2,956,833.70
47	07/01/2038	75,720.26	38,612.00	37,108.26	2,918,221.70
48	10/01/2038	75,720.26	39,096.58	36,623.68	2,879,125.12
49	01/01/2039	75,720.26	39,587.24	36,133.02	2,839,537.88
50	04/01/2039	75,720.26	40,084.06	35,636.20	2,799,453.82
51	07/01/2039	75,720.26	40,587.11	35,133.15	2,758,866.71
52	10/01/2039	75,720.26	41,096.48	34,623.78	2,717,770.23
53	01/01/2040	75,720.26	41,612.24	34,108.02	2,676,157.99
54	04/01/2040	75,720.26	42,134.48	33,585.78	2,634,023.51
55	07/01/2040	75,720.26	42,663.26	33,057.00	2,591,360.25
56	10/01/2040	75,720.26	43,198.69	32,521.57	2,548,161.56
57	01/01/2041	75,720.26	43,740.83	31,979.43	2,504,420.73
58	04/01/2041	75,720.26	44,289.78	31,430.48	2,460,130.95
59	07/01/2041	75,720.26	44,845.62	30,874.64	2,415,285.33
60	10/01/2041	75,720.26	45,408.43	30,311.83	2,369,876.90
61	01/01/2042	75,720.26	45,978.30	29,741.96	2,323,898.60
62	04/01/2042	75,720.26	46,555.33	29,164.93	2,277,343.27
63	07/01/2042	75,720.26	47,139.60	28,580.66	2,230,203.67
64	10/01/2042	75,720.26	47,731.20	27,989.06	2,182,472.47
65	01/01/2043	75,720.26	48,330.23	27,390.03	2,134,142.24
66	04/01/2043	75,720.26	48,936.77	26,783.49	2,085,205.47
67	07/01/2043	75,720.26	49,550.93	26,169.33	2,035,654.54
68	10/01/2043	75,720.26	50,172.80	25,547.46	1,985,481.74
69	01/01/2044	75,720.26	50,802.46	24,917.80	1,934,679.28
70	04/01/2044	75,720.26	51,440.04	24,280.22	1,883,239.24

Payment #	Payment Date	Amount Due	Principal Due	Interest Due	Remaining Principal
71	07/01/2044	75,720.26	52,085.61	23,634.65	1,831,153.63
72	10/01/2044	75,720.26	52,739.28	22,980.98	1,778,414.35
73	01/01/2045	75,720.26	53,401.16	22,319.10	1,725,013.19
74	04/01/2045	75,720.26	54,071.34	21,648.92	1,670,941.85
75	07/01/2045	75,720.26	54,749.94	20,970.32	1,616,191.91
76	10/01/2045	75,720.26	55,437.05	20,283.21	1,560,754.86
77	01/01/2046	75,720.26	56,132.79	19,587.47	1,504,622.07
78	04/01/2046	75,720.26	56,837.25	18,883.01	1,447,784.82
79	07/01/2046	75,720.26	57,550.56	18,169.70	1,390,234.26
80	10/01/2046	75,720.26	58,272.82	17,447.44	1,331,961.44
81	01/01/2047	75,720.26	59,004.14	16,716.12	1,272,957.30
82	04/01/2047	75,720.26	59,744.65	15,975.61	1,213,212.65
83	07/01/2047	75,720.26	60,494.44	15,225.82	1,152,718.21
84	10/01/2047	75,720.26	61,253.65	14,466.61	1,091,464.56
85	01/01/2048	75,720.26	62,022.38	13,697.88	1,029,442.18
86	04/01/2048	75,720.26	62,800.76	12,919.50	966,641.42
87	07/01/2048	75,720.26	63,588.91	12,131.35	903,052.51
88	10/01/2048	75,720.26	64,386.95	11,333.31	838,665.56
89	01/01/2049	75,720.26	65,195.01	10,525.25	773,470.55
90	04/01/2049	75,720.26	66,013.20	9,707.06	707,457.35
91	07/01/2049	75,720.26	66,841.67	8,878.59	640,615.68
92	10/01/2049	75,720.26	67,680.53	8,039.73	572,935.15
93	01/01/2050	75,720.26	68,529.92	7,190.34	504,405.23
94	04/01/2050	75,720.26	69,389.97	6,330.29	435,015.26
95	07/01/2050	75,720.26	70,260.82	5,459.44	364,754.44
96	10/01/2050	75,720.26	71,142.59	4,577.67	293,611.85
97	01/01/2051	75,720.26	72,035.43	3,684.83	221,576.42

Payment #	Payment Date	Amount Due	Principal Due	Interest Due	Remaining Principal
98	04/01/2051	75,720.26	72,939.48	2,780.78	148,636.94
99	07/01/2051	75,720.26	73,854.87	1,865.39	74,782.07
100	10/01/2051	75,720.26	74,782.07	938.51	0.00
Total		7,572,026.32	4,300,000.00	3,272,026.32	

GENERAL/HEWI-
DEBENTURE BY-LAW–CONSTRUCTION INTEREST PAID-REFINANCEABLE

THE CORPORATION OF THE TOWN OF GANANOQUE

BY-LAW NUMBER 2026-077

A BY-LAW OF THE CORPORATION OF THE TOWN OF GANANOQUE TO AUTHORIZE LONG-TERM BORROWING PURSUANT TO THE ISSUE OF DEBENTURES TO ONTARIO INFRASTRUCTURE AND LANDS CORPORATION (“OILC”) IN THE PRINCIPAL AMOUNT OF \$6,500,000.00 TOWARDS THE COST OF THE CAPITAL WORK(S) (WHICH AMOUNT \$5,744,435.23 MAY BE RAISED BY THE ISSUE OF REFINANCING DEBENTURE(S) ON OR BEFORE THE MATURITY DATE)

WHEREAS subsection 401 (1) of the *Municipal Act, 2001*, as amended (the “**Act**”) provides that a municipality may incur a debt for municipal purposes, whether by borrowing money or in any other way, and may issue debentures and prescribed financial instruments and enter prescribed financial agreements for or in relation to the debt;

AND WHEREAS subsection 408 (2.1) of the Act provides that a municipality may issue a debenture or other financial instrument for long-term borrowing only to provide financing for a capital work;

AND WHEREAS subsection 408 (3) of the Act provides that the term of a debt of a municipality or any debenture or other financial instrument for long-term borrowing issued for it shall not extend beyond the lifetime of the capital work for which the debt was incurred and shall not exceed 30 years;

AND WHEREAS clause 408 (4)(a) of the Act provides that a debenture by-law shall provide for raising in each year as part of the general local municipal levy the amounts of principal and interest payable in each year under the by-law to the extent that the amounts have not been provided for by other taxes or by fees or charges imposed on persons or property by a by-law of any municipality, clause 408 (4)(b) provides that a debenture by-law shall provide for repayment of the principal in annual instalments and payment of the interest on the unpaid balance in one or more instalments in each year and clause 408 (4)(c) provides that a debenture by-law may provide for instalments of combined principal and interest. Subsection 408 (5) of the Act further provides that the total amount of principal and interest that must be raised in a year under clause 408 (4)(a) of the Act does not include any outstanding amount of principal specified as payable on the maturity date of a debenture if one or more refinancing debentures are issued by the municipality on or before the maturity date in respect of the outstanding principal;

AND WHEREAS the Council of The Corporation of the Town of Gananoque (the “**Municipality**”) has passed the By-law(s) enumerated in column (1) of Schedule “A” attached

hereto and forming part of this By-law (“**Schedule “A”**”) authorizing the capital work(s) described in column (2) of Schedule “A” (the “**Capital Work(s)**”), and authorizing the entering into of a financing agreement or rate offer letter agreement with OILC, as applicable, for the provision of temporary borrowing from OILC, pending the issue of debentures, during the period of construction of the Capital Work(s), if applicable, and authorizing long-term borrowing from OILC through the issue of debentures for the Capital Work(s) in a principal amount which does not exceed the respective maximum debenture amount set out in column (3) of Schedule “A” (the “**Maximum Debenture Amount**”) on the basis that the Municipality may issue refinancing debentures for the Capital Work(s) in the respective principal amount specified in column (7) of Schedule “A”;

AND WHEREAS before authorizing the Capital Work(s), and before authorizing any additional cost amount and any additional debenture authority in respect thereof, the Council of the Municipality had its Treasurer calculate an updated limit in respect of its most recent annual debt and financial obligation limit received from the Ministry of Municipal Affairs and Housing in accordance with the applicable regulation and, prior to the Council of the Municipality authorizing the Capital Work(s), each such additional cost amount (if any) and each such additional debenture authority (if any), the Treasurer determined that the estimated annual amount payable in respect of the Capital Work(s), each such additional cost amount (if any) and each such additional debenture authority (if any), would not cause the Municipality to exceed the updated limit and that the approval of the Capital Work(s), each such additional cost amount (if any) and each such additional debenture authority (if any), by the Ontario Land Tribunal pursuant to such regulation was not required;

AND WHEREAS the Municipality has submitted an application to request long-term borrowing for the Capital Work(s) through the issue of debentures to OILC and, if applicable, to request temporary borrowing from OILC pending the issue of such debentures (the “**Application**”) and the Application has been approved;

AND WHEREAS the Municipality wishes to issue debentures for the Capital Work(s) in the amount(s) specified in column (5) of Schedule “A”;

AND WHEREAS to provide long-term financing for the Capital Work(s), it is now deemed to be expedient to borrow money by issuing debentures in the principal amount of \$6,500,000.00 an amount that does not exceed the respective Maximum Debenture Amount in respect of the Capital Work(s) (of which amount the principal amount of \$5,744,435.23 may be raised by the issue of refinancing debentures on or before the maturity date for a further term of up to 30 years), dated October 1, 2026 and maturing on October 1, 2036, payable in instalments of combined principal and interest on the specified dates and in the amounts as set out in Schedule “C” attached hereto and forming part of this By-law (“**Schedule “C”**”), on the terms hereinafter set forth;

NOW THEREFORE THE COUNCIL OF THE CORPORATION OF THE TOWN OF GANANOQUE ENACTS AS FOLLOWS:

1. The submission of the Application, and the execution and delivery of the financing agreement or the rate offer letter agreement with OILC, as applicable, in relation to the Capital Work(s), by the Municipality are hereby confirmed, ratified and approved. For the Capital Work(s), the borrowing upon the credit of the Municipality at large of

the principal amount of \$6,500,000.00, an amount that does not exceed the respective Maximum Debenture Amount for the Capital Work(s), and the issue of debentures therefor to be repaid in instalments of combined principal and interest as set out in Schedule "C", are hereby authorized.

2. The Head of Council and the Treasurer of the Municipality are hereby authorized to cause any number of debentures to be issued for such amounts of money as may be required for the Capital Work(s) in definitive form, not exceeding in total the said principal amount of \$6,500,000.00 an amount that does not exceed the respective Maximum Debenture Amount for the Capital Work(s) (of which amount the principal amount of \$5,744,435.23 may be raised by the issue of refinancing debentures on or before the maturity date for a further term of up to 30 years) (the "**Debentures**"). The Debentures shall bear the Municipality municipal seal and the signatures of the Head of Council and the Treasurer of the Municipality, all in accordance with the provisions of the Act. The municipal seal of the Municipality and the signatures referred to in this section may be printed, lithographed, engraved or otherwise mechanically reproduced. The Debentures are sufficiently signed if they bear the required signatures and each person signing has the authority to do so on the date he or she signs.
3. The Debentures shall be initially issued as a single certificate in fully registered form in the principal amount of \$6,500,000.00, in the name of OILC, or as OILC may otherwise direct, substantially in the form attached as Schedule "B" hereto and forming part of this By-law ("**OILC Debenture**") with provision for payment of principal and interest (other than in respect of the final payment of principal and outstanding interest on maturity upon presentation and surrender) by pre-authorized debit in respect of such principal and interest to the credit of such registered holder on such terms as to which the registered holder and the Municipality may agree.
4. In accordance with the provisions of section 25 of the *Ontario Infrastructure and Lands Corporation Act, 2011*, as amended from time to time hereafter, the Municipality is hereby authorized to agree in writing with OILC that the Minister of Finance is entitled, without notice to the Municipality, as appropriate, to deduct from money appropriated by the Legislative Assembly of Ontario for payment to the Municipality, as appropriate, amounts not exceeding any amounts that the Municipality fails to pay OILC on account of any unpaid indebtedness of the Municipality to OILC under the Debentures and to pay such amounts to OILC from the Consolidated Revenue Fund.
5. The Debentures shall all be dated October 1, 2026 and as to both principal and interest shall be expressed and be payable in lawful money of Canada. The Debentures shall bear interest at the rate of interest as set out in Schedule "C" and shall be paid in full, subject to the ability of the Municipality to issue refinancing debentures on or before the October 1, 2036, in accordance with this By-law. Interest shall be payable in arrears as part of the instalments of combined principal and interest payable on the specified dates and in the amounts set out in Schedule "C", subject to the ability of the Municipality on or before the maturity date to issue refinancing debentures for a further term of up to 30 years provided that the Municipality has complied with all of its contractual obligations to OILC pursuant to

the OILC Debenture including, without limitation, the obligations of the Municipality set out in Appendix I of the Conditions to the OILC Debenture.

6. Payments in respect of principal of and interest on the Debentures shall be made only on a day, other than Saturday or Sunday, on which banking institutions in Toronto, Ontario, Canada and the Municipality are not authorized or obligated by law or executive order to be closed (a “**Business Day**”) and if any date for payment is not a Business Day, payment shall be made on the next following Business Day.
7. Interest shall be payable to the date of maturity of the Debentures and on default shall be payable on any overdue amount both before and after default and judgment at a rate per annum equal to the greater of the rate specified in Schedule “C” for such amount plus 200 basis points or Prime Rate (as defined below) plus 200 basis points, calculated on a daily basis from the date such amount becomes overdue for so long as such amount remains overdue and the Municipality shall pay to the registered holders any and all costs incurred by the registered holders as a result of the overdue payment. Any amount payable by the Municipality as interest on overdue principal or interest and all costs incurred by the registered holders as a result of the overdue payment in respect of the Debentures shall be paid out of current revenue. Whenever it is necessary to compute any amount of interest in respect of the Debentures for a period of less than one full year, other than with respect to regular interest payments, such interest shall be calculated on the basis of the actual number of days in the period and a year of 365 days or 366 days as appropriate.

“**Prime Rate**” means, on any day, the annual rate of interest which is the arithmetic mean of the prime rates announced from time to time by the following five major Canadian Schedule I banks, as of the issue date of the Debentures: Royal Bank of Canada; Canadian Imperial Bank of Commerce; The Bank of Nova Scotia; Bank of Montreal; and The Toronto-Dominion Bank (the “**Reference Banks**”) as their reference rates in effect on such day for Canadian dollar commercial loans made in Canada. If fewer than five of the Reference Banks quote a prime rate on such days, the “**Prime Rate**” shall be the arithmetic mean of the rates quoted by those Reference Banks.

8. In each year in which payment(s) of principal and interest in respect of the Capital Work(s) become due, there shall be raised as part of the Municipality’s levy the amounts of principal and interest payable by the Municipality in each year as set out in Schedule “C” to the extent that the amounts have not been provided for by any other available source including other taxes or fees or charges imposed on persons or property by a by-law of any municipality, subject to the ability of the Municipality on or before the maturity date to issue refinancing debentures for a further term of up to 30 years in accordance with this By-law and the Act.
9. The Debentures may contain any provision for their registration thereof authorized by any statute relating to municipal debentures in force at the time of the issue thereof.
10. The Municipality shall maintain a registry in respect of the Debentures in which shall be recorded the names and the addresses of the registered holders and particulars of the Debentures held by them respectively and in which particulars of the

cancellations, exchanges, substitutions and transfers of Debentures, may be recorded and the Municipality is authorized to use electronic, magnetic or other media for records of or related to the Debentures or for copies of them.

11. The Municipality shall not be bound to see to the execution of any trust affecting the ownership of any Debenture or be affected by notice of any equity that may be subsisting in respect thereof. The Municipality shall deem and treat registered holders of the Debentures, including the OILC Debenture, as the absolute owners thereof for all purposes whatsoever notwithstanding any notice to the contrary and all payments to or to the order of registered holders shall be valid and effectual to discharge the liability of the Municipality on the Debentures to the extent of the amount or amounts so paid. When a Debenture is registered in more than one name, the principal of and interest from time to time payable on such Debenture shall be paid to or to the order of all the joint registered holders thereof, failing written instructions to the contrary from all such joint registered holders, and such payment shall constitute a valid discharge to the Municipality. In the case of the death of one or more joint registered holders, despite the foregoing provisions of this section, the principal of and interest on any Debentures registered in their names may be paid to the survivor or survivors of such holders and such payment shall constitute a valid discharge to the Municipality.
12. The Debentures will be transferable or exchangeable at the office of the Treasurer of the Municipality upon presentation for such purpose accompanied by an instrument of transfer or exchange in a form approved by the Municipality and which form is in accordance with the prevailing Canadian transfer legislation and practices, executed by the registered holder thereof or such holder's duly authorized attorney or legal personal representative, whereupon and upon registration of such transfer or exchange and cancellation of the Debenture or Debentures presented, the Head of Council and the Treasurer shall issue and deliver a new Debenture or Debentures of an equal aggregate principal amount in any authorized denomination or denominations as directed by the transferor, in the case of a transfer or as directed by the registered holder in the case of an exchange.
13. The Head of Council and the Treasurer shall issue and deliver new Debentures in exchange or substitution for Debentures outstanding on the registry with the same maturity and of like form which have become mutilated, defaced, lost, subject to a mysterious or unexplainable disappearance, stolen or destroyed, provided that the applicant therefor shall have: (a) paid such costs as may have been incurred in connection therewith; (b) (in the case when a Debenture is mutilated, defaced, lost, mysteriously or unexplainably missing, stolen or destroyed) furnished the Municipality with such evidence (including evidence as to the certificate number of the Debenture in question) and an indemnity in respect thereof satisfactory to the Municipality in its discretion; and (c) surrendered to the Municipality any mutilated or defaced Debentures in respect of which new Debentures are to be issued in substitution.
14. The Debentures issued upon any registration of transfer or exchange or in substitution for any Debentures or part thereof shall carry all the rights to interest if any, accrued and unpaid which were carried by such Debentures or part thereof and shall be so dated and shall bear the same maturity date and, subject to the provisions of this By-

law, shall be subject to the same terms and conditions as the Debentures in respect of which the transfer, exchange or substitution is effected.

15. The cost of all transfers and exchanges, including the printing of authorized denominations of the new Debentures, shall be borne by the Municipality. When any of the Debentures are surrendered for transfer or exchange the Treasurer of the Municipality shall: (a) in the case of an exchange, cancel and destroy the Debentures surrendered for exchange; (b) in the case of an exchange, certify the cancellation and destruction in the registry; (c) enter in the registry particulars of the new Debenture or Debentures issued in exchange; and (d) in the case of a transfer, enter in the registry particulars of the registered holder as directed by the transferor.
16. Reasonable fees in respect of the Debentures, in the normal course of business, other than reasonable fees for the substitution of a new Debenture or new Debentures for any of the Debentures that are mutilated, defaced, lost, mysteriously or unexplainably missing, stolen or destroyed and for the replacement of any of the principal and interest cheques (if any) that are mutilated, defaced, lost, mysteriously or unexplainably missing, stolen or destroyed may be imposed by the Municipality. When new Debentures are issued in substitution in these circumstances the Municipality shall: (a) treat as cancelled and destroyed the Debentures in respect of which new Debentures will be issued in substitution; (b) certify the deemed cancellation and destruction in the registry; (c) enter in the registry particulars of the new Debentures issued in substitution; and (d) make a notation of any indemnities provided.
17. Except as otherwise expressly provided herein, any notice required to be given to a registered holder of one or more of the Debentures will be sufficiently given if it is in writing and a copy of such notice is mailed or otherwise delivered, including delivery by electronic means, to the registered address of such registered holder.
18. The Head of Council and the Treasurer are hereby authorized to cause the Debentures to be issued, one or more of the Clerk and Treasurer are hereby authorized to generally do all things and to execute all other documents and other papers in the name of the Municipality in order to carry out the issue of the Debentures and the Treasurer is authorized to affix the Municipality's municipal seal to any of such documents and papers.
19. The money received by the Municipality from the sale of the Debentures to OILC, including any premium, and any earnings derived from the investment of that money, after providing for the expenses related to their issue, if any, shall be apportioned and applied to the Capital Work(s) and to no other purpose except as permitted by the Act.
20. Subject to the Municipality's investment policies and goals, or its investment policy, as applicable, the applicable legislation and the terms and conditions of the Debentures, the Municipality may, if not in default under the Debentures, at any time purchase any of the Debentures in the open market or by tender or by private contract at any price and on such terms and conditions (including, without limitation, the

manner by which any tender offer may be communicated or accepted and the persons to whom it may be addressed) as the Municipality may in its discretion determine.

21. This By-law takes effect on the day of passing.

By-law read a first and second time on September 16, 2026.

By-law read a third time and finally passed on September 16, 2026.

John Beddows
Mayor

Penny Kelly
Clerk

THE CORPORATION OF THE TOWN OF GANANOQUE

Schedule "A" to By-law Number 2026-075

(1)	(2)	(3)	(4)	(5)	(6)	(7)
By-law	Capital Work Description	Maximum Debenture Amount	Amount of Debentures Previously Issued to OILC	Amount of Debentures to be Issued	Term of Years of Debentures	Amount of Refinancing Debentures to be Issued on or before the Maturity Date
2026-065	Lagoon Forcemain Twinning	\$6,500,000.00	\$0.00	\$6,500,000.00	30 years	\$5,744,435.23

Loan: 3262

Name: The Corporation of The Town of Gananoque

Principal: CAD \$ 6,500,000.00

Rate: 4.364%

Term: 10 Year Term – 40 Year Amortization

Compound: Quarterly

Matures: 10/01/2036

Payment #	Payment Date	Amount Due	Principal Due	Interest Due	Remaining Principal
1	01/01/2027	86,082.59	15,167.59	70,915.00	6,484,832.41
2	04/01/2027	86,082.59	15,333.07	70,749.52	6,469,499.34
3	07/01/2027	86,082.59	15,500.35	70,582.24	6,453,998.99
4	10/01/2027	86,082.59	15,669.46	70,413.13	6,438,329.53
5	01/01/2028	86,082.59	15,840.41	70,242.18	6,422,489.12
6	04/01/2028	86,082.59	16,013.23	70,069.36	6,406,475.89
7	07/01/2028	86,082.59	16,187.94	69,894.65	6,390,287.95
8	10/01/2028	86,082.59	16,364.55	69,718.04	6,373,923.40
9	01/01/2029	86,082.59	16,543.09	69,539.50	6,357,380.31
10	04/01/2029	86,082.59	16,723.57	69,359.02	6,340,656.74
11	07/01/2029	86,082.59	16,906.02	69,176.57	6,323,750.72
12	10/01/2029	86,082.59	17,090.47	68,992.12	6,306,660.25
13	01/01/2030	86,082.59	17,276.93	68,805.66	6,289,383.32
14	04/01/2030	86,082.59	17,465.42	68,617.17	6,271,917.90
15	07/01/2030	86,082.59	17,655.97	68,426.62	6,254,261.93
16	10/01/2030	86,082.59	17,848.59	68,234.00	6,236,413.34
17	01/01/2031	86,082.59	18,043.32	68,039.27	6,218,370.02
18	04/01/2031	86,082.59	18,240.17	67,842.42	6,200,129.85
19	07/01/2031	86,082.59	18,439.17	67,643.42	6,181,690.68
20	10/01/2031	86,082.59	18,640.34	67,442.25	6,163,050.34
21	01/01/2032	86,082.59	18,843.71	67,238.88	6,144,206.63

Payment #	Payment Date	Amount Due	Principal Due	Interest Due	Remaining Principal
22	04/01/2032	86,082.59	19,049.30	67,033.29	6,125,157.33
23	07/01/2032	86,082.59	19,257.12	66,825.47	6,105,900.21
24	10/01/2032	86,082.59	19,467.22	66,615.37	6,086,432.99
25	01/01/2033	86,082.59	19,679.61	66,402.98	6,066,753.38
26	04/01/2033	86,082.59	19,894.31	66,188.28	6,046,859.07
27	07/01/2033	86,082.59	20,111.36	65,971.23	6,026,747.71
28	10/01/2033	86,082.59	20,330.77	65,751.82	6,006,416.94
29	01/01/2034	86,082.59	20,552.58	65,530.01	5,985,864.36
30	04/01/2034	86,082.59	20,776.81	65,305.78	5,965,087.55
31	07/01/2034	86,082.59	21,003.48	65,079.11	5,944,084.07
32	10/01/2034	86,082.59	21,232.63	64,849.96	5,922,851.44
33	01/01/2035	86,082.59	21,464.28	64,618.31	5,901,387.16
34	04/01/2035	86,082.59	21,698.46	64,384.13	5,879,688.70
35	07/01/2035	86,082.59	21,935.19	64,147.40	5,857,753.51
36	10/01/2035	86,082.59	22,174.50	63,908.09	5,835,579.01
37	01/01/2036	86,082.59	22,416.42	63,666.17	5,813,162.59
38	04/01/2036	86,082.59	22,660.99	63,421.60	5,790,501.60
39	07/01/2036	86,082.59	22,908.22	63,174.37	5,767,593.38
40	10/01/2036	86,082.59	23,158.15	62,924.44	5,744,435.23
Total		3,443,303.60	755,564.77	2,687,738.83	

Report Council – CSC-2022-06

Date: September 16, 2026

☐ **IN CAMERA**

Subject: Joint Compliance Audit Committee (JCAC) Appointments and Terms of Reference

Author: Penny Kelly, Clerk / CEMC

☒ **OPEN SESSION**

RECOMMENDATION:

BE IT RESOLVED THAT THE COUNCIL OF THE TOWN OF GANANOQUE PASS BY-LAW NO. 2022-079, BEING A BY-LAW TO:

1. ADOPT THE UNITED COUNTIES OF LEEDS AND GRENVILLE JOINT COMPLIANCE AUDIT COMMITTEE TERMS OF REFERENCE;
2. APPOINT THE FOLLOWING MEMBERS TO THE JOINT LEEDS AND GRENVILLE ELECTION COMPLIANCE AUDIT COMMITTEE FOR THE 2026 TO 2030 TERM:
 - 2.1. ANDY BROWN;
 - 2.2. JOHN DICKSON,
 - 2.3. ALICIA SAWAS, AND;
 - 2.4. NIGEL WHITE;
3. DESIGNATE THE UNITED COUNTIES OF LEEDS AND GRENVILLE COUNTY CLERK, OR DESIGNATE, TO ACT AS THE SECRETARY TO THE COMMITTEE,

AS PRESENTED IN COUNCIL REPORT 2026-CSC-06.

STRATEGIC PLAN COMMENTS:

Priority #3 – Cultivate a High-Performing and Future-Focused Municipal Team - #3 – Improve communications and access to information.

BACKGROUND:

In 2010, the appointment of a Compliance Audit Committee was made mandatory through changes to the *Municipal Elections Act* and states that a Council shall establish such a Committee before October 1 of an election year.

The Committee is responsible for reviewing and making decisions on applications regarding Municipal Election Campaign Finance Compliance Audits by electors and on reports from the participating Clerks with respect to apparent contraventions of contribution limits submitted by Candidates.

Members of the Committee shall serve the same term of office as the Council that takes office following a regular municipal election (November 15, 2026, to November 14, 2030).

INFORMATION/DISCUSSION:

The *Municipal Elections Act, 1996*, as amended (*MEA*), requires municipalities to establish a Compliance Audit Committee to consider applications requesting audits of election campaign finances. The committee shall have the authority to:

- a) Grant or reject a compliance audit application received from an eligible elector with respect to apparent election campaign finance contraventions;
- b) Grant or reject a report received from the Clerk with respect to apparent contribution contraventions;
- c) Appoint an auditor to conduct an audit where the application is granted and to receive the results, and;
- d) Commence legal proceedings against the candidate or contributor for any apparent contravention.

The Clerks of the United Counties of Leeds and Grenville (UCLG) support a continued collaborative approach to pool resources for the Joint Compliance Audit Committee (JCAC). A joint advertisement requesting applications from qualified individuals who wish to be appointed to the Committee was released to various media groups, placed on the participating municipalities' websites and on the Counties' website, and shared on social media. The submission deadline was Friday, June 5, 2026.

The UCLG Elections Working Group reviewed all Applications received and recommended that Andy Brown, John Dickson, Alicia Sawas, and Nigel White be appointed to the United Counties of Leeds and Grenville Joint Compliance Audit Committee.

Staff recommend that the Council of the Town of Gananoque pass the following By-law to:

- 1. Adopt the Joint Compliance Audit Committee Terms of Reference;
- 2. Appoint the following individuals to the Joint Compliance Audit Committee (JCAC):
 - 2.1. Andy Brown;
 - 2.2. John Dickson,
 - 2.3. Alicia Sawas, and;
 - 2.4. Nigel White.
- 3. Appoint the United Counties of Leeds and Grenville County Clerk, or designate, to act as the Secretary to the JCAC.

APPLICABLE POLICY/LEGISLATION:

Municipal Elections Act, 1996, as amended (*MEA*)

FINANCIAL CONSIDERATIONS:

Appointed members in good standing will be provided a \$100 annual honorarium. This cost will be shared amongst all participating municipalities. Additional compensation may be provided to members if called upon, depending on the compensation policies of the municipality requiring their services.

CONSULTATIONS:

The United Counties of Leeds and Grenville Clerks.

ATTACHMENTS:

Draft By-law No. 2026-079

Joint Compliance Audit Committee Terms of Reference

APPROVAL	Penny Kelly, Clerk / CEMC Brenda Guy, Acting CAO Certifies that unless otherwise provided for in this report the funds are contained within the approved Budgets and that the financial transactions are in compliance with Council's own policies and guidelines and the <i>Municipal Act</i> and regulations.
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CORPORATION OF THE TOWN OF GANANOQUE
BY-LAW NO. 2026-079

**A BY-LAW TO APPOINT MEMBERS TO THE JOINT LEEDS AND GRENVILLE
COMPLIANCE AUDIT COMMITTEE AND ADOPT THE TERMS OF REFERENCE**

WHEREAS Subsection 5(3) of the *Municipal Act, 2001, S.O. 2001, c. 25*, as amended, provides that a municipal power shall be exercised by by-law;

AND WHEREAS Section 9 of the *Municipal Act, 2001, S.O. 2001, c. 25*, as amended, provides that a municipality has the capacity, rights, powers and privileges of a natural person for the purpose of exercising its authority under this or any other Act;

AND WHEREAS Subsection 11(1) of the *Municipal Act, 2001, S.O. 2001, c. 25*, as amended, provides that a municipality may provide any service or thing that the municipality considers necessary or desirable for the public;

AND WHEREAS Section 88.37 of the *Municipal Elections Act, 1996*, as amended, requires council to establish a compliance audit committee;

AND WHEREAS the Council of the Town of Gananoque considered Report Council-CSC-2026-06, and concurs with its recommendation to establish a United Counties of Leeds and Grenville Joint Compliance Audit Committee to carry out duties specified in Sections 88.33 to 88.37 of the *Municipal Elections Act, 1996*, as amended, regarding the 2026 Municipal Election and any by-elections from November 15, 2026 to November 14, 2030; adopt its Terms of Reference, and; designate the United Counties of Leeds and Grenville County Clerk, or designate, to act as the Secretary to the Committee.

AND WHEREAS the Council of the Corporation of the Town of Gananoque deems it appropriate to pass this By-law.

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

- 1. AUTHORIZATION:**
 - 1.1. That the United Counties of Leeds and Grenville Joint Compliance Audit Committee is hereby established for the 2026 to 2030 Council term.
 - 1.2. That the following individuals are hereby appointed as members to the Joint Leeds and Grenville Compliance Audit Committee for the term beginning November 15, 2026, and ending November 14, 2030:
 - 1.2.1. Andy Brown;
 - 1.2.2. John Dickson;
 - 1.2.3. Alicia Sawas, and;
 - 1.2.4. Nigel White.
 - 1.3. That the United Counties of Leeds and Grenville County Clerk, or designate, is hereby appointed to act as the Secretary to the Committee.
- 2. SCHEDULE(S):**
 - 2.1. Attached to and forming part of this By-law is the Joint Leeds and Grenville Joint Compliance Audit Committee Terms of Reference, marked as Schedule 'A'.
- 3. REPEAL:**
 - 3.1. Any by-laws or parts of by-laws contrary to or inconsistent with this By-law are hereby repealed.

4. EFFECTIVE DATE:

4.1. This By-law shall come into full force and effect on the date it is passed by Council.

Read a first, second and third time and finally passed this 16th day of September 2026.

John S. Beddows, Mayor

Penny Kelly, Clerk

(Seal)

DRAFT

Leeds and Grenville Joint Compliance Audit Committee Terms of Reference

Participating Municipalities

The name of the Committee is the "Leeds and Grenville Joint Compliance Audit Committee" ("the Committee"). The participating municipalities are as follows:

Township of Athens
Township of Augusta
City of Brockville
Township of Edwardsburgh Cardinal
Township of Elizabethtown-Kitley
Township of Front of Yonge
Town of Gananoque
Township of Leeds and the Thousand Islands
Village of Merrickville-Wolford
Municipality of North Grenville
Town of Prescott
Township of Rideau Lakes
Village of Westport

The Clerk of the United Counties of Leeds and Grenville will provide administrative support and act as Secretary to the Committee. The clerks of the participating municipalities have delegated the authority of administering the duties related to the Leeds and Grenville Joint Compliance Audit Committee to the County Clerk.

Duration

The term of office is from November 15, 2026, to November 14, 2030, to deal with compliance audit applications and participating clerk's reports arising from the 2026 Municipal Election and any by-election during this term.

Mandate

The powers and functions of the Committee are set out in Sections 88.33 to 88.37 of the *Municipal Elections Act*, 1996, as amended (included as Appendix "A"). The Leeds and Grenville Joint Compliance Audit Committee shall have the authority to:

- a) Grant or reject a compliance audit application received from an eligible elector with respect to apparent election campaign finance contraventions;
- b) Grant or reject a report received from the Clerk with respect to apparent contribution contraventions;
- c) Appoint an auditor to conduct an audit where the application is granted and to receive the results; and
- d) Commence legal proceedings against the candidate or contributor for any apparent contravention.

Membership

The Committee shall be composed of not less than three (3) and not more than seven (7) members. Upon receipt of a compliance audit application or participating clerk's report, the County Clerk, at their discretion, will select three (3) members who will be voting members to consider the complaint. The remaining members will be alternate members. The County Clerk will confirm the committee membership for each compliance audit application or clerk's report received. An alternate member may be used in the following circumstances at the discretion of the County Clerk:

- 1. A committee member is an eligible elector in the municipality requiring the audit; and/or
- 2. A committee member is unavailable.

Membership will be comprised of individuals with legal, election administration, public administration, auditing and/or accounting experience, professionals who are required to adhere to codes of standards of their profession and those with in-depth knowledge of the campaign financing rules of the *Municipal Elections Act*, 1996, as amended, and regulations made thereunder.

Pursuant to subsection 88.37(2) of the *Municipal Elections Act*, 1996, as amended, Committee members shall not include:

- (a) employees or officers of the municipality or local board;
- (b) members of the council or local board;
- (c) any persons who are candidates in the election for which the committee is established; or
- (d) any persons who are registered third parties in the municipality in the election for which the committee is established.

Any person who has committed to providing professional accounting advice to any person running for office in any of the participating municipalities shall not be eligible to be appointed to the Committee.

Members will be required to take training, including Accessible Customer Service training, by the Counties as a condition of appointment.

Membership Selection

Notice of recruitment of individuals for the Committee will be posted on the participating municipalities' websites and on the Counties' website. Notice will also be provided in local newspapers. Clerks of the participating municipalities and the County Clerk may also contact and solicit individuals with experience. Applications received after the specified deadline will not be considered.

All applicants will be required to complete an application form outlining their qualifications and experience. The County Clerk and clerks of the participating municipalities may interview eligible applicants who meet the selection criteria. A list of recommended candidates will be submitted to the council of each participating municipality for consideration.

The selection process will be based upon the following criteria:

- eligibility under the *Municipal Elections Act*, 1996, as amended;
- demonstrated knowledge and understanding of municipal election campaign financing rules;
- proven analytical and decision-making skills;
- experience working on a committee, task force or similar setting;
- availability and willingness to attend meetings; and
- possession of excellent oral and written communication skills.

Conflict of Interest

The principles of the *Municipal Conflict of Interest Act* apply to this Committee. Should a member of the Committee discover a real or potential conflict of interest exists at any time during the Committee's term of office, the member shall disclose the interest to the County Clerk immediately and shall not proceed to carry out duties related to the Committee where a conflict exists. Failure to adhere to this requirement will result in the individual being removed from the Committee.

Compensation

Voting and Alternate Members will be provided with an annual retainer of \$100.00 for four (4) years. The County Clerk will issue payment to each member in good standing on behalf of participating municipalities. Costs will be divided evenly amongst the participating municipalities.

Members may receive additional compensation (ex. per diem, mileage) depending on compensation by-laws of the participating municipalities.

Chairperson

The Committee will select a chairperson from amongst its members at its first meeting upon receipt of each compliance audit application or Clerk's report.

The Chair is the liaison between the members and the Secretary of the Committee on matters of policy and process.

The Chair shall enforce the observance of order and decorum among the Committee members and those present at all meetings.

When the Chair is absent, the Committee may appoint another member as Acting Chair. While presiding, the Acting Chair shall have all the powers of the Chair.

Funding

The participating municipality requiring the services of the Committee shall be responsible for all associated expenses, in addition to a portion of the annual retainer fee.

Meetings Open to the Public

While meetings of the Committee will be open to the public, Sections 88.33 (5.1), 88.34 (9.1) and 88.36 (6.1) of the *Municipal Elections Act*, 1996, as amended, state the Committee may choose to deliberate in private.

Timing of Meetings

The Clerk of the municipality where the audit is being requested shall forward the application to the County Clerk immediately upon receipt, noting the date and time the

application was received. The application shall be provided to the Committee within ten (10) days of its receipt at the local municipality in accordance with Section 88.33 (4) of the *Municipal Elections Act*, 1996, as amended. Upon receipt of an application, the County Clerk will determine the date and time of the first meeting in consultation with the members. Subsequent meetings will be held at the call of the Chair in consultation with the County Clerk.

Committee activity shall be determined primarily by the number and complexity of applications for compliance audits received. The frequency and duration of meetings will be determined by the Committee in consultation with the County Clerk.

Meeting Location

The Committee shall meet at the location determined by the County Clerk.

Meeting Notices, Agendas & Minutes

Reasonable notice of Committee meetings shall be given to the candidate, applicant, contributor and/or registered third party, the Clerk of the municipality where the application was requested, and the public.

The County Clerk shall cause notice of the meeting(s) to be provided a minimum of two (2) business days prior to the date of each meeting. The agendas and minutes of Committee meetings shall be posted on the municipal website of the United Counties of Leeds and Grenville and on the website of the municipality requesting the services of the Leeds and Grenville Joint Compliance Audit Committee.

The Committee must provide brief written reasons for decisions made regarding acceptance or rejection of the application, and whether legal proceedings will be commenced following receipt of an auditor's report.

These written reasons must be provided to the candidate, County Clerk, Clerk for the municipality where the candidate filed their nomination, applicant, and contributor and/or registered third party.

Quorum

Quorum for meetings shall consist of a simple majority of the members of the Committee selected by the County Clerk upon receipt of the compliance audit application or participating clerk's report.

If no quorum is present thirty (30) minutes after the meeting is scheduled to commence, the County Clerk shall record the names of members present and the meeting shall stand adjourned until the date of the next meeting, as determined by the County Clerk or the Chair, if appointed.

Meeting Attendance

Any member of the Committee who is absent from two (2) consecutive meetings without excusal by the Committee may be removed from the Committee at the discretion of the County Clerk in consultation with the clerks of the participating municipalities.

Motions & Voting

A motion shall only need to be formally moved before the Chair can put the question or a motion can be recorded in the minutes.

Every Member present shall be deemed to vote against the motion if they decline or abstain from voting, unless disqualified from voting by reason of a declared pecuniary interest.

In the case of a tie vote, the motion shall be considered to have been defeated.

The manner of determining the vote on a motion shall be by show of hands.

The Chair shall announce the result of every vote.

Administrative Practices and Procedures

The Terms of Reference constitute the Administrative Practices and Procedures of the Committee. Any responsibilities not clearly identified within these Terms of Reference shall be in accordance with Section 88.33 to 88.37 of the *Municipal Elections Act, 1996*, as amended.

Appendix "A" – Sections 88.33 to 88.37 of the Municipal Elections Act, 1996, as amended Compliance Audits and Reviews of Contributions

Compliance audit of candidates' campaign finances

Application by elector

88.33 (1) An elector who is entitled to vote in an election and believes on reasonable grounds that a candidate has contravened a provision of this Act relating to election campaign finances may apply for a compliance audit of the candidate's election campaign finances, even if the candidate has not filed a financial statement under section 88.25. 2016, c. 15, s. 63.

Requirements

(2) An application for a compliance audit shall be made to the clerk of the municipality or the secretary of the local board for which the candidate was nominated for office, and it shall be in writing and shall set out the reasons for the elector's belief. 2016, c. 15, s. 63.

Deadline for applications

(3) The application must be made within 90 days after the latest of the following dates:

1. The filing date under section 88.30.
2. The date the candidate filed a financial statement, if the statement was filed within 30 days after the applicable filing date under section 88.30.
3. The candidate's supplementary filing date, if any, under section 88.30.
4. The date on which the candidate's extension, if any, under subsection 88.23 (6) expires. 2016, c. 15, s. 63.

Compliance audit committee

(4) Within 10 days after receiving the application, the clerk of the municipality or the secretary of the local board, as the case may be, shall forward the application to the compliance audit committee. 2016, c. 15, s. 63.

Notice of meetings

(5) Reasonable notice of the meetings of the committee under this section shall be given to the candidate, the applicant and the public. 2017, c. 20, Sched. 10, s. 1.

Open meetings

(5.1) The meetings of the committee under this section shall be open to the public, but the committee may deliberate in private. 2017, c. 20, Sched. 10, s. 1.

Same

(6) Subsection (5.1) applies despite sections 207 and 208.1 of the *Education Act*. 2017, c. 20, Sched. 10, s. 1.

Decision of committee

(7) Within 30 days after the committee has received the application, the committee shall consider the application and decide whether it should be granted or rejected. 2016, c. 15, s. 63.

Same

(8) The decision of the committee to grant or reject the application, and brief written reasons for the decision, shall be given to the candidate, the clerk with whom the candidate filed his or her nomination, the secretary of the local board, if applicable, and the applicant. 2016, c. 15, s. 63.

Appeal

(9) The decision of the committee under subsection (7) may be appealed to the Superior Court of Justice within 15 days after the decision is made, and the court may make any decision the committee could have made. 2016, c. 15, s. 63.

Appointment of auditor

(10) If the committee decides under subsection (7) to grant the application, it shall appoint an auditor to conduct a compliance audit of the candidate's election campaign finances. 2016, c. 15, s. 63.

Same

(11) Only auditors licensed under the *Public Accounting Act, 2004* or prescribed persons are eligible to be appointed under subsection (10). 2016, c. 15, s. 63.

Duty of auditor

(12) The auditor shall promptly conduct an audit of the candidate's election campaign finances to determine whether he or she has complied with the provisions of this Act relating to election campaign finances and shall prepare a report outlining any apparent contravention by the candidate. 2016, c. 15, s. 63.

Who receives report

(13) The auditor shall submit the report to the candidate, the clerk with whom the candidate filed his or her nomination, the secretary of the local board, if applicable, and the applicant. 2016, c. 15, s. 63.

Report to be forwarded to committee

(14) Within 10 days after receiving the report, the clerk of the municipality or the secretary of the local board shall forward the report to the compliance audit committee. 2016, c. 15, s. 63.

Powers of auditor

(15) For the purpose of the audit, the auditor,
(a) is entitled to have access, at all reasonable hours, to all relevant books, papers, documents or things of the candidate and of the municipality or local board; and
(b) has the powers set out in section 33 of the *Public Inquiries Act, 2009* and section 33 applies to the audit. 2016, c. 15, s. 63.

Costs

(16) The municipality or local board shall pay the auditor's costs of performing the audit. 2016, c. 15, s. 63.

Decision

(17) The committee shall consider the report within 30 days after receiving it and, if the report concludes that the candidate appears to have contravened a provision of the Act relating to election campaign finances, the committee shall decide whether to commence a legal proceeding against the candidate for the apparent contravention. 2016, c. 15, s. 63.

Notice of decision, reasons

(18) The decision of the committee under subsection (17), and brief written reasons for the decision, shall be given to the candidate, the clerk with whom the candidate filed his or her nomination, the secretary of the local board, if applicable, and the applicant. 2016, c. 15, s. 63.

Immunity

(19) No action or other proceeding for damages shall be instituted against an auditor appointed under subsection (10) for any act done in good faith in the execution or intended execution of the audit or for any alleged neglect or default in its execution in good faith. 2016, c. 15, s. 63.

Saving provision

(20) This section does not prevent a person from laying a charge or taking any other legal action, at any time, with respect to an alleged contravention of a provision of this Act relating to election campaign finances. 2016, c. 15, s. 63.

Section Amendments with date in force (d/m/y)

Review of contributions to candidates

88.34 (1) The clerk shall review the contributions reported on the financial statements submitted by a candidate under section 88.25 to determine whether any contributor appears to have exceeded any of the contribution limits under section 88.9. 2016, c. 15, s. 64.

Report, contributions to candidates for council

(2) As soon as possible following the day that is 30 days after the filing date or supplementary filing date, as the case may be, under section 88.30, the clerk shall prepare a report identifying each contributor to a candidate for office on a council who appears to have contravened any of the contribution limits under section 88.9 and, (a) if the contributor's total contributions to a candidate for office on a council appear to exceed the limit under section 88.9, the report shall set out the contributions made by that contributor to the candidate; and (b) if the contributor's total contributions to two or more candidates for office on the same council appear to exceed the limit under section 88.9, the report shall set out the contributions made by that contributor to all candidates for office on the same council. 2016, c. 15, s. 64.

Same

(3) The clerk shall prepare a separate report under subsection (2) in respect of each contributor who appears to have contravened any of the contribution limits under section 88.9. 2016, c. 15, s. 64.

Same

(4) The clerk shall forward each report prepared under subsection (2) to the compliance audit committee. 2016, c. 15, s. 64.

Report, contributions to candidates for a local board

(5) As soon as possible following the day that is 30 days after the filing date or supplementary filing date, as the case may be, under section 88.30, the clerk shall prepare a report identifying each contributor to a candidate for office on a local board who appears to have contravened any of the contribution limits under section 88.9 and, (a) if the contributor's total contributions to a candidate for office on a local board appear to exceed the limit under section 88.9, the report shall set out the contributions made by that contributor to the candidate; and (b) if the contributor's total contributions to two or more candidates for office on the same local board appear to exceed the limit under section 88.9, the report shall set out

the contributions made by that contributor to all candidates for office on the same local board. 2016, c. 15, s. 64.

Same

(6) The clerk shall prepare a separate report under subsection (5) in respect of each contributor who appears to have contravened any of the contribution limits under section 88.9. 2016, c. 15, s. 64.

Same

(7) The clerk shall forward each report prepared under subsection (5) to the secretary of the local board for which the candidate was nominated for office and, within 10 days after receiving the report, the secretary of the local board shall forward it to the compliance audit committee. 2016, c. 15, s. 64.

Decision of compliance audit committee

(8) Within 30 days after receiving a report under subsection (4) or (7), the compliance audit committee shall consider it and decide whether to commence a legal proceeding against a contributor for an apparent contravention. 2016, c. 15, s. 64.

Notice of meetings

(9) Reasonable notice of the meetings of the committee under subsection (8) shall be given to the contributor, the applicable candidate and the public. 2017, c. 20, Sched. 10, s. 2.

Open meetings

(9.1) The meetings of the committee under subsection (8) shall be open to the public, but the committee may deliberate in private. 2017, c. 20, Sched. 10, s. 2.

Same

(10) Subsection (9.1) applies despite sections 207 and 208.1 of the *Education Act*. 2017, c. 20, Sched. 10, s. 2.

Notice of decision, reasons

(11) The decision of the committee under subsection (8), and brief written reasons for the decision, shall be given to the contributor and to the clerk of the municipality or the secretary of the local board, as the case may be. 2016, c. 15, s. 64.

Saving provision

(12) This section does not prevent a person from laying a charge or taking any other legal action, at any time, with respect to an alleged contravention of a provision of this Act relating to contribution limits. 2016, c. 15, s. 64.

Section Amendments with date in force (d/m/y)**Compliance audit of registered third parties****Application by elector**

88.35 (1) An elector who is entitled to vote in an election in a municipality and believes on reasonable grounds that a registered third party who is registered in relation to the election in the municipality has contravened a provision of this Act relating to campaign finances may apply for a compliance audit of the campaign finances of the registered third party in relation to third party advertisements, even if the registered third party has not filed a financial statement under section 88.29. 2016, c. 15, s. 65.

Requirements

(2) An application for a compliance audit shall be made to the clerk of the municipality in which the registered third party was registered, and it shall be made in writing and shall set out the reasons for the elector's belief. 2016, c. 15, s. 65.

Deadline

(3) The application must be made within 90 days after the latest of the following dates:

1. The filing date under section 88.30.
2. The date the registered third party filed a financial statement, if the statement was filed within 30 days after the applicable filing date under section 88.30.
3. The supplementary filing date, if any, for the registered third party under section 88.30.
4. The date on which the registered third party's extension, if any, under subsection 88.27 (3) expires. 2016, c. 15, s. 65.

Application of s. 88.33 (4) to (20)

(4) Subsections 88.33 (4) to (20) apply to a compliance audit under this section, with the following modifications:

1. A reference to a candidate shall be read as a reference to the registered third party.
2. A reference to the clerk with whom the candidate filed his or her nomination shall be read as a reference to the clerk of the municipality in which the registered third party is registered.
3. A reference to election campaign finances shall be read as a reference to the campaign finances of the registered third party in relation to third party advertisements that appear during an election in the municipality. 2016, c. 15, s. 65.

Section Amendments with date in force (d/m/y)

Review of contributions to registered third parties

88.36 (1) The clerk shall review the contributions reported on the financial statements submitted by a registered third party under section 88.29 to determine whether any contributor appears to have exceeded any of the contribution limits under section 88.13. 2016, c. 15, s. 65.

Report by the clerk

(2) As soon as possible following the day that is 30 days after the filing date or supplementary filing date, as the case may be, under section 88.30 for a registered third party, the clerk shall prepare a report identifying each contributor to the registered third party who appears to have contravened any of the contribution limits under section 88.13 and,

(a) if the contributor's total contributions to a registered third party that is registered in the municipality appear to exceed the limit under section 88.13, the report shall set out the contributions made by that contributor to the registered third party in relation to third party advertisements; and

(b) if the contributor's total contributions to two or more registered third parties that are registered in the municipality appear to exceed the limit under section 88.13, the report shall set out the contributions made by that contributor to all registered third parties in the municipality in relation to third party advertisements. 2016, c. 15, s. 65.

Same

(3) The clerk shall prepare a separate report under subsection (2) in respect of each contributor who appears to have contravened any of the contribution limits under section 88.13. 2016, c. 15, s. 65.

Same

(4) The clerk shall forward each report prepared under subsection (2) to the compliance audit committee. 2016, c. 15, s. 65.

Decision of compliance audit committee

(5) Within 30 days after receiving a report under subsection (4), the compliance audit committee shall consider it and decide whether to commence a legal proceeding against a contributor for an apparent contravention. 2016, c. 15, s. 65.

Notice of meetings

(6) Reasonable notice of the meetings of the committee under subsection (5) shall be given to the contributor, the registered third party and the public. 2017, c. 20, Sched. 10, s. 3.

Open meetings

(6.1) The meetings of the committee under subsection (5) shall be open to the public, but the committee may deliberate in private. 2017, c. 20, Sched. 10, s. 3.

Notice of decision, reasons

(7) The decision of the committee under subsection (5), and brief written reasons for the decision, shall be given to the contributor and to the clerk of the municipality. 2016, c. 15, s. 65.

Saving provision

(8) This section does not prevent a person from laying a charge or taking any other legal action, at any time, with respect to an alleged contravention of a provision of this Act relating to contribution limits. 2016, c. 15, s. 65.

Section Amendments with date in force (d/m/y)**Compliance audit committee**

88.37 (1) A council or local board shall establish a compliance audit committee before October 1 of an election year for the purposes of this Act. 2016, c. 15, s. 66.

Composition

(2) The committee shall be composed of not fewer than three and not more than seven members and shall not include,

- (a) employees or officers of the municipality or local board;
- (b) members of the council or local board;
- (c) any persons who are candidates in the election for which the committee is established; or
- (d) any persons who are registered third parties in the municipality in the election for which the committee is established. 2016, c. 15, s. 66.

Eligibility for appointment

(3) A person who has such qualifications and satisfies such eligibility requirements as may be prescribed is eligible for appointment to the committee. 2016, c. 15, s. 66.

Same

(4) In appointing persons to the committee, the council or local board shall have regard to the prescribed eligibility criteria. 2016, c. 15, s. 66.

Term of office

(5) The term of office of the committee is the same as the term of office of the council or local board that takes office following the next regular election, and the term of office of the members of the committee is the same as the term of the committee to which they have been appointed. 2016, c. 15, s. 66.

Role of clerk or secretary

(6) The clerk of the municipality or the secretary of the local board, as the case may be, shall establish administrative practices and procedures for the committee and shall carry out any other duties required under this Act to implement the committee's decisions. 2016, c. 15, s. 66.

Costs

(7) The council or local board, as the case may be, shall pay all costs in relation to the committee's operation and activities. 2016, c. 15, s. 66.

Report Council – CSC-2026-07

Date: September 16, 2026

☐ **IN CAMERA**

Subject: 2026 Municipal Election Nomination Process

Author: Penny Kelly, Clerk / CEMC

☒ **OPEN SESSION**

RECOMMENDATION:

BE IT RESOLVED THAT THE COUNCIL OF THE TOWN OF GANANOQUE RECEIVES THE 2026 MUNICIPAL ELECTION NOMINATION PROCESS FOR INFORMATION, AS PRESENTED IN REPORT COUNCIL CSC-2026-07.

STRATEGIC PLAN COMMENTS:

Priority #3 – Cultivate a High-Performing and Future-Focused Municipal Team - #3 – Improve communications and access to information.

BACKGROUND:

The 2026 Municipal Election Nomination Period began on May 1 and ended on Friday, August 12, 2026, at 2:00 PM. As per the *Municipal Elections Act* (MEA). The legislation states that a person, or their agent, be present to file with the Clerk on Nomination Day prior to 2:00 PM.

This report is being presented to Council for information purposes.

INFORMATION/DISCUSSION:

The information below provides the process during the Nomination Period and identifies Sections of the *Municipal Elections Act*, that were enacted and followed.

1.1. The *Municipal Elections Act* states:

Filing of nomination

- 33 (1) A person may be nominated for an office by filing a nomination,
- (a) in the clerk's office, in person or by an agent; or
 - (b) **if** the clerk has provided for electronic filing under subsection electronically.
- 2021, c. 5, Sched. 4, s. 2 (1).

It is acknowledged that the MEA provides for electronic filing however; Subsection 33(1)(b) was not enacted for the 2026 Municipal Election therefore, electronic filing was not permitted.

During the 2026 Nomination Period, the Clerk or Deputy Clerk, by appointment, met with each individual filing Nomination Papers (total of 13). Each were provided a Nomination Package, completed required declarations and were provided with information on election financial reporting. At this time, questions regarding campaigning or election process were answered, and the filing fees were paid.

For the 2030 Municipal Election electronic filing may be considered, however, as mentioned above, this provision was not enacted for the 2026 Municipal Election.

1.2. **MEA – Section 33(4.1):**

“(4.1) Despite clause (4) (b), if a person is present at the clerk’s office on nomination day at 2 p.m. and has not yet filed a nomination, he or she may file the nomination as soon as possible after 2 p.m.”

Meaning, if an individual is not physically in the Town Hall/Clerk’s office prior to the deadline of 2:00 PM, filing will not be considered.

1.3. **Communication with Residents regarding the election.**

The Town’s website contained:

“You may run for a Council position if you are eligible to vote in the election and fulfill all of the following requirements below:

Mayor and Council:

- You are a resident of the municipality, a non-resident owner or tenant of land in the municipality or the spouse of such non-resident owner or tenant;
- You are a Canadian citizen;
- You are least 18 years old;
- You are not legally prohibited from voting, and;
- You are not disqualified by any legislation from holding municipal office.

It is the responsibility of the Candidate to determine whether or not they are eligible to run for and hold Municipal or School Board office.

If you are satisfied that you meet the prescribed requirements, as set out in the *Municipal Elections Act*, 1996, and wish to campaign for office you must first file, **by appointment**, with the Clerk’s Office, located at the Town Hall, 30 King Street East, Gananoque, ON, during the Nomination Period (beginning Tuesday, May 1, 2026, (Monday to Friday from 9:00 AM to 4:30 PM) up to and including August 21, 2026 at 2:00 PM.”

1.4. Facebook, Social Media and MyFM advertised continuously throughout the Nomination Period (May 1 to August 21, 2026 at 2:00 PM)

1.5. Also offered for any member of the public **“So, You Want to Run for Municipal Council Information Sessions”** This was well advertised throughout UCLG and posted on the Town’s website on March 19, 2026 and ongoing until the last session. As well, numerous Facebook, Instagram, Twitter, and MyFM announcements were also posted.

- 1.6. The responsibility to accept electronic nominations is that of the Clerk who is responsible for managing the Municipal Election. Speaking to retention requirements, again, the MEA states that the Nomination Period begins on May 1 and runs until August 21 at 2:00 PM. The legislations states that a person, or their agent, be present to file with the Clerk on Nomination Day prior to 2:00 PM. The Clerk is legislated to adhere to the law.

Election Filing (4.6)

(6) The clerk **may** provide for electronic filing under this section and **may** establish conditions and limits with respect to electronic filing.

This provision was not enacted for the 2026 Municipal Election.

2. A substantive review of the Town's Municipal Election Accessibility Plan to ensure that it addresses barriers affecting prospective candidates during the nomination process, rather than focusing primarily on voting accessibility and candidates' obligations toward electors.

- 2.1. Provisions can, would and will be made to assist anyone with any type of impairment, if disclosed. For example: An agent, acting on behalf of an individual, could attend the Clerk's office and file on the individual's behalf.

Another example, during a past election a candidate, who was deployed, filed Nomination Papers through an agent. Although not an impairment, accommodations were made.

- 2.2. Staff are committed to complying with the *Accessibility for Ontarians with Disabilities Act* (AODA), and endeavours to remove any barriers that would prevent anyone with disclosed disabilities to fully participate as either a potential candidate or elector.
- 2.3. The 2026 Municipal Election Accessibility Plan speaks to the voting process itself. The Plan does state that it is a "living" document which will be improved and updated as best practices are identified. With that said, the Accessibility Plan will be amended in 2030 to include the nomination process.

3. Improved public notice clearly distinguishing statutory requirements from locally selected procedures and identifying which documents require retained original signatures.

- 3.1. The 2026 Municipal Election page, as of August 21st, (updated recently) contained: ***"The next Municipal and School Board election will take place on Monday, October 26, 2026.***

Municipal and school board elections in Ontario are governed by the Municipal Elections Act. The current term of Council began on November 15, 2022 and ends on November 14, 2026.

For further information about municipal and school board elections, please visit the Ministry of Municipal Affairs Election webpage or email MEA.info@ontario.ca."

To further facilitate communications, the webpage also included, in part, the following:

- Unofficial List of Candidates;
- Dropdown box regarding Nomination Period, which included, legislated filing requirements;
- Dropdown box regarding Relevant Legislation – links to *Municipal Elections Act*, *Education Act* and; *Municipal Act*, and;
- Dropdown box regarding Resources for Candidates and Voters – link to MMAH Candidates Guide and Voters Guide, Ontario Municipal Councillor's Guide and Frequently Asked Questions.

Staff recommend that Council receives this report for information.

APPLICABLE POLICY/LEGISLATION:

Municipal Elections Act, 1996, as amended (MEA)
Accessibility for Ontarians with Disability Act

FINANCIAL CONSIDERATIONS:

None.

CONSULTATIONS:

Melanie Kirkby, CAO

ATTACHMENTS:

None.

APPROVAL	Penny Kelly, Clerk / CEMC Melanie Kirkby, CAO Certifies that unless otherwise provided for in this report the funds are contained within the approved Budgets and that the financial transactions are in compliance with Council's own policies and guidelines and the <i>Municipal Act</i> and regulations.
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Report Council – FIN-2026-033

Date: September 16, 2026

☐ **IN CAMERA**

Subject: 2026 Draft Business Improvement Area (BIA) Budget

Author: John Morrison Treasurer

☒ **OPEN SESSION**

RECOMMENDATION:

BE IT RESOLVED THAT THE COUNCIL OF THE TOWN OF GANANOQUE PASS BY-LAW NO. 2026-080, BEING A BY-LAW TO ADOPT THE BUSINESS IMPROVEMENT AREA (BIA) 2026 OPERATING AND CAPITAL BUDGETS, AS PRESENTED IN REPORT COUNCIL-FIN-2026-032.

STRATEGIC PLAN COMMENTS:

Champion a Strong and Sustainable Local Economy

Key strategies are:

2) Invest in tourism development, employment and industry growth to bolster long-term economic resilience.

BACKGROUND:

Council annually considers the Business Improvement Area (BIA) budget and levy for approval by by-law. The Town bills the BIA levy as part of the final tax billing process.

BIA members approved the 2026 draft budget at the February 23, 2026, Annual General Meeting through Motion 2026-02 (Schedule B). The signed minutes confirming the budget resolution were received by Finance later than needed for the tax levy approval process. In the interim, the Town had proceeded with billing the 2026 BIA levy.

INFORMATION/DISCUSSION:

This report brings forward the BIA-approved 2026 draft budget and levy for Council approval by by-law.

This report addresses an administrative documentation matter.

The proposed 2026 BIA levy is \$50,070, representing no increase from the 2025 BIA levy.

The proposed budget includes \$4,000 in fundraising revenue and a \$17,797.50 draw from the BIA reserve fund to balance revenues and expenditures.

Key expenditures included in the 2026 draft budget are:

Downtown beautification: \$15,000

Event support: \$16,988

The projected 2025 year-end deficit of \$4,295.07 is to be funded from the BIA reserve fund.

The reported BIA reserve fund balance as of December 31, 2025, is \$24,632.91.

Under By-law No. 1994-014, which provides an exemption from the parking requirements of Zoning By-law No. 91-37, the BIA is expected to contribute \$5,000 to the Town in 2026 in lieu of parking revenues. This contribution compensates for revenues lost when parking meters are bagged.

APPLICABLE POLICY/LEGISLATION:

Municipal Act 2001, Section 204 – 215, Business Improvement Areas

FINANCIAL CONSIDERATIONS:

2026 BIA levy of \$50,070.

CONSULTATIONS:

Ray Stedman, BIA Treasurer

ATTACHMENTS:

Business Improvement Area Motion #2026-02

BIA Levy By-law No. 2026-080

APPROVAL	_____ John Morrison, Treasurer Certifies that unless otherwise provided for in this report the funds are contained within the approved Budgets and that the financial transactions follow Council's own policies and guidelines and the <i>Municipal Act</i> and regulations. _____ Brenda Guy, Acting CAO
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MOTION / RESOLUTION OF DOWNTOWN
GANANOQUE BIA

Date: February 23rd, 2026 **Motion No. 2026 –**
Subject: BIA 2026 draft budget
Moved by: Carolyn Harding
Seconded by: Ray Stedman

BE IT RESOLVED THAT THE DOWNTOWN GANANOQUE BIA BOARD ACCEPT THE 2026 DRAFT BIA BUDGET AS PRESENTED. AND FURTHER, THAT THE BUDGET WILL BE FORWARDED TO THE COUNCIL OF THE TOWN OF GANANOQUE FOR APPROVAL.

Ayes 5 **Nays** _____
Carried: x
Defeated: _____

Tabled/Postponed: _____


Chair

**CORPORATION OF THE TOWN OF GANANOQUE
BY-LAW NO. 2026-080**

**BEING A BY-LAW TO ADOPT THE 2026 BUSINESS IMPROVEMENT AREA (BIA)
OPERATING AND CAPITAL BUDGET**

WHEREAS by Section 5 of the *Municipal Act*, 2001, S.O. 2001, c. 25, the powers of a municipal corporation are to be exercised by its Council;

AND WHEREAS Subsection 2 of Section 11 of the *Municipal Act*, 2001, S.O. 2001, c. 25, the powers of every Council are to be exercised by By-law;

AND WHEREAS the municipality shall annually raise the amount required for the purposes of a board of management, including any interest payable by the municipality on money borrowed by it for the purposes of the board of management;

AND WHEREAS the Gananoque Business Improvement Area Board held an AGM on February 23rd, 2026 and voted to approve the 2026 Budget;

AND WHEREAS the Council of The Town of Gananoque considered Council Report-FIN-2026-033, and concurs with the staff recommendation to adopt the 2206 BIA Operating and Capital Budget;

AND WHEREAS the Council of The Corporation of the Town of Gananoque deems it appropriate to pass this By-law.

NOW THEREFORE BE IT RESOLVED that Council of the Corporation of the Town of Gananoque hereby enacts as follows:

1. That the 2026 Operating and Capital budget for the Business Improvement Area, attached hereto as Schedule 'A', is hereby adopted.
2. That the total 2026 amount to be raised from a special charge for Business Improvement Area shall be \$50,070.
3. That the Special Charge on each ratable property shall be set out and attached hereto as Schedule "B".
4. That this By-law comes into force and effect as of January 1st, 2026.

Read a first, second and third time passed this 16th day of September 2026.

John Beddows, Mayor

Penny Kelly, Clerk

(Seal)

By-law No. 2026-080
Schedule “A”
2026 BIA Budget

TOWN OF GANANOQUE
General Ledger Trial



Fiscal Year : 2026
1-4-70000-???? To 1-5-70000-
Period : 0 To 12

Account Code	CC 1	CC2	CC3	Account Name Budget Amt - BV	Balance
FUND					
CLASS			REVENUE		
CATEGORY	70000		BIA		
1-4-70000-4000			BIA Levy		-50,070
1-4-70000-4034			Grants		0
1-4-70000-4066			Miscellaneous revenue		-4,000
1-4-70000-5901			Transfer from Reserves		-17,798
Category Total			-71,868		
CLASS			REVENUE Total	EXPENDITURE	-71,868
CATEGORY	70000		BIA		
1-5-70000-5301			Ads,Publications & Subscriptions		800
1-5-70000-5302			Memberships		260
1-5-70000-5318			Materials & Supplies		480
1-5-70000-5319			Small equipment purchases		8,340
1-5-70000-5327			Cellular services		0
1-5-70000-5400			Contracted Services		23,200
1-5-70000-5401			Audit Services		1,800
1-5-70000-5431			Beautification		15,000
1-5-70000-5432			Events		16,988
1-5-70000-5503			Bank service charges		0
1-5-70000-5504			CASH OVER/SHORT		5,000
Category Total			71,868		
EXPENDITURE Total			71,868		
OPERATING Total			0		
REPORT TOTAL			0		

By-law No. 2026-080
Schedule B

2026 Gananoque Business Improvement Area - Levy Allotment

1-4-70000-4000	2026 Total Levy	\$50,070
	Total Assessment	10,907,555
	Tax Rate	0.00459040

ROLL NO.	Assessment	Levy
015 00400	262,000	\$ 1,202.68
015 00500	106,500	\$ 488.88
015 00600	292,500	\$ 1,342.69
015 00700	106,000	\$ 486.58
015 00800	201,000	\$ 922.67
015 00900	155,400	\$ 713.35
015 01100	353,600	\$ 1,623.16
015 01200	467,000	\$ 2,143.72
015 01201	505,000	\$ 2,318.15
015 01300	81,200	\$ 372.74
015 01400	254,900	\$ 1,170.09
015 01500	155,000	\$ 711.51
015 01600	109,100	\$ 500.81
015 01700	120,343	\$ 552.42
015 01800	141,300	\$ 648.62
015 01900	258,000	\$ 1,184.32
015 02000	155,000	\$ 711.51
015 02100	164,500	\$ 755.12
015 02200	358,000	\$ 1,643.36
015 02300	187,800	\$ 862.08
015 02400	169,200	\$ 776.70
015 02500	277,000	\$ 1,271.54
015 02600	165,000	\$ 757.42
015 02700	190,000	\$ 872.18
015 02800	181,500	\$ 833.16
020 23601	212,000	\$ 973.16
020 23700	766,100	\$ 3,516.70
020 23701	251,400	\$ 1,154.03
020 23800	107,700	\$ 494.39
020 23900	132,357	\$ 607.57
020 24000	104,200	\$ 478.32
020 24100	48,000	\$ 220.34
020 24200	80,500	\$ 369.53
020 24300	90,200	\$ 414.05
020 24500	248,400	\$ 1,140.25
020 24700	177,400	\$ 814.34
020 24800	184,500	\$ 846.93
020 24900	296,500	\$ 1,361.05

2026 Gananoque Business Improvement Area - Levy Allotment

1-4-70000-4000	2026 Total Levy	\$50,070
	Total Assessment	10,907,555
	Tax Rate	0.00459040

ROLL NO.	Assessment	Levy
020 25000	362,000	\$ 1,661.72
020 25100	292,000	\$ 1,340.40
020 25200	61,500	\$ 282.31
020 25300	147,600	\$ 677.54
020 25400	191,000	\$ 876.77
020 25500	111,000	\$ 509.53
020 25600	176,000	\$ 807.91
020 25700	267,000	\$ 1,225.64
020 25800	243,000	\$ 1,115.47
020 25900	121,500	\$ 557.73
020 26000	320,000	\$ 1,468.93
020 26100	116,700	\$ 535.70
020 26200	124,000	\$ 569.21
020 26400	258,155	\$ 1,185.03
Total BIA Levy	10,907,555	\$ 50,070.00

Council Report – FIN-2026-34

Date: September 16, 2026 ☐ **IN CAMERA**

Subject: Municipal Finance Officer's Association (MFOA) – Request Support for Permanent Ontario Community Infrastructure Fund (OCIF) Funding

Author: John Morrison, Treasurer ☒ **OPEN SESSION**

RECOMMENDATION:

BE IT RESOLVED THAT THE COUNCIL OF THE TOWN OF GANANOQUE SUPPORTS THE MUNICIPAL FINANCE OFFICERS' ASSOCIATION OF ONTARIO (MFOA) REQUEST TO THE MINISTRY OF INFRASTRUCTURE THAT THE CURRENT \$400 MILLION ANNUAL ONTARIO COMMUNITY INFRASTRUCTURE FUND (OCIF) FUNDING LEVEL BE MADE PERMANENT BEYOND 2026;

AND FURTHER DIRECTS THAT THE RESOLUTION OF SUPPORT BE FORWARDED TO THE MINISTRY OF INFRASTRUCTURE AND THE MUNICIPAL FINANCE OFFICERS' ASSOCIATION OF ONTARIO, AS PRESENTED IN REPORT COUNCIL FIN-2026-34.

STRATEGIC PLAN COMMENTS:

Sector 3 – Financial Sustainability – Strategic Initiative #1 – Ensure that Gananoque is and remains an affordable place to do business and raise a family.

BACKGROUND:

The Ontario Community Infrastructure Fund (OCIF) was introduced in 2014 to assist small, rural and northern municipalities with the renewal of core municipal infrastructure, including roads, bridges, water and wastewater infrastructure.

The program was initially established at approximately \$100 million annually, with funding divided between a formula-based component and an application-based component. The 2016 Ontario Budget subsequently committed to expanding OCIF to \$300 million annually, including \$200 million in formula-based funding and \$100 million through an application-based stream.

In 2019, the Province discontinued the proposed expansion of the application-based component but maintained approximately \$200 million annually in formula-based OCIF funding.

In 2021, the Province announced an additional \$1 billion investment in OCIF over five years. Beginning in 2022, annual OCIF funding increased to approximately \$400 million per year for the 2022–2026 period.

The increased funding has provided municipalities with a predictable source of infrastructure renewal funding at a time when asset management plans are identifying significant long-term requirements to maintain existing municipal infrastructure. The MFOA resolution notes that municipal asset management plans and the Financial Accountability Office of Ontario have identified substantial state-of-good-repair and infrastructure renewal requirements across the municipal sector. It also recognizes that many recent federal and provincial infrastructure programs have focused on growth and housing-enabling infrastructure, while OCIF remains an important source of funding

INFORMATION/DISCUSSION

OCIF is particularly important to smaller municipalities because it is primarily distributed through a formula rather than requiring municipalities to compete for individual project approvals. This provides a more predictable funding source that can be incorporated into long-term capital and asset management planning.

Beginning with the 2023 allocations, the Ministry of Infrastructure revised the OCIF formula to place greater emphasis on the current replacement value (CRV) of eligible core municipal infrastructure rather than relying primarily on historical asset costs.

The Ministry subsequently introduced a standardized CRV reporting template to improve consistency in municipal infrastructure information used in determining allocations. The methodology better connects OCIF funding with the replacement value and infrastructure needs identified through municipal asset management planning.

For 2026, approximately \$400 million is being distributed to 423 eligible small, rural and northern communities. The minimum annual allocation has increased from \$100,000 to \$125,000. The Province has also continued to use a smoothing mechanism to moderate significant year-over-year changes in individual municipal allocations.

The current five-year OCIF funding commitment concludes in 2026. Currently, the MFOA resolution indicates that the Province has not publicly committed to maintaining the \$400 million annual funding level beyond 2026.

MFOA is therefore requesting that the Province make permanent the increase in OCIF funding from approximately \$200 million to \$400 million annually before municipal allocations for the 2027 calendar year are established.

The resolution further recognizes that continued investment in existing infrastructure complements, rather than competes with, investment in housing-enabling infrastructure. Existing roads, bridges, water and wastewater systems must continue to be maintained to preserve municipal service levels and support future economic and residential growth. This is reflected directly in the MFOA resolution, which describes municipal infrastructure as both an enabler and preserver of economic prosperity.

Relevance to the Town of Gananoque

The Town's Asset Management Plan identifies significant long-term capital requirements associated with maintaining and replacing existing municipal infrastructure.

Predictable formula-based infrastructure funding is important to the Town's ability to develop sustainable multi-year capital plans. Continued OCIF funding at its current provincial level would help municipalities address state-of-good-repair requirements while reducing reliance on property taxation, user rates, reserves and debt to fund infrastructure renewal.

It is also consistent with the objectives of O. Reg. 588/17, Asset Management Planning for Municipal Infrastructure, which requires municipalities to identify infrastructure needs, levels of service and strategies for financing those requirements. The MFOA resolution specifically identifies the relationship between the Province's asset management requirements and the need for sustainable infrastructure funding.

Supporting the MFOA request does not commit the Town to any additional expenditure. Rather, it advocates for continuation of a funding source already incorporated into municipal infrastructure planning across Ontario.

APPLICABLE POLICY/LEGISLATION:

n/a

FINANCIAL CONSIDERATIONS:

There is no direct financial cost to the Town associated with supporting the resolution.

Continuation of OCIF at approximately \$400 million annually would provide greater certainty for municipal capital planning beyond 2026. Conversely, a return to the previous provincial funding level of approximately \$200 million annually could place additional pressure on municipal tax-supported and rate-supported capital financing, depending upon how any future funding formula and individual municipal allocations are established.

The financial impact on the Town cannot be quantified until the Province confirms the OCIF program and municipal allocations for 2027 and future years.

CONSULTATIONS:

n/a

ATTACHMENTS:

Municipal Finance Officers' Association Of Ontario (MFOA) Resolution

APPROVAL	_____ John Morrison, Treasurer Certifies that unless otherwise provided for in this report the funds are contained within the approved Budgets and that the financial transactions follow Council's own policies and guidelines and the <i>Municipal Act</i> and regulations. _____ Brenda Guy, Acting CAO
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MUNICIPAL FINANCE
OFFICERS' ASSOCIATION
OF ONTARIO

**MFOA Request for the Permanent Doubling of the Ontario Community
Infrastructure Fund (OCIF) Beyond 2026**

WHEREAS recent municipal infrastructure funding programs by the Government of Canada and Province of Ontario have tended to prioritize growth-related or housing-enabling infrastructure projects over infrastructure renewal needs;

AND WHEREAS the Government of Ontario has regulated municipal infrastructure asset management through O. Reg 588/17 (Asset Management Planning for Municipal Infrastructure) under the *Infrastructure for Jobs and Prosperity Act, 2015*;

AND WHEREAS municipal asset management plans and the Financial Accountability Office of Ontario have identified that municipalities have significant state-of-good-repair backlogs and renewal needs for infrastructure;

AND WHEREAS the Government of Ontario doubled the Ontario Community Infrastructure Fund (OCIF) from \$200M/year to \$400M/year for 2021-2026 but has not publicly committed to maintaining this level of funding beyond 2026;

AND WHEREAS the OCIF has become a vital and indispensable resource for municipalities, assisting them with improving their asset management programs and meeting community-preserving infrastructure renewal needs;

AND WHEREAS increased geopolitical uncertainty is threatening the economic prosperity of Canada, Ontario, and every municipality;

AND WHEREAS municipal infrastructure is a key enabler and preserver of economic prosperity;

AND WHEREAS the Municipal Finance Officers' Association of Ontario (MFOA) has heard from its members and their municipalities concerns regarding the potential erosion of existing municipal infrastructure and thus service levels in light of the ongoing focus on housing-enabling infrastructure by grant funding programs;

NOW THEREFORE BE IT RESOLVED that **THE MUNICIPALITY OF _____** supports MFOA's letter to the Ministry of Infrastructure requesting that the doubling of the Ontario Community Infrastructure Fund be made permanent in advance of the allocations for the 2027 calendar year, helping municipalities to continue building housing-enabling infrastructure while preserving the economic value provided by existing infrastructure.



MOTION / RESOLUTION OF COUNCIL

Date: September 16, 2026		Motion #26 –
Subject: Rideshare in the Town of Gananoque – Direction to Staff		
Moved by:	Councillor Kirkby	
Seconded by:		
BE IT RESOLVED THAT THE COUNCIL OF THE TOWN OF GANANOQUE DIRECTS STAFF TO INVESTIGATE THE FEASIBILITY TO ALLOW RIDESHARES (UBER, LYFT, ETC.) IN THE TOWN OF GANANOQUE AND BRING BACK A REPORT FOR COUNCIL'S CONSIDERATION.		

Ayes _____ **Nays** _____

Carried: _____

Defeated: _____

Tabled/Postponed: _____

John S. Beddows, Mayor

MA s. 246 - When a recorded vote is requested, the Clerk will call for each Councillors vote (Aye or Nay), mark the recorded vote as indicated by the member, and announce whether the motion is carried or defeated. The Mayor will then sign the motion.

RECORDED VOTE:	Aye	Nay
Brown, Colin		
Harper, Matt		
Kirkby, Patrick		
Koiner, Anne-Marie		
Leakey, Vicki		
Osmond, David		
Beddows, John		
TOTALS		

**United in Housing Solutions for All
United Counties of Leeds and Grenville
Homelessness
Planning – Progress - Updates**

Fiona Goodman
July 7, 2026

where **lifestyle**
grows good **business**

Funding – Ministry of Municipal Affairs and Housing

Homelessness Prevention Program (HPP): Provides funding to support Service Managers in implementing a variety of flexible, local approaches to the delivery of services and supports aligned with three key goals:

- **Preventing homelessness**
 - **Addressing homelessness**
 - **Reducing chronic homelessness**
- Funding was confirmed for Leeds and Grenville at the beginning of June 2026 for the current fiscal year (April 1, 2026 – March 31, 2027) at **\$3.16 million**.
 - Expectation that funding will be maintained at the current level for an additional fiscal year (2027-2028).
 - **Service Managers** are responsible for engaging in planning activities related to program delivery, which may include assessing service needs, identifying partners, developing planning processes, and maintaining a By-Name List.

Funding – Homelessness Reduction and Innovation Fund

As part of the Government of Canada's Budget 2024 commitment, \$45 million was approved for the **Canadian Alliance to End Homelessness (CAEH)** to implement the **Homelessness Reduction Innovation Fund (HRIF)**, which provides communities with one-time funding grants to test, implement, document, and share innovative, system-level interventions that achieve measurable reductions in community-level homelessness

Successful recipients of this grant must be able to demonstrate:

- An improvement project aimed at reducing homelessness by increasing move-ins to housing or decreasing inflow to homelessness for the chosen target population.
- Quality By-Name Data.
- A focus on priority populations (strongly encouraged) including unsheltered homelessness, chronic homelessness, and veteran homelessness.

The Counties is the current recipient of an **\$830,000.00** HRIF grant (October 1, 2025 – September 30, 2026) with the goal of **reducing chronic homelessness by 18%** and increasing move-ins (chronic) by 12 by the project end date.

The Canadian Alliance to End Homelessness. [LINK](#)

By-Name List

A **By-Name List (BNL)** is a real-time list of people experiencing homelessness across the service manager area. The objectives of the BNL are:

- Better understand the characteristics of people experiencing homelessness and pathways into and out of homelessness to identify trends and improve service delivery and effectiveness.
- Connect people experiencing homelessness to services and supports they need.
- Monitor progress related to HPP outcomes - addressing and reducing homelessness, including chronic homelessness.

In March 2021, the Province of Ontario directed all Service Managers to implement a By-Name List by April 1, 2023.

Built for Zero. **By-Name Data.** [LINK](#)

Coordinated Access

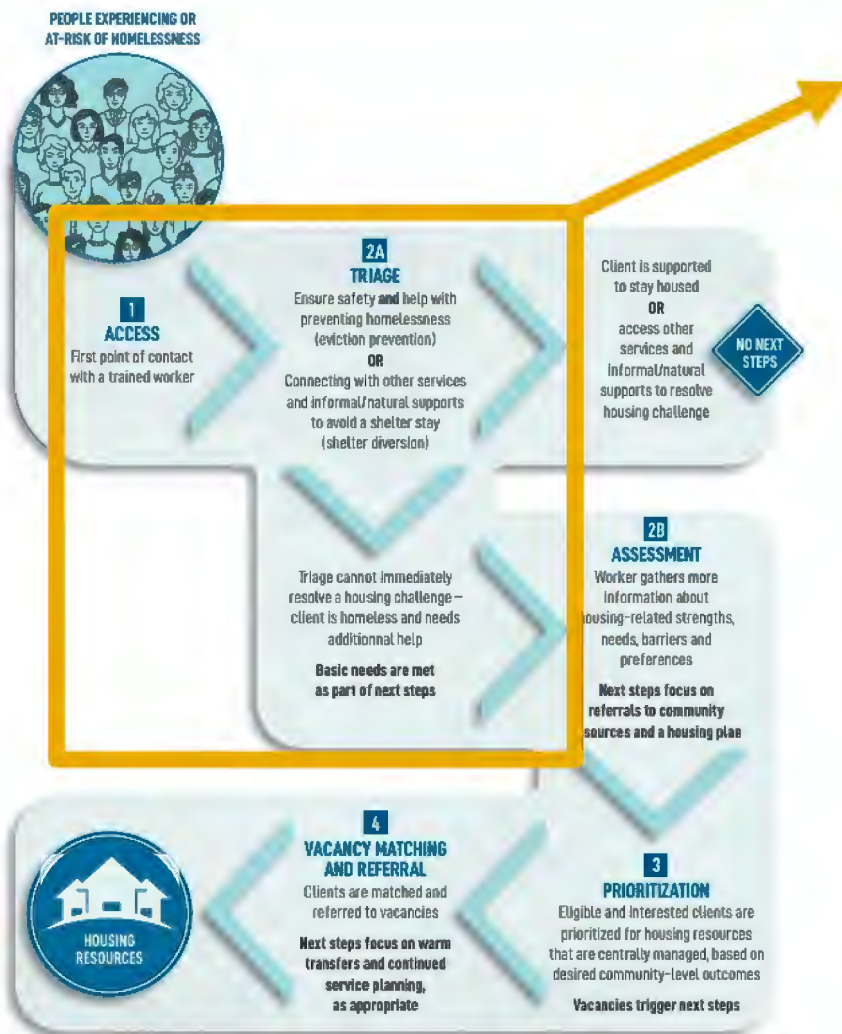
Coordinated Access is a systems-level approach to addressing homelessness that provides a consistent way to assess, prioritize, and connect people to housing supports through a **centralized intake** process using By-Name data.

- Internationally recognized as best practice for reducing homelessness.
- Provincially and federally mandated as part of different funding programs.

Key Components:

- Centralized information management system: Homeless Individuals and Families Information System (**HIFIS**)
- Centralized inventory of housing resources
- Clear access points
- A common set of triage and assessment tools

Coordinated Access



2026-2027:

- Centralized intake and **HIFIS** implementation.
- Outreach
- Effective and consistent triage across the system.
- System diversion.
- Immediate basic needs as part of a **centralized intake** process: **24-hour service** that acts as a safe and supportive drop-in location – providing coordinated health and housing focused engagement.
- Consistent, collaborative and sustained engagement between service partners.

Coordinated Access

Without a coordinated approach to service delivery, people experiencing a crisis must navigate a complicated web of **connected – but uncoordinated – services**. They often have to tell their story multiple times and place themselves on a number of waiting lists in order to secure the housing resources needed to resolve their challenges.

Without a person-centred approach people are often mismatched with resources. This can lead to poorer housing outcomes, continued diminished quality of life and inefficient use of limited resources.

	Program-Centred	Person-Centred
How access to services is positioned	Should we accept this client into our program?	What services are the best fit for each client?
How the process is organized	Different access points, triage and assessment forms, and eligibility requirements for each service provider	Standardized access protocols, triage and assessment tools, and eligibility guidelines across the housing and homelessness response system
Level of knowledge about services and how vacancies are filled	Silos of information create uneven knowledge about available services and who gets access to vacancies	Community agreement on what resources exist and how vacancies are filled
How referrals are processed	Ad hoc program referrals, often based on worker-level experience; offers are made on a “first come, first served” basis (chronological)	Coordinated referral processes based on system-level protocols; referrals address community-level outcomes through prioritization and consider client choice
What happens if the referral isn't a “good fit”	Clients are discharged from the program	Clients are supported to transition to a different service provider based on learning from the first referral; next steps build on a shared service plan
How progress is measured	Progress is measured at the program level rather than community level; evaluation is typically limited to service interactions with one agency/program with a more narrow view of the client experience	Community-level outcomes are measured using aggregated performance data; full service experience from first interaction to the last can be evaluated; successes and challenges can be shared across the system, with findings relevant to a broader audience

Leeds and Grenville Program Areas - Homelessness

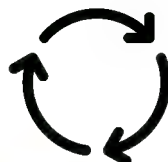
Community Outreach and Support Services:

- Encampment outreach.
- Focused engagement and case management for youth (JHS) and individuals involved in the justice system.
- Food security and other health related supports.

Emergency Shelter Solutions:

- Emergency after-hours phone line
- Hotel vouchers
- LLGAMH Drop-In
- Seasonal warming centre (winter 2026)
- Ten transitional shelter units (short-term emergency units – one specific for youth)

24-Hour centralized intake and coordinated access center



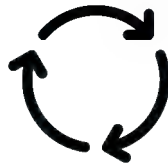
Connected Community Resources

- SUMMIT (Community Paramedics, health system navigation, nurse practitioner)
- Food banks
- Soup kitchens
- Loaves and Fishes
- Ontario Works (OW)
- Ontario Disability Support Program (ODSP)
- Social service partners (LLGAMH, FCSLLG, RNJ, DSLG, CMHLG, hospitals, Peer Support Services, JHS, LGIH, church communities, and many more)
- FCSLLG – Transition house
- JHS Connect Youth/FCSLLG – Hamilton house
- JHS Connect Youth emergency units
- Leeds and Grenville Interval House
- United Way Emergency Fund
- Individual municipalities and other social service partners providing crisis response supports.

Leeds and Grenville Program Areas - Homelessness

Housing Assistance:

- Homelessness Prevention Benefit (HPB)



Supportive Housing:

- Pathways to Supportive Housing Program (JHS)
- Total: 49 units

Connected Community Resources

- RGI housing
- Rent supplements
- Housing allowances (i.e. COHB, LLGAMH)
- JHS housing units
- JHS Connect Youth supportive units
- Detox and treatment programs (adult and youth)
- BGH - CDSU
- Hart Hubs
- Long-term care
- Retirement homes
- Ontario Health atHome – home care
- DSLG group homes
- LLGAMH group homes

Leeds and Grenville Homelessness - Program Data

2025-2026 – HPP Program Data Report		
Program Area	Projected # of unique households	Actual # of unique households
Community outreach and Support Services	500	834
Emergency shelter solutions	450	525
Housing assistance **in 2025-2026 this category included JHS justice involved and youth workers	250	990
Supportive housing	100	59

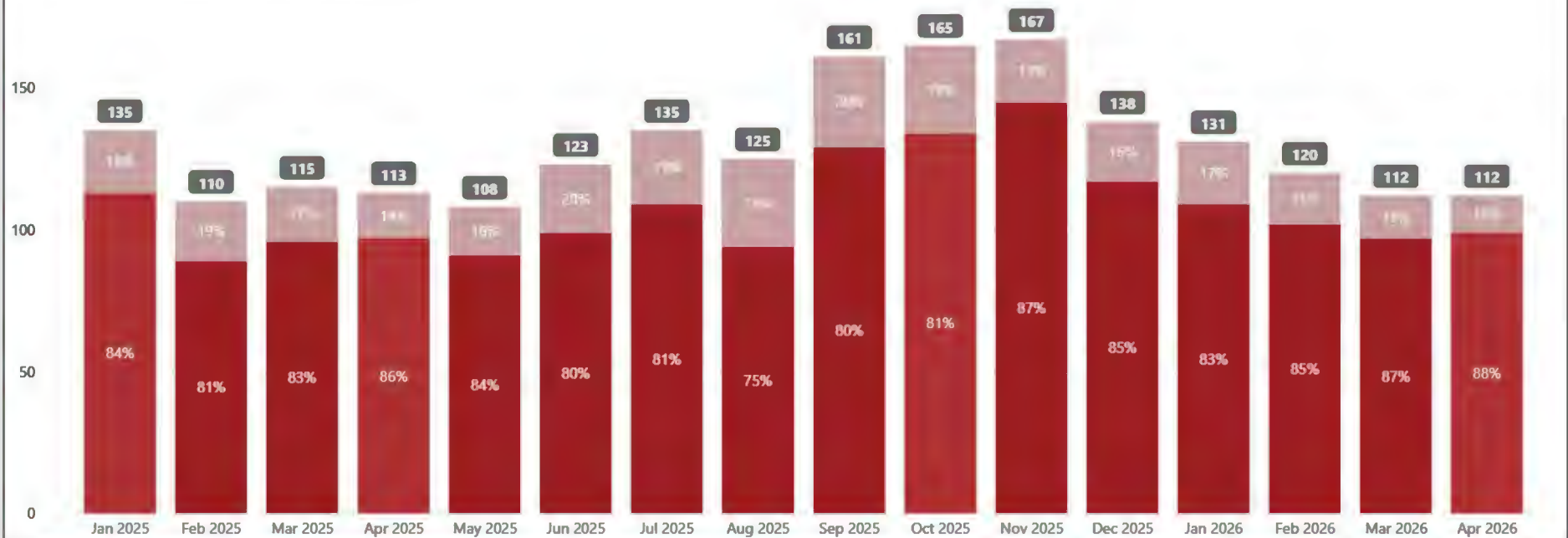
These numbers represent reported unique inputs from each individual program – not unique households across the entire system. The transition to HIFIS will support continued data improvements and improved system oversight.

Leeds and Grenville Homelessness – System Level Data

Chronic vs. Non-Chronic Analysis for Active Homeless

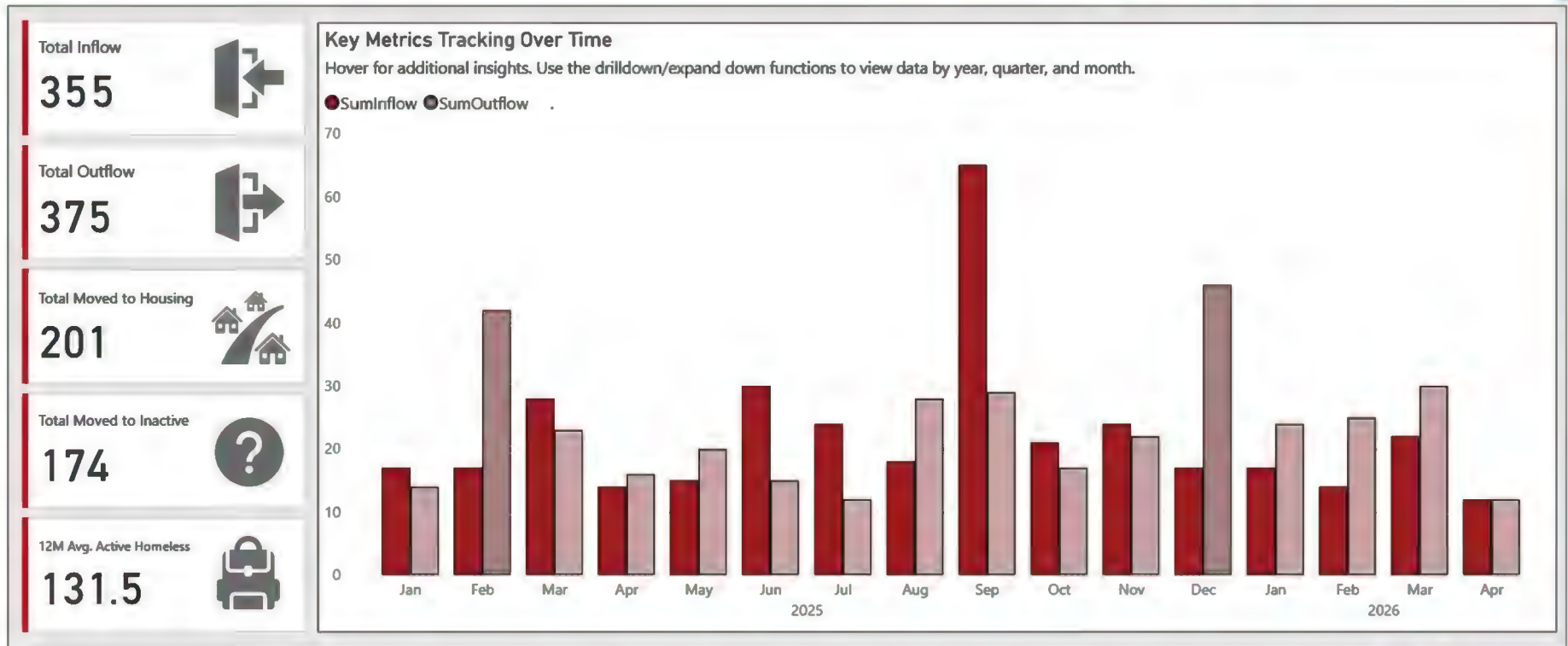
"Chronic" is assumed to be a subset of "Homeless". Deviations may result in illogical percentages.

● Chronic ● Non-Chronic (Homeless minus Chronic)



Feb 2025: opening of 25 cabins; **Dec 2025-April 2026:** opening of 24 additional units + re-focussed efforts on coordinated access process including intensive case management and outreach and increased community collaboration.

Leeds and Grenville Homelessness – System Level Data



Feb 2025: opening of 25 cabins; **Dec 2025-April 2026:** opening of 24 additional units - sustained increase in outflow.

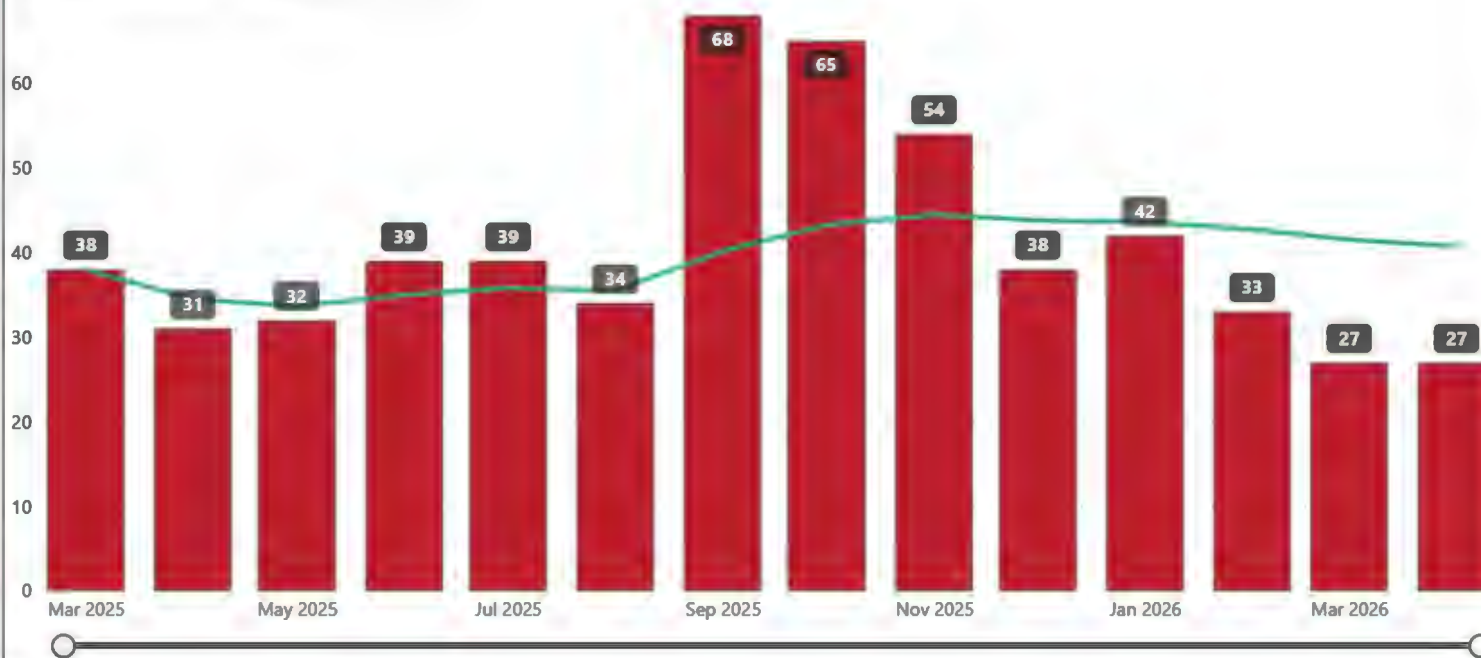
Leeds and Grenville Homelessness – System Level Data

Unsheltered Homelessness

KPI Time Series for Active Homeless

Columns represent monthly submission for the selected data point. Hover over a column for additional insights. Select a calculation with the slicer above to configure the trendline.

● Active Homeless ● 12-Month Rolling Average



Leeds and Grenville Homelessness Updates

2026-2027:

- Focus on **coordinated access and centralized intake**.
- 24-hour program that provides a coordinated access space and consistent point of engagement for the most complex and vulnerable BNL clients; centralized intake for housing resources within Leeds and Grenville.
- Coordinate services with other connected providers in Leeds and Grenville.
- Community **Request for Information** was issued by the Counties on June 29, 2026, seeking information and interest in both space and operations for a year-round 24-hour center (preferred) or a seasonal warming centre.
- Continued focus on outreach, intensive case management, and consistent engagement across the system
- *Current pending HRIF (round 3) grant application to support this work

HRIF Grant:

- Development and operations of 24 additional supportive housing units as part of the Pathways Program (JHS).
- Grant funding ends on September 30, 2026 – operating costs continued through HPP funding.
- Goal of reducing chronic homelessness by 18%.
- To date, **chronic homelessness has been reduced by 32%.**

Leeds and Grenville Homelessness Updates

What the data tells us:

- **Opening supportive housing units has the single greatest impact on reducing homelessness in Leeds and Grenville.**
- Increasing outreach, intensive case management, and coordinated access efforts resulted in sustained positive results following the increase in supportive housing.
- The Counties is doing well housing individuals before they become chronically homeless through referrals to connected services and using resources such as emergency shelter units and short-term hotel stays.
- Individuals experiencing chronic homelessness, who have significant and complex needs, make up the majority of the homeless population in Leeds and Grenville.

**Ministry of
Municipal Affairs
and Housing**

Office of the Minister

777 Bay Street, 17th Floor
Toronto ON M7A 2J3
Tel.: 416 585-7000

**Ministère des
Affaires municipales
et du Logement**

Bureau du ministre

777, rue Bay, 17^e étage
Toronto (Ontario) M7A 2J3
Tél. : 416 585-7000



234-2026-3320

September 10, 2026

Dear Head of Council,

I am writing to advise that the content of proposed regulations under the [Municipal Accountability Act, 2026](#), which received Royal Assent on June 2, 2026, is now posted on Ontario's regulatory registry for public comment.

The Act represents a significant step toward strengthening accountability and public confidence in local government. If the changes made by this Act are brought into force, the Ministry of Municipal Affairs and Housing is proposing regulations that would:

1. Establish a standardized municipal code of conduct for members of council and certain local boards;
2. Establish standardized municipal integrity commissioner inquiry processes; and
3. Establish education and training requirements for municipal integrity commissioners and for members of councils and certain local boards.

I value your perspective as Head of Council and encourage you to provide comments through the Regulatory Registry on behalf of your municipality, including any views or feedback from members of council: [Proposal for Regulations to Establish a Standardized Municipal Code of Conduct; Municipal Integrity Commissioner Processes and Education and Training Requirements | regulatoryregistry.gov.on.ca](#)

The proposal is open for public comment until October 2, 2026. Feedback will help inform the development of these regulations and support their effective implementation for the start of the new municipal council term on November 15, 2026.

If you have any questions regarding the proposal, please contact Robert Dodd, Chief of Staff, Minister's Office, Ministry of Municipal Affairs and Housing
Robert.Dodd@ontario.ca.

I look forward to receiving your input.

Sincerely,

A handwritten signature in blue ink that reads "Robert J. Flack".

Hon. Robert J. Flack
Minister of Municipal Affairs and Housing

cc : Robert Dodd, Chief of Staff, Minister's Office, Ministry of Municipal Affairs and Housing
Martha Greenberg, Deputy Minister of Municipal Affairs and Housing
Laurie Miller, Assistant Deputy Minister, Local Government Division
Sean Fraser, Assistant Deputy Minister, Municipal and Housing Operations Division
Municipal Chief Administrative Officer
Municipal Clerk