

**\*\*AMENDED\*\***

**REGULAR COUNCIL MEETING AGENDA**  
**Held on Tuesday, October 7, 2025, at 5:00 PM**  
**In-Person Town Hall Council Chambers 2<sup>nd</sup> Floor**

**Teleconference Toll Free Number – 1-833-311-4101**  
**Access Code: 2869 266 3958**

**Video Conference Link: [Click Here](#)**  
**Access Code: 2869 266 3958**

<b>1.</b>	<b>Call Meeting to Order</b>
<b>2.</b>	<b>Disclosure of Pecuniary Interest &amp; General Nature Thereof</b>
<b>3.</b>	<b>Canadian National Anthem</b>
<b>4.</b>	<b>Land Acknowledgement Statement</b>
<b>5.</b>	<b>Public Question/Comment</b> (Only Addressing Motion(s) or Reports on the Agenda)
<b>6.</b>	<b>Disclosure Additional Items</b>
<b>7.</b>	<b>Public Meeting</b>
	1. Proposed Class III Development Permit – 760 Stone Street North – Extend Temporary Use of an Automotive Sales Establishment (+Report Council PD-2025-16)
<b>8.</b>	<b>Delegations</b>
	1. Susanne Richter – Thousand Islands Boat Museum (TIBM) – 2025 Impact Report
<b>9.</b>	<b>Presentations/Awards/Deputations</b>
	1. Affordable Housing Working Group – 2025 Housing Strategy
<b>10.</b>	<b>Mayor’s Declarations</b> – None
<b>11.</b>	<b>Unfinished Business</b> – None

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.

<b>12.</b>	<b>Motion #25-131 – Approval of Minutes – September 16, 24 and 30, 2025</b>
<b>13.</b>	<b>Staff Reports</b>
	<b>Penny Kelly, Clerk</b>
	Council-CSC-2025-07 – Leeds and Grenville Interval House (LGIH) – Request to Raise LGIH Flag
	<b>John Morrison, Treasurer</b>
	Council-FIN-2025-24 – Tangible Capital Asset Policy
	Council-FIN-2025-25 – Procurement Policy
	Council-FIN-2025-26 – Debt Management Policy
	Council-FIN-2025-27 – Reserve and Reserve Fund Policy
	<b>Jeff Johnston, Manager of Parks and Recreation</b>
	Council-REC-2025-16 – Award of Contract – Marina 300 and Shoreline Docks Electrical Upgrades
	<b>David Armstrong, Manager of Public Works</b>
	Council-RDS-2025-12 – Award of Contract – Charles Street Stormwater Repairs
<b>14.</b>	<b>Motions</b> (Council Direction to Staff) – None
<b>15.</b>	<b>Correspondence</b>
	1. 2026 ROMA Conference – Early Bird Registration Deadline – October 31, 2025 – Seeking Council Interest to Attend
	2. Drinking Water Source Protection – Invitation for Expression of Interest – Municipal Representative (Eastern Area) – Cataraqui Source Protection Committee
	3. Media Release – Introducing Southeast Public Health
	4. AECOM – Notice of Public Information – HWY 401 Planning Study
	5. Ruth Strunz – Gananoque River Species At Risk
<b>16.</b>	<b>Notice Required Under the Notice By-law</b> – None
<b>17.</b>	<b>Committee Updates</b> (Council Reps)
<b>18.</b>	<b>Discussion of Additional Items</b>
<b>19.</b>	<b>Closed Session</b>
	<input checked="" type="checkbox"/> <b>A Position, Plan, Procedure, Criteria or Instruction to be Applied to any Negotiations Carried On or to be Carried on by or on Behalf of the Municipality or Local Board</b> <ul style="list-style-type: none"> <li>One (1) Item</li> </ul>

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	<input checked="" type="checkbox"/> <b>Personal Matters Concerning an Identifiable Individual, Including Municipal or Board Employees</b> <ul style="list-style-type: none"> <li>One (1) Item</li> </ul>
<b>20.</b>	<b>Reporting Out of Closed Session</b>
<b>21.</b>	<b>Questions from the Media</b>
<b>22.</b>	<b>Confirmation By-law</b>
	By-law No. 2025-085 – Confirm the proceedings of Council for the meeting held on Tuesday, October 7, 2025
<b>23.</b>	<b>Next Meeting:</b> Regular Council – Tuesday, October 21, 2025 at 5:00 PM
<b>24.</b>	<b>Adjournment</b>

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## **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.



## NOTICE OF MEETING

### Proposed Class III Development Permit

**TAKE NOTICE** that the Planning Advisory Committee/Committee of Adjustment for the Town of Gananoque will hold a Meeting on **TUESDAY, SEPTEMBER 23, 2025 at 6:00 P.M.** via **TELECONFERENCE\*** and **IN-PERSON** in the TOWN OF GANANOQUE COUNCIL CHAMBERS, 30 KING STREET EAST to consider and provide a recommendation to Council on the Development Permit application below.

**AND TAKE FURTHER NOTICE** that the Council for the Corporation of the Town of Gananoque will hold a Public Meeting on **TUESDAY, OCTOBER 7, 2025 at 5:00 P.M.** via **TELECONFERENCE\*** and **IN-PERSON** in the TOWN OF GANANOQUE COUNCIL CHAMBERS, 30 KING STREET EAST to consider the following application.

\*The **TOLL-FREE PHONE NUMBER** and **ACCESS CODE** will be found on the meeting agenda, posted to the Town website at <https://www.gananoque.ca/town-hall/meetings> prior to the meeting.

File No. **DP2025-12**

APPLICANT: **RYAN EASTON**  
OWNER: **995423 ONTARIO INC.**

The property municipally and legally described as

**760 STONE STREET NORTH**

PLAN 86 BLK V LOT 29 30 32 AND 34 PT LOTS 28 31 AND 37 RP 28R14928 PARTS 6 TO 9

Town of Gananoque

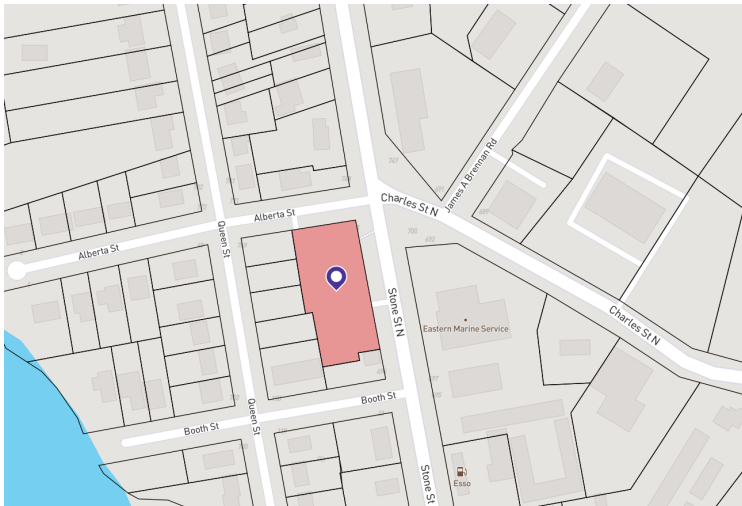
has applied to the Town of Gananoque for a Development Permit to

**EXTEND THE TEMPORARY USE OF AN AUTOMOTIVE SALES ESTABLISHMENT**

Additional information in relation to the proposed development permit is available for inspection at the Town Hall Administration Offices located at 30 King Street East, Gananoque, ON, on the Town website at <https://www.gananoque.ca/town-hall/meetings>, by emailing [assistantplanner@gananoque.ca](mailto:assistantplanner@gananoque.ca) or by calling Trudy Gravel 613-382-2149 ext. 1129.

If you wish to provide comment or input you may do so at the public meeting or in writing prior to the meeting.

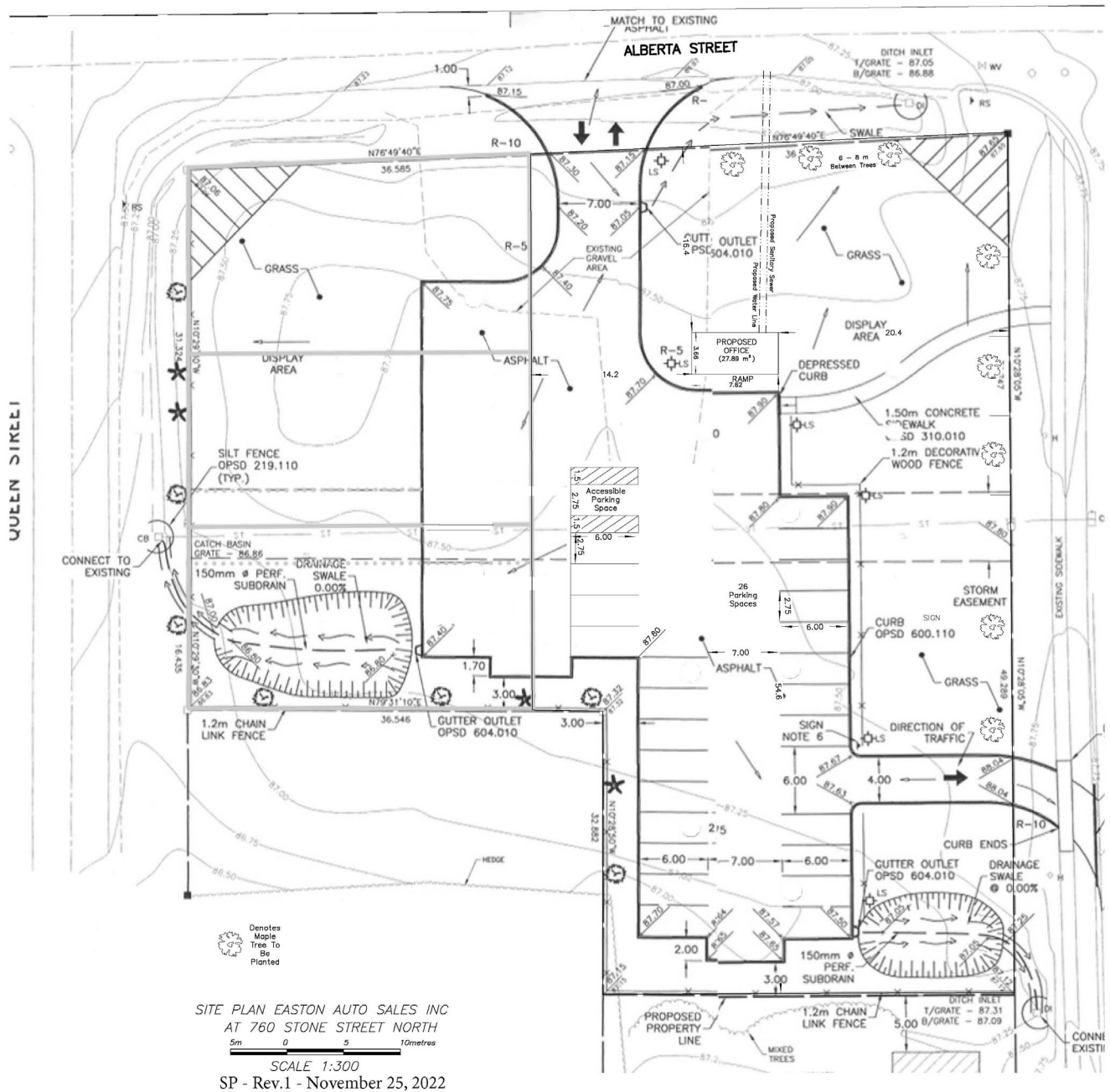
**Note:** Only the applicant of a development permit has a right to appeal a decision or non-decision on an application to the Ontario Land Tribunal where the application meets the requirements established through the official plan and development permit by-law.



**DATED this <sup>TH</sup> day of SEPTEMBER, 2025**

Brenda Guy  
Manager of Planning and Development  
[bguy@gananoque.ca](mailto:bguy@gananoque.ca)  
613-382-2149 ext. 1126

## Site Plan



**Council Report – PD-2025-16**

**Date:** October 7, 2025

☐ **IN CAMERA**

**Subject:** Class III Development Permit (DP2025-12) – 760 Stone Street North (Easton)

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

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**RECOMMENDATION:**

BE IT RESOLVED THAT THE COUNCIL OF THE TOWN OF GANANOQUE APPROVES CLASS III DEVELOPMENT PERMIT APPLICATION DP2025-12 (EASTON) AT 760 STONE STREET NORTH FOR AN EXTENSION OF THE TEMPORARY USE OF AN AUTOMOTIVE SALES ESTABLISHMENT FOR AN ADDITIONAL THREE (3) YEARS TO DECEMBER 2, 2028, PROVIDED:

- ALL SITE WORKS REMAIN AS PREVIOUSLY APPROVED AND THE RELOCATION OF ACCESSIBLE PARKING SPACE BE IMPLEMENTED,
- THE OWNER ENTER INTO AN AMENDMENT TO THE AGREEMENT WITHIN ONE YEAR OF THE NOTICE OF DECISION, AND;
- ALL COSTS ASSOCIATED WITH FULFILLING THE CONDITIONS OF THIS DECISION ARE BORNE BY THE OWNER,

AS RECOMMENDED BY THE PLANNING ADVISORY COMMITTEE (PAC) AND AS PRESENTED IN COUNCIL REPORT-PD-2025-16.

**STRATEGIC PLAN COMMENTS:**

Sector #6: Governance – Strategic Initiative #4 - Town Council will ensure openness and transparency in its operations.

**BACKGROUND:**

The applicant operates an automobile sales establishment at the property of 760 Stone Street North on a temporary approval. In 2022, an application was approved for a 3 year temporary designation which expires at the end of the current year. The applicant is seeking an additional 3 years of temporary designation to determine the financial and economic viability.

Refer to Planning Report meeting date of September 23, 2025 attached for complete background and review of the application before Council.

**INFORMATION/DISCUSSION:**

At the meeting of September 23, 2025, Planning Advisory Committee (PAC) considered the Application.

The Planning Advisory Committee (PAC) discussed the Application and the extension of the temporary use at 760 Stone Street NORTH. PAC felt that the applicant and business has been very positive in the Town and at this location.

The Motion, passed at PAC, reads as follows:

Moved by: Lynda Garrah  
Seconded by: Kathy Warren

THAT PLANNING ADVISORY COMMITTEE HAVE NO OBJECTION TO APPLICATION DP2025-12 (EASTON) AT 760 STONE STREET NORTH FOR THE EXTENSION OF THE TEMPORARY USE OF AN AUTOMOTIVE SALES ESTABLISHMENT FOR AN ADDITIONAL THREE YEARS TO DECEMBER 2, 2028, PROVIDED:

- ALL SITE WORKS REMAIN AS PREVIOUSLY APPROVED AND THE RELOCATION OF ACCESSIBLE PARKING SPACE BE IMPLEMENTED,
- THE OWNER ENTER INTO AN AMENDMENT TO THE AGREEMENT WITHIN ONE YEAR OF THE NOTICE OF DECISION, AND
- ALL COSTS ASSOCIATED WITH FULFILLING THE CONDITIONS OF THIS DECISION ARE BORNE BY THE OWNER.

- **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

**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, Application and Drawings

<p><b>APPROVAL</b></p>	<p>_____</p> <p>Brenda Guy, Manager of Planning and Development</p> <p>_____</p> <p>John Morrison, Treasurer</p> <p>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.</p> <p>_____</p> <p>Melanie Kirkby, CAO</p>
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## PLANNING REPORT

TO: PLANNING ADVISORY COMMITTEE

FROM: PLANNING AND DEVELOPMENT

MEETING DATE: TUESDAY, SEPTEMBER 23, 2025

SUBJECT: DP2025-12 – 760 STONE STREET NORTH  
CLASS III DEVELOPMENT PERMIT

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**Background:**

Property: 760 STONE STREET NORTH

Legal Description: PLAN 86 BLK V LOT 29 30 32 AND 34 PT LOTS 28 31 AND 37 RP 28R14928 PARTS 6 TO 9

Official Plan: HIGHWAY COMMERCIAL

Development Permit: RESIDENTIAL

Lot Coverage: 35%

**Purpose and Effect:**

To request an extension to a temporary use (approved under DP2022-16) for an automotive sales establishment, which is due to expire December 2, 2025. The request will permit the extension of the temporary use to continue until December 2, 2028.

**Background:**

In 2018 an owner-initiated Official Plan Amendment was passed to change the designation from Residential to Highway Commercial. At the time of the amendment, the specific commercial use was not known and it was noted that a Development Permit would be required to specify the type of commercial use. The lands enjoyed a legal-non conforming use for the property as a parking lot dating back to 2004. In 2022, a temporary designation was approved to permit automotive sales.

The subject property is designated Highway Commercial in the Official Plan and Residential in the Development Permit By-law.



### ***PROVINCIAL PLANNING STATEMENT:***

The Provincial Planning Statement, 2024 (PPS) provides direction on matters of provincial interest pertaining to land use planning and all development proposals must be consistent with the policies therein. The full PPS document can be found at <https://www.ontario.ca/page/provincial-planning-statement-2024>. Policies which repeat or are not relevant to the current proposal have been omitted from commentary below.

#### ***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 (including schools and associated child care facilities, long-term care facilities, places of worship and cemeteries), recreation, parks and open space, and other uses to meet long-term needs.

#### ***2.4 Strategic Growth Areas***

##### ***2.4.1 General Policies for Strategic Growth Areas***

1. Planning authorities are encouraged to identify and focus growth and development in *strategic growth areas*.
2. To support the achievement of *complete communities*, a range and mix of *housing options*, *intensification* and more mixed-use development, *strategic growth areas* should be planned:
  - a) to accommodate significant population and employment growth;

#### ***2.8 Employment***

##### ***2.8.1 Supporting a Modern Economy***

1. Planning authorities shall promote economic development and competitiveness by:
  - a) providing for an appropriate mix and range of employment, institutional, and broader mixed uses to meet long-term needs;
  - b) providing opportunities for a diversified economic base, including maintaining a range and choice of suitable sites for employment uses which

support a wide range of economic activities and ancillary uses, and take into account the needs of existing and future businesses;

**COMMENT:**

The continuation of the 3 year temporary use of an automotive sales establishment is consistent with policies related to providing employment growth, a mix and range of employment uses which provides for an economic activity.

**OFFICIAL PLAN:**

The subject property is designated Highway Commercial.

**Goals and Objectives (3.3.1)**

The goal of the Commercial Lands is to provide a supportive land use policy framework which reduces constraints for commercial development while ensuring that existing and future commercial uses will contribute to Gananoque's small town character.

The objectives of this designation are to:

1. Support a diverse range commercial uses that meet the existing and future needs of the community and reduces the need for residents to shop elsewhere;
2. Accommodate a range of commercial formats from smaller pedestrian-oriented stores in the central King Street area to highway commercial type uses near Highway 401;
3. Enhance the form and character of each commercial area in the Town and work to create a distinct community identity for each; and
4. To encourage the maintenance and improvement of existing commercial buildings.

**Permitted Uses (3.3.2.2.1)**

The Highway Commercial Policy Area is intended for larger format retail and service commercial development intended to serve the Town, the region and the traveling public. The designation is intended to permit a diverse range of land uses which includes automotive sales.

**Highway Commercial Policies (3.3.2.2.2)**

The Plan shows that the development and redevelopment has occurred in a manner which minimizes off-site impacts on adjacent residential neighbourhoods through buffering and screening.

**COMMENT:**

The proposed use is generally consistent with the commercial policies of the Official Plan designation.

The request is to extend an approved temporary use under the Development Permit.





View of 760 Stone Street North

***DEVELOPMENT PERMIT:***

The subject property is designated Residential within the Development Permit By-law. The intent of the Residential designation is to allow for a varied density of residential uses.

The current proposal would not redesignate the property but would rather permit an extension of the temporary use for an automotive sales use as previously approved on the site plan. (See attached approved site plan)

**Use (5.3.1)**

The By-law defines an Automotive Sales and Service Establishment as “a building and/or lot used principally for the display and sale of new and/or used motor vehicles and may include the servicing, repair, cleaning of motor vehicles, the sale of automotive accessories and related products and the leasing or renting of motor vehicles, but shall not include any other defined automotive uses”.

**Site Provisions**

Section 5.4 of the By-law establishes site requirements for permitted and discretionary uses.

**Parking and Storage of Vehicles (3.32)**

The By-law did not specify a required number of parking spaces for an Automotive Sales and Service Establishment. The parking requirements for uses otherwise was used being 1 space per 30 m<sup>2</sup> (322.9 ft<sup>2</sup>) of gross floor area. With a sales office floor area of 27.89 m<sup>2</sup>, only one space would be required for the use.

**Entrance Overlay (14.0)**

The subject property falls within the Entrance Overlay, which encourages additional landscaping and beautification of the Town entrances, as appropriate.



Existing Automotive Sales Building

**COMMENT:**

The existing temporary use is an Automotive Sales Establishment without servicing or repair of vehicles. The applicant is requesting a three year extension of the temporary use based on the approved plan. The extension is being requested to allow for the continued development of operations from a financial perspective and to ensure that the site meets the long-term goals of the business (see attached correspondence).

Remaining in effect and consistent with the approved temporary use in 2022, should the residential lands be developed, the parking lot will require a reconfiguration in the area of the residential lot or should the applicant seek a permanent status on the lands, prior to the lapsing of the extension, a Development Permit will be required.

It is noted that the applicant is required to maintain an accessible space on the property and install maple trees as per the landscape plan. The applicant noted to staff that the accessible space would be better served, adjacent the building as shown below. The Town holds security in this regard.



Staff note that there has been no concerns raised pertaining to the temporary use and are supportive of the applicant's efforts to contributing to the economy of the Town.

The sales office is considered temporary and removable upon expiry of the approval of the extension of the 3-year temporary use time frame. Security remains with the Town in this regard.

### ***CIRCULATION TO AGENCIES***

Circulation to all property owners within 120m of the site and the prescribed agencies (comments received to date):

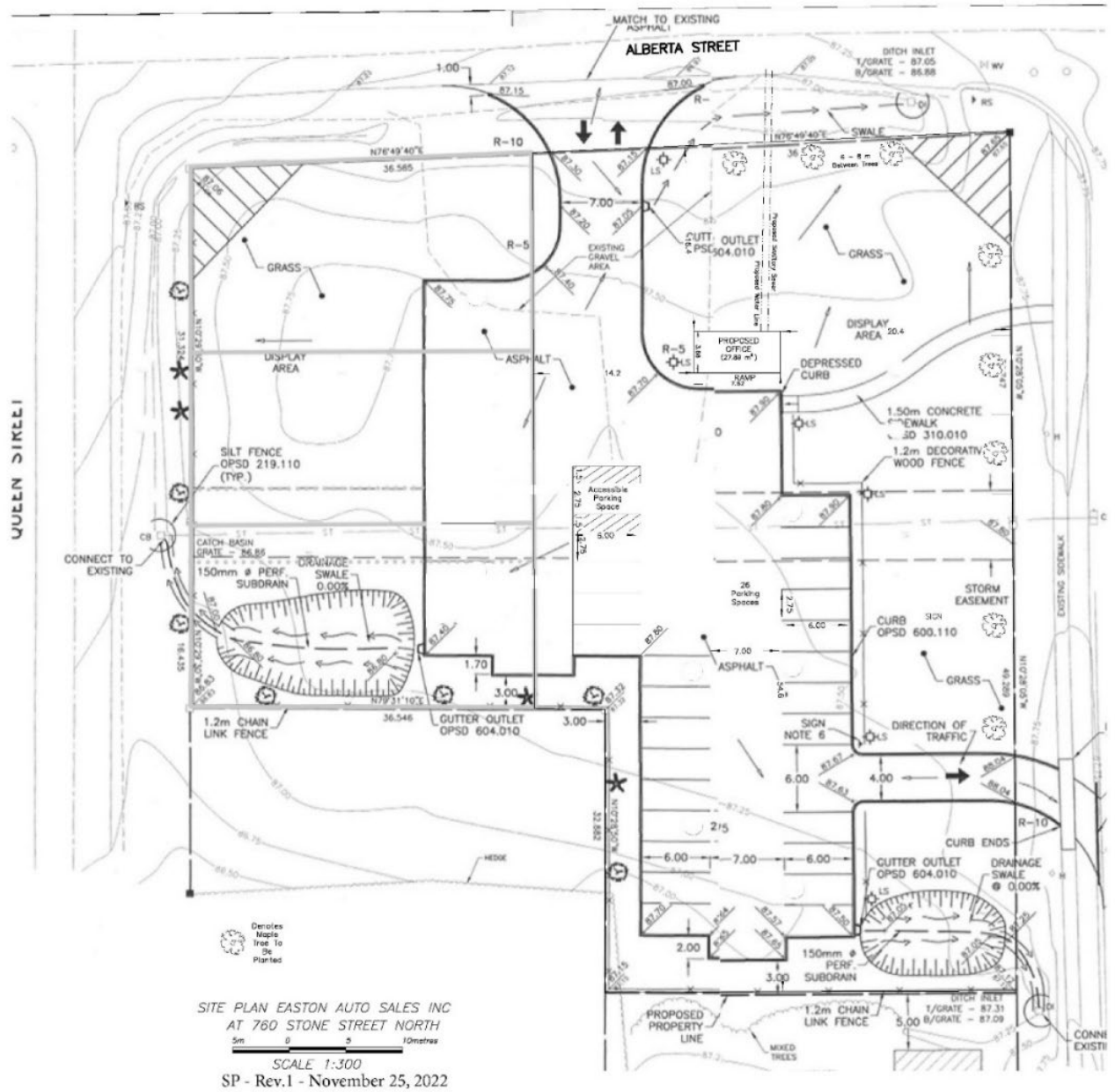
Bell Canada/Canada Post/Cogeco	
Catholic District School Board of Eastern Ontario	
CAO	
Chief Building Official	The applicant is required to enter into a new conditional permit. The current permit expires at the end of this year.
CRCA	No concerns or objections.
Enbridge Gas	
Eastern Ontario Power/Hydro One/ OPG	
Emergency Services	
Fire Department	
LG Health Unit	
Public Works Water/Sewer Utilities	No objections
St. Lawrence Parks Commission	
MTO	
Other:	

Staff have no objection to DP2025-12 at 760 Stone Street North for the extension of the temporary use of an automotive sales establishment for an additional three years to December 2, 2028, provided:

- All site works remain as previously approved and the relocation of accessible parking space be implemented,
- The Owner enter into an Amendment to the Agreement within one year of the Notice of Decision, and
- All costs associated with fulfilling the conditions of this decision are borne by the Owner.

APPROVAL	
	Trudy Gravel, Assistant Planner
	Brenda Guy, Manager of Planning and Development

Existing Site Plan:



Dear Members of the Planning Advisory Committee / Town Council,

I am writing to formally request a three-year extension of the temporary use permit for automobile sales at 760 Stone N.

Over the past three years, we have made meaningful progress in establishing and growing our business at this location. However, due to financial constraints and the need for further evaluation, we are not yet in a position to commit to a long-term lease or purchase agreement with the property owner.

The additional time would allow us to continue developing our operations, ensure that this location remains the right fit for our long-term goals, and further contribute to the local economy and community. Our business remains committed to responsible operation and community involvement, and we deeply value the opportunity we've had to grow in this town.

We respectfully request your consideration and approval of a three-year extension on the current permit. Thank you for your time and continued support.

Sincerely,

Ryan Easton



**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.

TC



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: <u>Ryan Easton</u>	Complete Address including Postal Code: <u>165 Union Rd Lansdowne Ont K0E 1C0</u>	Phone: <u>613-561-5172</u>
	E-mail: <u>ryan@eastonautosales.ca</u>	
Name of Property Owner (if different than applicant): <u>995423 Ontario Inc</u>	Complete Address including Postal Code: <u>777 King st E Gananoque Ont K7G 1H4</u>	Phone: <u>613 541-1453</u>
	E-mail: <u>jeff@bhchotels.ca</u>	
Architect/Designer/Planner:	Complete Address including Postal Code:	Phone:
	E-mail:	
Engineer:	Complete Address including Postal Code:	Phone:
	E-mail:	
Land Surveyor:	Complete Address including Postal Code:	Phone:
	E-mail:	

PROPERTY			
Street or Property Address (if applicable): <u>760 Stone St N Gananoque</u>		Roll Number (if known): <u>8014 000 015 51100</u>	
LEGAL DESCRIPTION			
Lot/Con/Plan: <u>Plan 86 BIK U Lots 29 30 32 and 34 PT lots 28 31 and 37 RP 28R14928 Parts 6 to 9</u>			
Frontage (m/ft): <u>262.03</u>	Depth (m/ft):	Lot Area: <u>.91 AC</u>	



**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:

- |   |   |
|---|---|
| <input type="checkbox"/> Air, Noise or Vibration Study  | <input type="checkbox"/> Sanitary System Design & sufficient capacity         |
| <input type="checkbox"/> Archaeological Study   | <input type="checkbox"/> Servicing Options Report                             |
| <input type="checkbox"/> Drainage and/or stormwater management report                           | <input type="checkbox"/> Source Water Protection – Risk Management Assessment |
| <input type="checkbox"/> Environmental Impact Assessment for a natural heritage feature or area | <input type="checkbox"/> Sun/Shady Study                                      |
| <input type="checkbox"/> Erosion and Sediment Control Plan                                      | <input type="checkbox"/> Traffic Study  |
| <input type="checkbox"/> Geotechnical Study and Hydrogeological Study                           | <input type="checkbox"/> Vegetation Inventory/Preservation                    |
| <input type="checkbox"/> Heritage Resource Assessment/Study                                     | <input type="checkbox"/> Visual Impact Assessment                             |
| <input type="checkbox"/> Hydrogeology/Groundwater Study   | <input type="checkbox"/> Water Distribution System & sufficient capacity      |
| <input type="checkbox"/> Phase I Environmental, investigation if required                       | <input type="checkbox"/> Wave Uprush Study                                    |
| <input type="checkbox"/> Form 1's – Record of Future Alteration (Water, Sewer & Storm)          | <input type="checkbox"/> Supporting Land Use Planning Report                  |
|   | <input type="checkbox"/> 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):

Automotive Sales

Length of time the existing use of the subject lands have continued:

2023 - 3 years

Has the property been designated as a Heritage Site?

☐ Yes☒ No

Is the property presently under a Site Plan/Development Permit Agreement?

☒ Yes☐ No

Has the property ever been subject of an application under Section 34 (Zoning), 41 (Site plan) or 45 (Minor Variance) of the Planning Act? OPA5

☒ Yes☐ No

Has 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?

DP2022-16 - Temporary Use of Automotive Sales

## Proposed Use(s):

Automotive Sales - 3 year extension

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?

Requirements met under previous application. Seeking to extend the temporary use.

Is/Are variation(s) requested?

☒ Yes☐ No

If yes, what variation is requested and why?

Extension of the Temporary Use

Demonstrate how the proposed variation meets the criteria as set out in the development permit by-law.

See attached.

Abutting Land Use(s) - east, west, north, south:

Residential - north, south, west  
Commercial - east

RE



Is the Development to be phased?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
What is the anticipated date of construction?	n/a
Is the land to be divided in the future?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Are there any easements, right-of-ways or restrictive covenants affecting the subject land?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
If yes, please provide details (and copies of covenants with application submission).	

**Plan Details: Please ensure that measurements are consistent with plan**

<input type="checkbox"/> Residential	<input checked="" type="checkbox"/> Commercial	<input type="checkbox"/> Employment Lands/ Industrial	<input type="checkbox"/> Institutional
Building Coverage: 0.06 (%) 24.5 (sq.m)		Landscape Coverage: +25% (%) (sq.m)	
Building Height: 12'9"	No. of Storeys: 1	No. of Units: n/a	Storage of Garbage: n/a

<b>Parking Area:</b>	Existing Parking Surface <input checked="" type="checkbox"/> Paved <input type="checkbox"/> Gravel <input type="checkbox"/> Permeable Parking Area <input type="checkbox"/> Other			
	Proposed Parking Surface: <input type="checkbox"/> Paved <input type="checkbox"/> Gravel <input type="checkbox"/> Permeable Parking Area <input type="checkbox"/> Other			
	# of Existing Parking Spaces 33	# of New Parking Spaces 0	# of Accessible Parking Spaces 1	Total # of Parking Spaces 33
	Dimension of Parking Spaces (m/ft): 2.75 x 6m		Dimensions of Accessible Parking Spaces (m/ft): 1.5m x 2.75m x 1.5m	

<b>LOADING SPACES, if applicable:</b> n/a	Number of Loading Spaces:	Dimensions of Loading Spaces (m/ft):
--	---------------------------	--------------------------------------

n/a

<b>Heritage Tourist Inn/Bed and Breakfast/Short Term Accommodation*:</b>		<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
Is this an application for a Heritage Tourist Inn?		<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
Number of Guest Rooms:	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6		
<b>NOTE: A Heritage Tourist Inn</b> 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?		<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
Number of Guest Rooms:	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3		
Is this an application for a Short Term Accommodation?		<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
Number of Guest Rooms:	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3		

Access*:	Potable Water*:	Sewage Disposal*:	Stormwater*:
<input checked="" type="checkbox"/> Municipal Street	<input checked="" type="checkbox"/> Town Owned/operated Water System	<input checked="" type="checkbox"/> Town Owned/Operated Sewage System	<input type="checkbox"/> Town Owned/Operated Sewers
<input type="checkbox"/> Existing Private Road/ Lane	<input type="checkbox"/> Private Well	<input type="checkbox"/> Private Septic and Tile Field	<input type="checkbox"/> Swales
<input type="checkbox"/> Existing Right-of-way	<input type="checkbox"/> River	<input type="checkbox"/> Other	<input type="checkbox"/> Ditches
<input type="checkbox"/> Unopen Road Allowance	<input type="checkbox"/> Other:		<input type="checkbox"/> Other
<input type="checkbox"/> Other:			

Provide any applicable hook-up approvals and/or permit number(s) applicable to the above:

n/a

<b>Water Access</b> (where access to the subject land is by water only)	
Docking Facilities (specify) distance from subject land _____ distance from nearest public road _____	Parking Facilities (specify) distance from subject land _____ distance from nearest public road _____

EXISTING BUILDINGS:	Building 1 - Primary	Building 2 - Accessory
Type of Structure (ie: wood concrete)	Wood / siding.	
Date Constructed:	Dec 2022	
Front Line Setback:	17.7 m	
Rear Lot Line Setback:	53.3 m	
Side Lot Line Setback:	14.1 m	
Side Lot Line Setback:	20.4 m	
Height:	3.93 m	
Dimensions:	3.66 m x 7.62 m	
Floor Area:	27.89 m <sup>2</sup>	



PROPOSED BUILDINGS:		Building 1 - Primary	Building 2 - Accessory
n/a	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

Ryan Easton

(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.

995423 ONTARIO INC.

Owner Name (Please Print)

Owner Name (Please Print)

Jeff Brown

Signature of Owner

Signature of Owner

Signature of Witness (not applicant)

Date

**CONSENT BY OWNER**I/We, Jeff Brown 995423 ONTARIO INC., (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

Signature of Owner

Signature of Witness (not applicant)

Date

**DECLARATION OF APPLICANT**(Print) I, Ryan Easton of the Town of Gananoque in the Province of Ontario 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

Town of Gananoque  
Brenda Jessie Gaurkink-Guy,  
this 22 day of August,  
2025, a Commissioner, etc.,  
Province of Ontario,  
for the Corporation of the  
Town of Gananoque.  
August 6, 2027.

Signature of a Commissioner, etc

Signature of Applicant

JB



<b>Office Use Only:</b>		Roll No: 0814 000 015 51100
Official Plan Designation:  Highway Commercial - OPA5	Development Permit Designation:  Residential	Other:
Access (Entrance Permits etc):  Existing	Water and Sewer Hookup (Permits etc): Existing	Other:
Other Concurrent Applications: <u>N/A</u> <input type="checkbox"/> Cash-in-Lieu of Parking <input type="checkbox"/> condo Approval <input type="checkbox"/> Consent/Severance <input type="checkbox"/> Official Plan Amendment <input type="checkbox"/> Subdivision Approval		
Date Application Received:  <u>August 22/2025</u>	Date Application Deemed Complete:  <u>August 22, 2025</u>	Fees Received:  <u>August 22/2025</u> Pd.

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



Dear Members of the Planning Advisory Committee / Town Council,

I am writing to formally request a three-year extension of the temporary use permit for automobile sales at 760 Stone N.

Over the past three years, we have made meaningful progress in establishing and growing our business at this location. However, due to financial constraints and the need for further evaluation, we are not yet in a position to commit to a long-term lease or purchase agreement with the property owner.

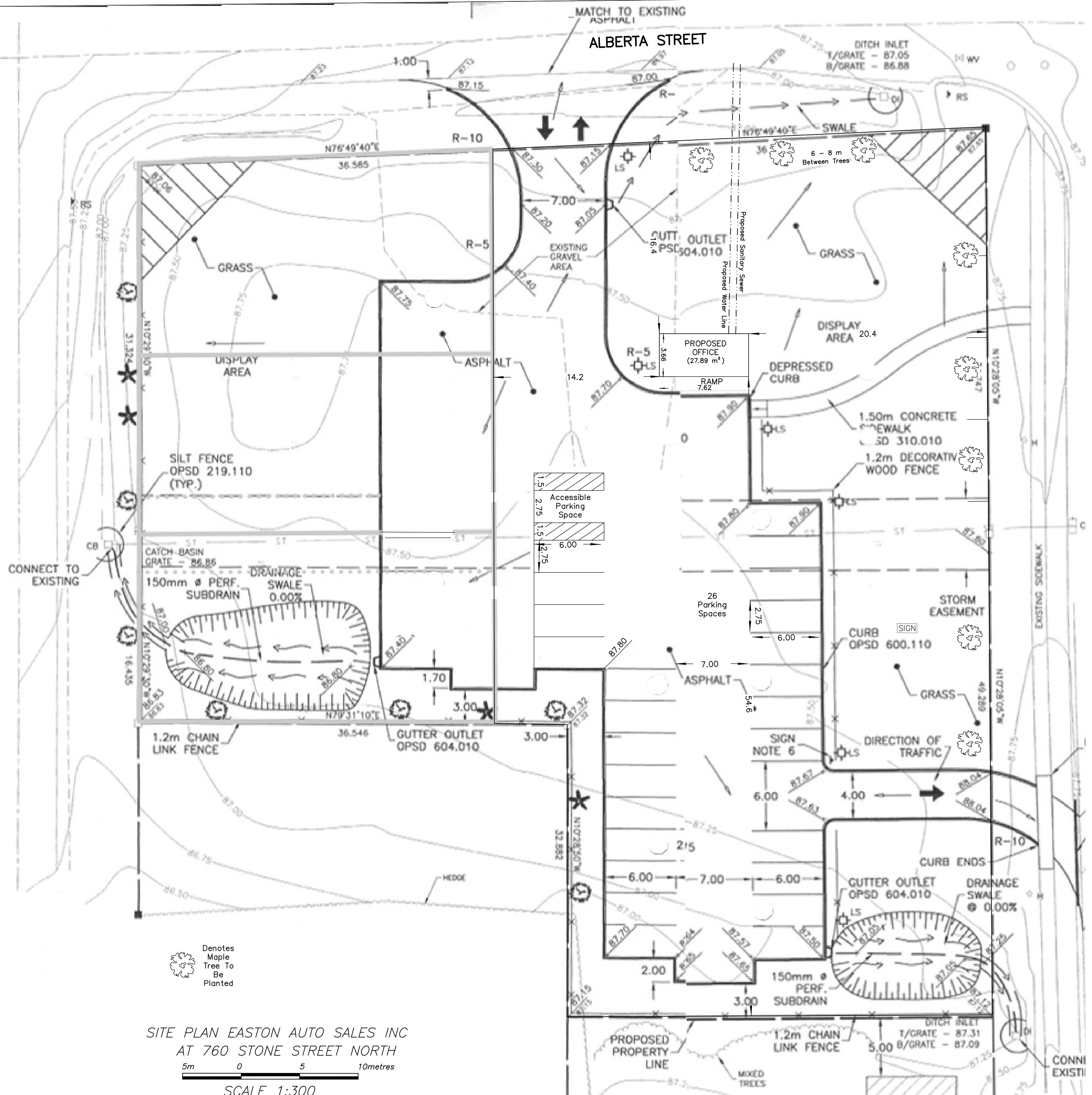
The additional time would allow us to continue developing our operations, ensure that this location remains the right fit for our long-term goals, and further contribute to the local economy and community. Our business remains committed to responsible operation and community involvement, and we deeply value the opportunity we've had to grow in this town.

We respectfully request your consideration and approval of a three-year extension on the current permit. Thank you for your time and continued support.

Sincerely,

Ryan Easton

QUEEN STREET





**NOT FOR  
CONSTRUCTION**



Please note that renderings are for illustration purposes only and may not reflect exact choices & indications in project.

The undersigned has reviewed and takes responsibility for this design, and has the qualifications and meets the requirements set out in the Ontario Building Code.

Qualification Information:

Jeremy McMullen	22021
NAME	SIGNATURE BCN
Precision Home Design	118640
FIRM	BCN

**CUSTOMER:**

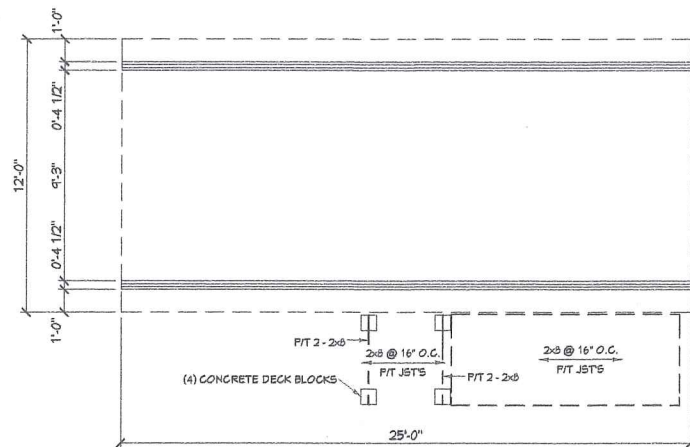
EASTON OFFICE  
ADDRESS

**DRAWING NAME:**

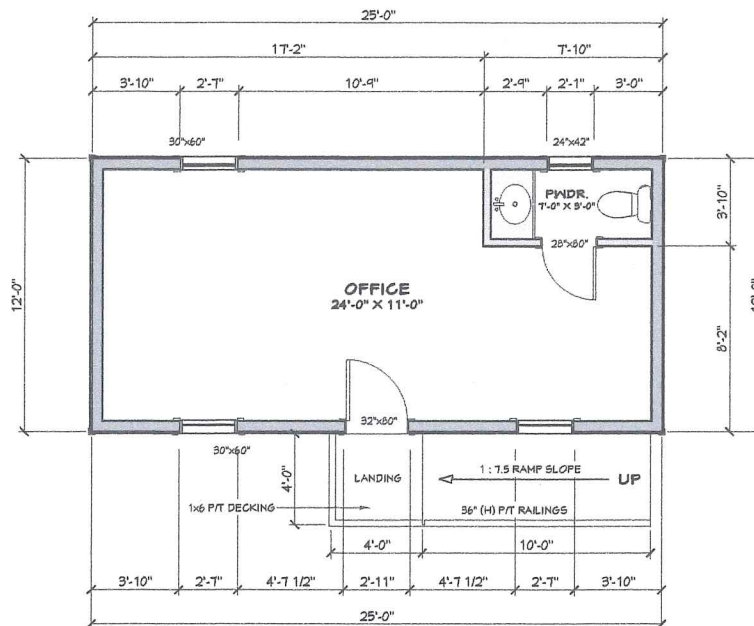
SCALE:	Sheet #
DATE:	A1
OCT 13, 2022	

ALL EXTERIOR DIMENSIONS  
ARE FROM FRAMING

ALL INTERIOR DIMENSIONS  
ARE FROM FRAMING



**FOUNDATION PLAN**



**GROUND FLOOR PLAN**

300 SQ.FT.

**NOT FOR  
CONSTRUCTION**



Please note that renderings are for illustration purposes only and may not reflect exact choices & inclusions in project.

The undersigned has reviewed and taken responsibility for this design, and has the qualifications and meets the requirements set-out in the Ontario Building Code.

Qualification Information:

Jeremy McMullen 22021  
NAME SIGNATURE BCIN

Precision Home Design 119640  
FIRM BCIN

**CUSTOMER:**

EASTON OFFICE  
ADDRESS

**DRAWING NAME:**

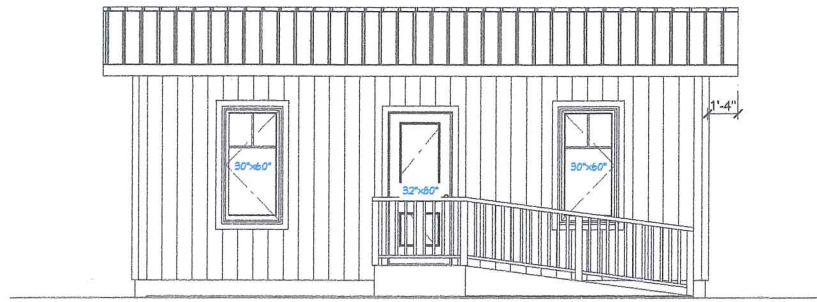
FLOOR PLANS

**SCALE:**  
3/16" = 1'-0"

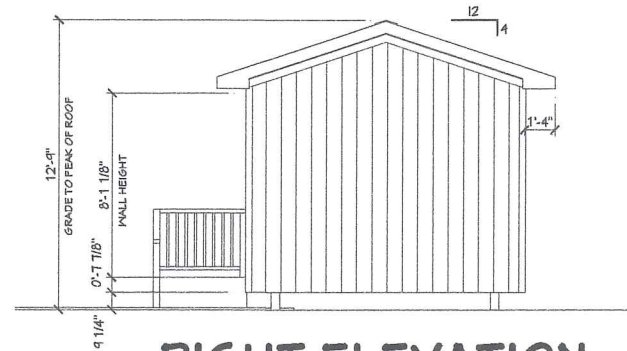
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OCT 13, 2022

**Sheet #**  
**A2**

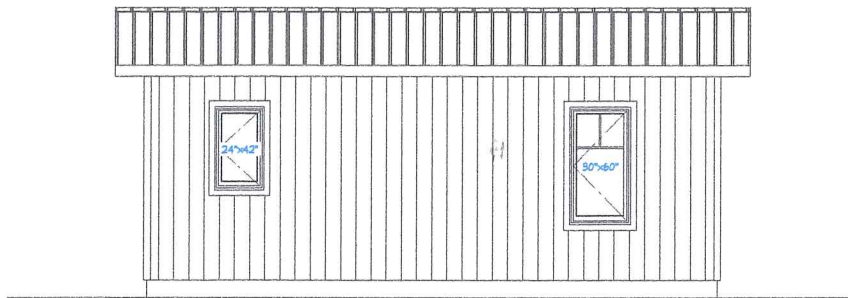




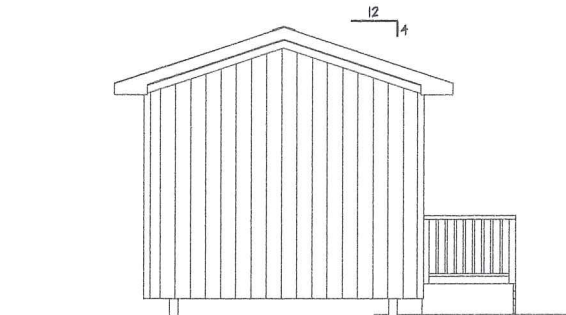
**FRONT ELEVATION**



**RIGHT ELEVATION**



**REAR ELEVATION**



**LEFT ELEVATION**

**NOT FOR  
CONSTRUCTION**



Please note that renderings are for illustration purposes only and may not reflect exact choices & included in project.  
The undersigned has reviewed and taken responsibility for this design, and has the qualifications and meets the requirements set out in the Ontario Building Code.  
Qualification Information:

Jeremy McMullen 22021  
NAME SIGNATURE BCN  
Precision Home Design 119640  
FIRM BCN

**CUSTOMER:**  
EASTON OFFICE  
ADDRESS

**DRAWING NAME:**  
ELEVATIONS

**SCALE:** 3/16" = 1'-0"  
**DATE:** OCT 13, 2022

**Sheet #**  
**A3**



**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:**

--

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

--

**NOTE:** All documents provided are open for public review to ensure transparency and openness of Council/Committee of the Whole 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)

<input type="checkbox"/>	Information or Educational Purposes only	
<input type="checkbox"/>	Requesting a Letter of Support	
<input type="checkbox"/>	Requesting Funding – Amount of Request	\$
<input type="checkbox"/>	Other (provide details)	

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

<input type="checkbox"/>	Target Market:		
<input type="checkbox"/>	Partners:		
<input type="checkbox"/>	Budget Outline Attached:	Yes	No

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

--

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

--

**\*Mailing Address:**

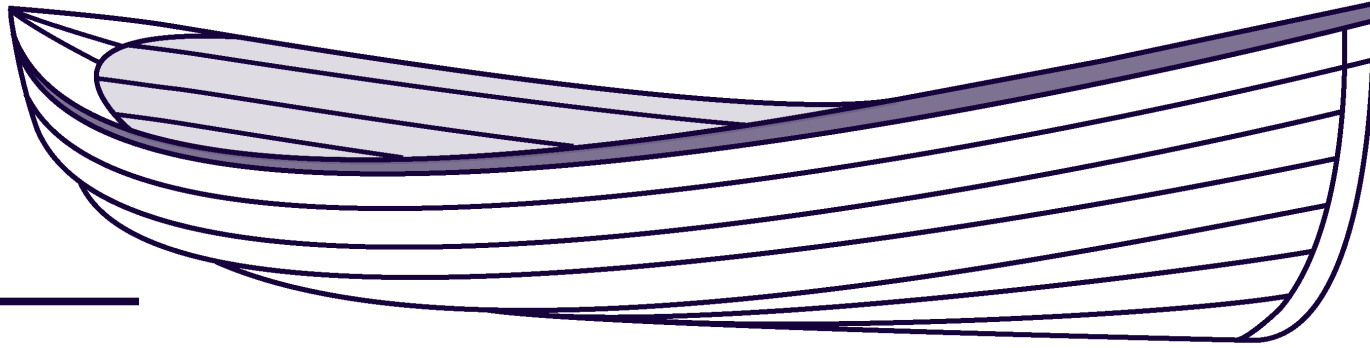
--

<b>*Telephone Number:</b>	
<b>*Email Address:</b>	

**\*Council Date Requested:**

--

Council meetings are held on the 1<sup>st</sup> and 3<sup>rd</sup> Tuesday of each month and begin at 6:00 PM.



# THOUSAND ISLANDS BOAT MUSEUM

---

**IMPACT REPORT  
2025**



# **40,000 Visitors Experienced the Boat Museum Campus this Past Season**





# 7,500 People Connected with River History in the Boathouse Gallery



# *Limit Up and Little Toot Cruised* **2,330 Kilometers connecting 450** **Passengers with River History**



***"Highly recommend such an intimate step back in time! The boat ride, our Captain and Marnie second mate did a fabulous job of showing us the beautiful 1000 Islands! "***

Jane H., *Limit Up* passenger,  
September 2025



# 112 Hours of Live Boat Restoration Happened Weekly





# 30,500 Café Visitors Enjoyed Coffee, Canoes and Culture



# From November until May, Coffee Club Tuesdays saw **800 Visits** in the Boat Shop Cafe this Past Year



***"So important for mental health and an incredible catalyst for community connection!"***

Anonymous Coffee Club  
Attendee, 2025 Season



# River Voices Connected **200** Community Residents with River Heritage



# Summer Students Worked a Total of 6,000 Hours - That's 750 Days!



*"We were so personally invested in everything we did and felt like our work meant something—it was so much more than just a summer job."*

Paige, Summer Student 2025



# 2025 Education Programming



- Educator onboard working to develop and strengthen Museum programming for local students
- Grade 1, 2, and 3 classes from Linklater and St. Joseph's engaged in onsite programs
- New curriculum-based grade 7 and 8 programs tested and ready for launch

# Annual Fundraiser

FOOD, FUN AND DANCING WITH SPECIAL MUSICAL GUESTS

THE THOUSAND ISLANDS BOAT MUSEUM PRESENTS

# RIVER *Ramble*



THREE PARTIES, ONE AMAZING NIGHT



**JULY 11, 2025**

**5:30 pm – 6:45 pm**  
Dockside cocktails in the Boathouse

**6:45 pm – 8:00 pm**  
All aboard for an enchanting island cruise with the talented Head Over Heels

**8:00 pm – 11:00 pm**  
Party Alert! Dance the night away at Riva Restaurant with the incredible Dee Dee and the Dirty Martinis

*Fabulous food, drink and music every step of the way!*

**FOR MORE INFORMATION ABOUT SPONSORSHIP**  
Susanne Richter, Executive Director • [srichter@tiboatmuseum.org](mailto:srichter@tiboatmuseum.org) • 613.329.7643



- **Second Friday in July**
- **Format: Celebration in the Boathouse exhibit, river cruise through the islands, live music in a local venue**



# River Ramble

*July 11, 2025*



- **Third Annual**
- **37 Corporate Sponsorships**
- **203 attendees**

# 10th Annual TIBM Boat Show

## 500 People Enjoyed Free River Fun

*July 12, 2025*



- Free Deck Tours
- Live Music
- Photo Op with River Mermaid Brie
- Children's Crafts
- And more **FREE** River Fun



# 5 Weeks of Boat Camp Delivered **2,000 Hours** of Summer Fun and Created New River Rats!



***"Boat Camp is the best...I don't want the day to end!"***

Sophie, 10 years old, Boat Camp 2025



***"This camp was phenomenal. Our daughter said this was her favourite camp of the summer! 10/10 I would recommend to all our friends, and we have!"***

Boat Camper Parent

# **1,300 Passengers Aboard *The Canadian Empress* Enjoyed Up-Close History Tours**



***The Canadian Empress* visited the Boat Museum 25 times between May and October this year.**



# Over 1,300 Volunteer Hours Helped Bring the Museum to Life



**Currently in place: 16 committed individuals who volunteer repeatedly throughout the year in the following areas:**

- Boathouse tour guides
- On-deck tour guides
- Rideboat captains
- Coffee Club baristas
- Boat restorations
- School program support
- Campus security

# Visitors Enjoyed 1,000s of Blossoms ...





# ... Beautiful Waterfront Seating...





# ... And Blooming Flower Barrels Everywhere!





# Kiosk Relocation

**The new location saw more traffic and created the opportunity to promote museums, the free weekend music concerts, waterfront activities, and Gananoque businesses to a larger audience.**





# Community Connections





# TIBM Family Day Celebrations

*February 17, 2025*



- 9<sup>th</sup> annual
- Free hot chocolate and hotdogs
- Photo-op with River Mermaid Brie
- Courtyard firepit with marshmallows
- Nautical craft giveaway
- Ice fishing





# PROBUS Brockville

*April 28, 2025*





# The Amazing Race Canada

*May 9, 2025*



# The Amazing Race with GanFitness

## *May 10, 2025*



- 15 teams
- 60 people
- 10 checkpoints around Gananoque





# TIBM at Kingston Yacht Club

*May 10, 2025*





# Halfmoon Bay Fundraiser

## *June 22, 2025*



 **Half Moon Bay Fundraiser Concert**



**Sunday, June 22<sup>nd</sup>**  
**1000 Islands Boat Museum**  
**Gananoque**  
**2:30<sub>pm</sub>**

Robyn Barker-Ableson, Cliff Edwards,  
Paul Harding & Dan Kasaboski  
Admission by donation



**Songs you know and love from Gord Lightfoot,  
Anne Murray and Leonard Cohen**

 Come out to a great venue - great music - great cause.



# TD Reading Club

*August 1, 2025*





# FestivIlles

*August 2, 2025*





# Kids and Cops Fishing Event

## *August 10, 2025*



- **RCMP, Canadian Coast Guard and Canada Border Services brought vessels to the waterfront**
- **Gananoque Police Service helped over 300 kids' fish on the Museum docks**



# Culture Days

*September 21, 2025*





# Countless Connections Were Made with Local Families



***“I walk through this area [the Boat Museum] quite often and it’s always a pleasure to see that old boat there ... My memory casts back to the days ... of my sailing activities.”***

Jim Taylor, June 2025





**Social Media Snapshot:**  
**109,000 people reached**



# Boatloads of Partnerships are Growing Every Season...



- Ongoing collaborations with the **Gananoque Canoe Club**
- Celebrating boats with the **ACBS 1000 Islands Chapter**
- Countless smiles from local families at the **Canadian Tire Kids and Cops Fishing Days** event hosted by the **Gananoque Police Service**
- Fun with books at the Gananoque Library's **TD Summer Reading Club**
- Live music on the TIBM Courtyard **during Ontario Culture Days** and **Gan Arts Fest**
- Celebrating community support with the **Gananoque Rotary Club**
- Family Day on the waterfront with the help of the **Town of Gananoque**
- Sharing the Museum's story with **PROBUS Club**
- Island transportation with **1000 Islands Kayaking**
- Hosting events and dockage for the **Half Moon Bay Foundation**



# On The Immediate Horizon

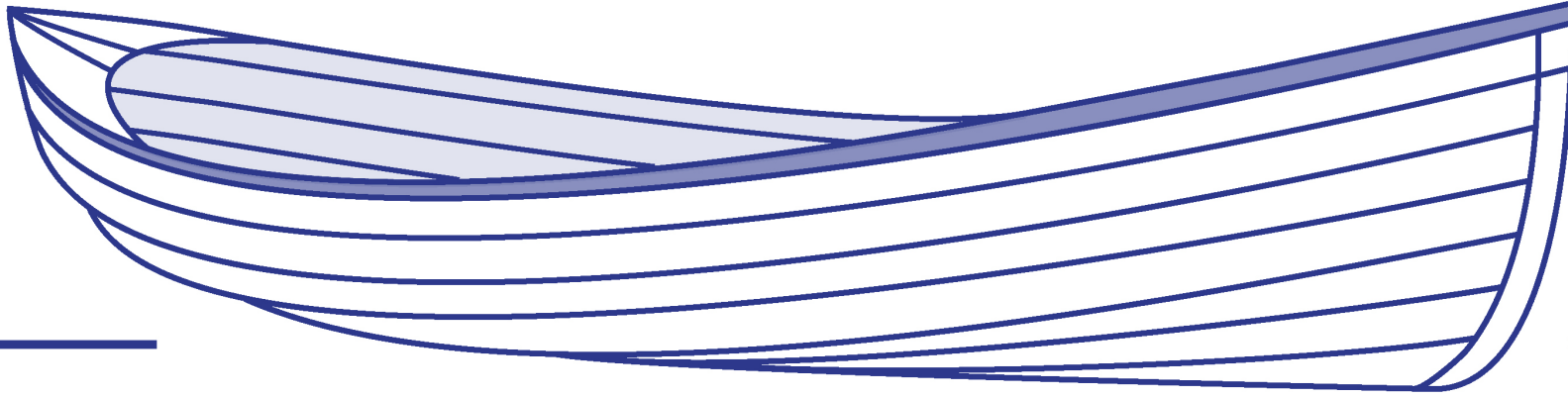


- *Empress* tours until October 26, 2025
- Haul-out of in-water exhibit (22 boats)
- Grant application cycle starts
- Financial reporting
- Facilities/buildings maintenance
- Boathouse roof repair
- Exhibit development
- Fall waterfront landscape clean-up
- Boat Shop Café Coffee Club starts

**The TIBM's  
Members,  
Supporters and  
Friends Come in all  
Shapes and Sizes...  
Thank You all for  
Bringing this  
Special Place to  
Life.**

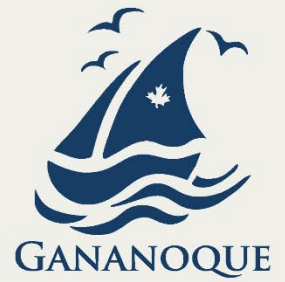






# THOUSAND ISLANDS BOAT MUSEUM

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# 2025 TOWN OF GANANOQUE HOUSING STRATEGY

**Prepared by**

Town of Gananoque Affordable  
Housing Working Group 2024-5



# Table of Contents

EXECUTIVE SUMMARY-Findings and Recommendations to Consider for Action Plans

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### WHAT IS AFFORDABLE HOUSING IN ONTARIO

- Income-based definitions
- Market cost-based definitions
- Housing Recognized as a Human Right
- waitlists provided from a County of Leeds and Grenville study for current housing providers in Gananoque
- Key access to Housing Issues noted from the Town of Gananoque Survey

### ROLES AND RESPONSIBILITIES

- Town of Gananoque
- United County of Leeds and Grenville
- Role of the Housing Service Manager
- Ontario Government
- Federal Government
- Local Non-Profit Housing Providers

### LOCAL SERVICE ORGANIZATIONS USAGE

### SURVEY RESPONSES ALLOWING THEM TO IDENTIFY ADDITIONAL CONCERNS

### CURRENT STATUS OF HOMELESSNESS IN LEEDS AND GRENVILLE

### REPORT ACTION PLAN

## APPENDICES

Appendix A -TOP 7 INDUSTRIES REPRESENTING THE TOTAL LABOUR FORCE

Appendix B-*Source of Data: Statistics Canada – 2016 Census and National Household Survey Data*

Appendix C -Reports specific to Housing from the Town of Gananoque Age Friendly Study in 2021

Appendix D-Affordable Residential Units for the Purposes of the Development Charges Act, 1997  
Bulletin, August 1, 2025

Appendix E- Examples of Monthly Low Income Net of Basic Costs

Appendix F - Full results of the public survey

## EXECUTIVE SUMMARY

### Findings

The findings of the Affordable Housing Working Group (AHWG) indicate pressing issues faced by the Town of Gananoque are related to affordability of housing, and availability of housing.

The AHWG performed an environmental scan of housing strategies of municipalities in the surrounding area, gathered information through the deployment of a housing survey, met with key housing specialists from the County of Leeds and Grenville, and became familiar with local agencies providing housing services, or services to those at risk of losing housing, in the Gananoque area. Of those who responded to the survey made available to residents (full results on page 9), 69% indicated that the most pressing issue found with housing in the Town of Gananoque were affordability and availability. Other relevant findings from the data collected by the AHWG include 1) A large proportion of the town population is over 55(Appendix D) which may indicate the need for more affordable housing options specifically for seniors. 2) The lack of availability of affordable housing may deter our young families from staying in Town. 3) The financial stress for low-income individuals paying for essentials (Appendix E). 4) The Town's Labour force is reliant on employment tied to seasonal work (Appendix B).

This report, in conjunction with ongoing information gathering, will allow the Town Council to operate with a heightened awareness of the number of residents (individual and family groups) currently receiving affordable housing support, on waiting lists, or at risk of finding themselves without any local housing. The goal of the AHWG is that this heightened awareness of the gap between the need for affordable housing and the availability of affordable housing will influence decision making in a number of areas.

- **Recommended Action** Identify under-utilized or vacant municipal lands, and have Council consider the option of offering some of these for development into affordable housing Create an affordable housing development page on the Town's website and list incentives offered and contact information for the Town Planner and County Affordable Housing Coordinator Host a local developer focus group and ask them what they need from the Town and the County to create or expand existing Affordable Housing projects Consider a CIP program that adds Affordable Housing Units Identify and have Council approve to offer specific underutilized or vacant municipal lands for development into Affordable Housing and add list of surplus lands to the webpage, participating in the EOWC EOI for Birch Street and William Street land-Engage local non-profit housing and related service organizations with the County of Leeds and Grenville in a professional-led facilitation exercise that would explore opportunities for capacity building and expanded mandates through partnership, coordination and/or consolidation.

Possible avenues for collaboration include:

- Meet with the boards to discuss future plans in conjunction with the County as Service Manager for housing to ask what support they need.
- funding grants or loans tied to a contribution agreement for Affordable/RGI units.
- Assisting in securing financing such as through Infrastructure Ontario Loans and flow funding



- Consider identifying a key staff member to act as a contact with County representative; the role would allow the town to stay current with programs as they become available or have ran out of funds and cannot be accessed.
- Improve communications to Gananoque residents by developing a poster that summarizes support contacts for homelessness and housing support (such as the handout tin Appendix A) that can be posted in Town Hall, The Gananoque Library, The Gananoque Foodbank, Gananoque Recreation Centre, Gananoque Police Department, and other relevant locations.

## **Introduction**

In May of 2024, Deputy Mayor Leakey brought a motion to council regarding the need for an Affordable Housing Informal Working Group that would work to prepare an action plan to bring back for Council's consideration for improvements to provide adequate Affordable and perhaps an increase in Rent Geared to Income housing in Town. This action plan would help demonstrate the extent of need in the community with alternatives for council to consider expanding the availability of affordable homes for residents.

\*\*\*Moved by Councillor Osmond and seconded by Councillor Brown to amend the Affordable Housing Informal Working Group recommendation to add "AND FURTHER THAT THE WORKING GROUP CONSISTS OF ELEVEN (11) COMMUNITY MEMBERS" CARRIED - UNANIMOUS

## **Background**

### **What Is Affordable Housing in Ontario?**

Affordable housing (rental and ownership) is one of the components that make up a healthy housing stock along with emergency shelters, transitional housing, social housing and market housing. In Ontario, municipalities are responsible for providing an appropriate range and mix of housing options. Affordable housing is for those who aren't earning enough to afford market housing, but too much to be eligible for government assistance and the social housing waitlist. Communities need to include a broad range of housing options, forms and tenures, in order to meet residents' diverse and changing socio-economic status at each stage of their lives.

### **Income-based definition**

In Canada, affordable housing is defined as shelter that costs less than 30% of gross (before-tax) household income for low-to-moderate income households.

Capping the cost of shelter at 30% of gross income ensures that the household has enough money left over for other necessary costs of living such as food and transportation and others. This way, housing expenses fit into a person's budget regardless of what level of income they have, and it takes up a similar percentage of their gross income compared to the average Canadian – ie. putting the affordable into 'Affordable Housing'. In practice, shelter typically refers to the cost of the rent or mortgage payments and property taxes, but some definitions also include electricity, fuel, water and other municipal services. For example, Statistics Canada's "shelter cost to income ratio" metric is determined by dividing the average monthly shelter cost (includes condo fees, electricity, heat, water and other municipal services on top of rent/mortgage) by the average monthly total household income.

Affordable housing is an umbrella term that includes most government-subsidized rent-geared-to-income (RGI) community housing units where, but it also can be provided by the private and non-profit sectors – or partnerships between them – in the form of rental, ownership or cooperative ownership.

### **Market cost-based definition**

An alternative definition of "affordable housing" is housing units where the rent is at or below the Average Market Rent (AMR) in the local area as determined by Canada Mortgage and Housing Corporation's Rental Market Survey. Affordable housing programs typically require rent to be somewhere between 80% to 100% of the AMR in order to meet their definition of affordable. While this certainly is cheaper/discounted housing, the average price is determined by increasing rental market



prices rather than income and therefore does not necessarily make the rent affordable for all households – particularly those with the lowest incomes. This definition targets those who have just fallen out of the ability to afford market rental and homeownership rather than those looking to move on from social housing.

In Ontario's 2020 Provincial Policy Statement, affordability is defined as the least expensive of the income-based definition and a market cost-based definition:

*a) in the case of ownership housing, the least expensive of:*

- Housing for which the purchase price results in annual accommodation costs which do not exceed 30 percent of gross annual household income for low- and moderate-income households; or
- Housing for which the purchase price is at least 10 percent below the average purchase price of a resale unit in the regional market area;

*b) in the case of rental housing, the least expensive of:*

- A unit for which the rent does not exceed 30 percent of gross annual household income for low- and moderate-income households; or
- A unit for which the rent is at or below the average market rent of a unit in the regional market area.

## **Housing recognized as a human right**

**The right to housing was recognized in the 1948 Universal Declaration of Human Rights. Canada formally agreed to comply with the right to housing under international human rights law in 1976 when it ratified the International Covenant on Economic, Social and Cultural Rights.**

*The following charts illustrate information provided by the County of Leeds and Grenville on studies they had completed and presented as of May 2024.*

It was noted that an additional 100 hundred one-bedroom units with rents not exceeding \$843 per month are required to address the Affordable Housing deficit in the Town of Gananoque. Households with cognitive, mental health or addictions activity limitations are experiencing the highest Core Housing Need, followed by women-led households and households whose head of household is over the age of 65. With expectations of a large number of very-low and low-income households present a future need for one and two-bedroom units. Although waitlists in the Town of Gananoque presently are relatively low for rent-geared -to-income households, very few tenants move out of subsidized units each year creating an upward trend on those on the waiting list.

<u>Location/Ownership</u>	<u>Unit Type</u>	<u>Number of Units</u>	<u>Wait list as of August 2025</u>
---------------------------	------------------	----------------------------	--

***Community Housing Portfolio in the Town of Gananoque (Rent-Geared-To-Income)***

150 Stone St. (Cty)	1 Bedroom/Adult	50	16
150 Stone St. (Cty)	2 bedroom	1	0
Stocking Hill (Non-Profit Housing Provider)	1 bedroom/senior	26	16
Gananoque Family Housing Inc.	2 bedroom/family	15	7
Gananoque Family Housing Inc.	3 bedroom/family	14	5
Gananoque Family Housing Inc.	4 bedroom/family	1	3

***Market Rent Community Housing Units in the Town of Gananoque***

Stocking Hill (Non-Profit Housing Provider)	1 bedroom/senior	14	109	
Stocking Hill (Non-Profit Housing Provider)	2 bedroom/senior	13	59	
Gananoque Family Housing Inc.	2 bedroom/family	3	unknown	-
Gananoque Family Housing Inc.	3 bedroom/family	2	unknown	-

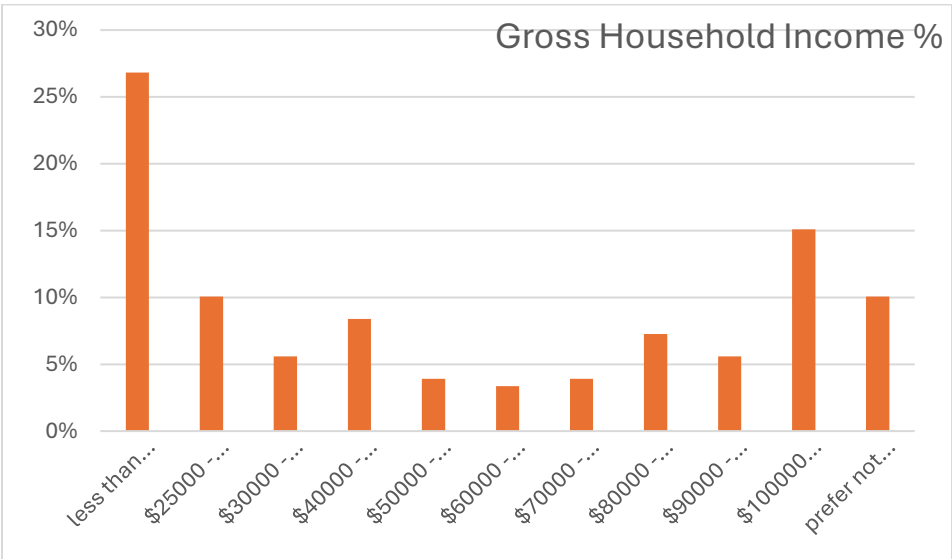


**Key Access to Housing Issues Noted from the Town of Gananoque Survey**

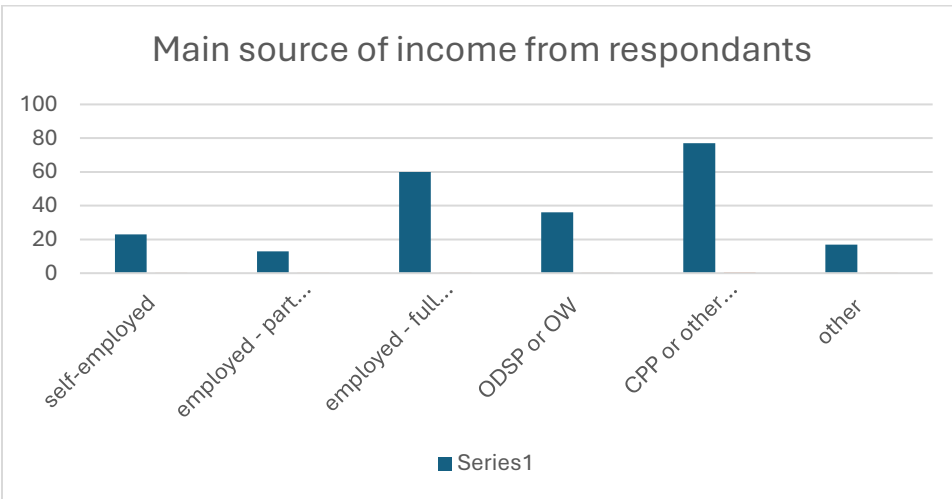
On September 12, 2024, the Town of Gananoque sent out a request to residents to complete a survey regarding housing needs within the Community. The working group received data from online and manual surveys submitted of 182 in total.

Summaries of the responses were tabulated and below are some of the more relevant questions that identify the needs due to low income and affordability issues.

- 1. From our survey we saw that 37% of those responding had less than \$30,000 gross household income.



- 2. Income was received from the following sources:



### 3. The main challenges that exist for people trying to find suitable housing in town:

affordability	38%
availability	31%
location	6%
quality	13%
size	8%
lack of advertising	3%

### 4. Current housing situation (of the people who responded to the survey):

- 47% rent
- 41% own
- 12% temporary housing, staying with friends, homeless

### 5. For those that rent, 47% pay less than \$1700 a month with 70% of those having one or more utilities being heat, hydro and water included and 30% with no utilities included.

### Service Organizations

### 6. Results of respondents on our survey that have used assistance available in our service organizations in our community.

19. Have you or anyone in your household used any of the following programs? Select all that apply

Gananoque Food Bank	75	18%
Leeds and Grenville Mental Health Service	41	10%
Community and Social Services	41	10%
Leeds and Grenville Health Unit	47	11%
EarlyON Child and Family Centre	10	2%
Salvation Army	49	12%
KEYES Job Centre	65	15%
Service Canada Centre	70	17%
Gananoque Family Housing Inc.	12	3%
Gananoque Seniors Housing	10	2%

## **Roles and Responsibilities**

### **Town of Gananoque**

Town of Gananoque is one of three separated Towns, as well as 10 lower-tier municipalities comprising the United County of Leeds and Grenville. The municipal responsibilities set out under the Municipal Act, Planning Act and other provincial legislation. The County is the provincially designated Consolidated Service Manager and has responsibility for the administration of social housing and other social services programs as directed by the Province.

The Town can ensure residents are aware where they can find the appropriate assistance as needed for housing, and other social programs.

The Town of Gananoque has responsibilities and authorities, including land use planning and financial incentives, provide for strong leadership opportunities in tackling the challenging issue of affordable housing. Town council and staff are well positioned to understand local needs, identify and engage community and subject experts to partner with local non-profit and private sector organizations to look for possible affordable/subsidized housing options. The Town will need to work strategically with all three levels of government to enhance access to affordable housing programs and funding opportunities.

### **United County of Leeds and Grenville**

United County of Leeds and Grenville as the designated Consolidated Municipal Service Manager under the Housing Services Act, has responsibility for the administration and delivery of social housing, housing and homelessness programs, as well as a requirement to develop a 10-year Housing and Homelessness Plan. In 2020, the Joint Services Committee of the County launched a task force on Affordable Housing to examine housing affordability throughout Leeds and Grenville. A Housing Affordability Plan was approved in August 2021 with recommendations for members and the County.

### **Role of the Housing Service Manager:**

- Ensure that housing programs are administered according to legislation and to provide support to non-profit and co-operative housing providers in Leeds and Grenville.
- Determine local rules and establish processes that comply with legislation for processing applications, including rent-geared-to-income (RGI) eligibility requirements, occupancy standards, internal reviews, etc.
- Maintain a centralized waiting list to ensure that RGI Housing is accessible to people in need.
- Ensure provincially-mandated rent-geared-to-income housing targets are maintained within Leeds and Grenville.
- Administer federally and provincially funded housing programs, such as the Homelessness Prevention Program (HPP), the Canada-Ontario Housing Initiatives (COCHI), Ontario Priorities Housing Initiative (OPHI) and the Canada-Ontario Housing Benefit.
- Conduct an enumeration of persons that are homeless and report this information publicly.
- In co-operation with the County Land-Use Planning Division, establish and implement minimum targets for the provision of housing that is affordable to low-and-moderate income households,



and coordinate land use planning and planning for housing with Service Managers to address the full range of housing options including affordable housing needs.

### **Ontario Government**

The Ministry of Municipal Affairs and Housing defines its mandate as “working with local governments and partners across Ontario to build safe and strong urban and rural communities with dynamic local economies, a high quality of life and affordable and suitable homes for everyone.” Some of these funding programs include grants for housing development, assistance for utility arrears for low income households, support for other social assistance programs operated through the County.

### **Federal Government**

The National Housing Strategy was launched by the Federal Government in November 2017 and is a 10-year, \$40 billion plan to expand and sustain the supply of affordable housing in Canada. The Canada Mortgage and Housing Corporation is the Federal Crown Corporation responsible to undertake the range of initiatives under the Strategy. The goal of the Strategy is to make sure Canadians across the country can access housing that meets their needs and that they can afford.

### **Local Non-Profit Housing Providers**

These include the Riverview Apartments operated by the County, Stocking Hill operated by a local board, Gananoque Family Housing operated by a local board. All of these entities have funded subsidies through the County of Leeds and Grenville.

## TownShouldLeveragePropertyItOwnsAsCollateralToSeekProvincialOrFederalGrants



## **Appendix A – United Counties of Leeds and Grenville Supportive Programs for Homelessness and Supportive Housing**

### **Current Status of Homelessness in Leeds and Grenville**

The Role of the United Counties of Leeds and Grenville:

- Developing a ByName list to collect detailed information to help match people experiencing homelessness with local housing and supports
- Providing shelter or housing and supports for people who are homeless or at-risk of homelessness

### **UCLG Homelessness Services available**

#### **After- Hours Homelessness Response**

**Victims Services of Leeds and Grenville** provides after-hours response to individuals and families who are homeless and in need of emergency social services. Services provided are based on the need assessed, and may include assistance with securing emergency accommodations for the night, food, and transportation to the accommodations.

Individuals and families in-need that are located within the geographic area of Leeds and Grenville may call **613-499-9962** from Monday to Friday from 4:00pm to 8:00am, and weekends and holidays, 24 hours per day to access this service.

During office hours, contact the Community and Social Services Division office – Intake and Assessment directly for assistance with homelessness emergencies at 613-342-3840 extension 2129.

#### **Short term shelters**

The United Counties administer a small number of short-term 21-day emergency shelters that are available in Brockville and Prescott. These shelters support persons who've become homeless recently, victims of domestic violence, or people who've been impacted by an apartment fire or a similar type of emergency.

For information on these short-term shelters, please call 613-342-3840 or toll-free 1-800-267-8146 extension 2119.

#### **ByName List**

A ByName List is a real-time list of people experiencing homelessness in our community. It includes a robust set of data points that support coordinated access and prioritization at a household level, and an understanding of homeless inflow and outflow at a system level. This real-time actionable data supports triage to services, system performance evaluation, and advocacy. Available resources for participants of the Leeds Grenville ByName List include:

- Case management assistance in finding / securing housing
- Supportive Housing units
- BNL Rent subsidy



## **Supportive Housing**

This initiative aims to provide a stable and secure environment for individuals experiencing homelessness, offering comprehensive support to help them transition to long-term housing. Currently there are 24 Cabin units available and several market rental units available with additional supportive housing units in development. Access to the Counties Supportive Housing units is done through participation in the ByName List program.

## **UCLG Financial Supports available**

### **HOMELESSNESS PREVENTION BENEFIT**

#### **Eligible Benefits:**

- Housing Start-Up (last month's rent, utility fees, moving costs, appliances)
- Rent and Utility Arrears
- Bed Bug Treatment and Replacement of Household Items

#### **Eligible Amounts:**

- \$950.00 for a one person household (\$1,800 if exiting an institution or emergency shelter for housing start-up costs)
- \$1800 for a household with more than one person

#### **Application:**

- Contact Ontario Works Case Manager or United Counties of Leeds and Grenville office for an application.

<https://www.leedsgrenville.com/en/services/resources/Housing/Housing-Forms/Homelessness-Prevention-Benefit-Application-Form.pdf>

### **BYNAME LIST HOUSING ALLOWANCE**

#### **Eligible Benefit**

- Ongoing rent support
- Must be one of four priority populations: Chronically homeless, youth, Indigenous, released from provincial institution
- Must be on local ByName List

#### **Eligible Amounts:**

- Amount to be based on the difference between the rental amount payable after other housing benefits and the adjusted family net income.

#### **Application:**

- Available through any Access Point partner agency

### **DISCRETIONARY BENEFITS (OW/ODSP ONLY)**

#### **Eligible Benefits (housing-related):**

- Moving expenses (up to \$300)
- Furniture, appliances, personal effects (emergency situations), cell phone up to \$50/month for six months to secure housing, bedbug treatment and household item replacement
- Rent and utility deposits

- Utility arrears

**Eligible Amounts:**

- \$800.00 for a one person household
- \$1200 for a household with more than one person

**Application:**

- Contact Ontario Works Case Manager or United Counties of Leeds and Grenville office for an application.

<https://www.leedsgrenville.com/Modules/document/document.aspx?param=O5IA5HxUAIQENVwoYWG84TIPHweQuAleQuAI>

**CANADA-ONTARIO HOUSING BENEFIT (COHB)**

**Eligible Benefits:**

- Ongoing monthly rent support
- May provide first and last month's rent

**Eligible Amounts:**

- Based on 80% of the Average Market Rent for the area and 30% of the household's monthly Adjusted Family Net Income.

**Application:**

- Contact United Counties of Leeds and Grenville office to request information and an application.
- 

<https://www.leedsgrenville.com/en/services/housing-allowance-programs-and-benefits.aspx>

**ONTARIO PRIORITIES HOUSING INITIATIVE (OPHI) HOUSING ALLOWANCE**

**Eligible Benefits:**

- Ongoing monthly housing allowance

**Eligible Amounts:**

- Based on the Alternate Average Market Rent for the area and 30% of the household's Adjusted Family Net Income or max OW/ODSP shelter allowance.

**Application:**

- Contact United Counties of Leeds and Grenville office to request information and an application.

<https://www.leedsgrenville.com/en/services/housing-allowance-programs-and-benefits.aspx>

**INVESTMENT IN AFFORDABLE HOUSING FOR ONTARIO (IAH) HOUSING ALLOWANCE**

**Eligible Benefits:**

- Ongoing monthly housing allowance

**Eligible Amounts:**

- Flat rate based on unit size \$150-\$260

**Application:**

- Contact United Counties of Leeds and Grenville office to request information and an application.
- 

<https://www.leedsgrenville.com/en/services/housing-allowance-programs-and-benefits.aspx>

**SOCIAL HOUSING REGISTRY**

The Social Housing Registry manages the centralized waiting list for all rent-geared-to-income units in the public housing portfolio, rent supplement units, and most rent-geared-to-income units administered by the co-operative and non-profit housing providers, and the affordable housing units.

<https://www.leedsgrenville.com/en/services/social-housing-registry.aspx>

**Application Forms**

<https://www.leedsgrenville.com/Modules/document/document.aspx?param=VVFSPRqrKa896BVwvPIUs5IA5HBhQeQuAleQuAI>

**SECONDARY SUITE FUNDING**

The Secondary Suite funding programs are intended to increase the supply of affordable rental housing for low-income households in Leeds and Grenville. Funding in the form of a forgivable loan is available to home owners and small landlords in Leeds and Grenville to construct a secondary suite, also known as a granny suite, garden suite, or second unit. The creation of a secondary suite can also make your mortgage more affordable through the rental income received.

For program information or inquiries about funding, contact 613-342-3840, or 1-800-267-8146, ext. 2401.

**Application Forms**

<https://www.leedsgrenville.com/en/services/secondary-suites-programs.aspx>



## Appendix B - TOP 7 INDUSTRIES REPRESENTING THE TOTAL LABOUR FORCE (<https://www.workforcedev.ca/lmi-help-desk>)

Almost 70% (1730) of the total labour force in Gananoque is represented in 7 of 20 industry groups. Ontario only has 54% of its total labour force in the same industries. Gananoque has over double the rate of its labour force in Accommodation and food services than Ontario.

### ***Accommodation and food services (NAIC 72)***

Gananoque 370 (14.8%)

Ontario 478,070 (6.9%)

### ***Retail trade (NAIC 44-45)***

Gananoque 315 (12.6%)

Ontario 783,540 (11.2%)

### ***Health care and social assistance (NAIC 62)***

Gananoque 270 (10.8%)

Ontario 754,555 (10.8%)

### ***Public administration (NAIC 91)***

Gananoque 215 (8.6%)

Ontario 415,635 (6.0%)

### ***Construction (NAIC 23)***

Gananoque 195 (7.8%)

Ontario 476,835 (6.8%)

### ***Manufacturing (NAIC 31-33)***

Gananoque 195 (7.8%)

Ontario 683,335 (9.8%)

### ***Arts, entertainment and recreation (NAIC 71)***

Gananoque 170 (6.8%)

Ontario 1,474,25 (2.1%)

## Appendix C

**Source of Data: Statistics Canada –Census and National Household Survey Data**

**Figures may vary slightly due to rounding.**

**Image Reference: <https://www.travel1000islands.ca/directory/town-of-gananoque>**

Total - Age groups of the population - 100% data for the Town of Gananoque

Total count	% of population	Age groups of population
645	12%	0-14
3140	58%	15-64
1600	30%	65 and over
5385	Population, 2021 census	

## Appendix D -Reports specific to Housing from the Town of Gananoque Age Friendly Study in 2021

### Preparing for an Ageing Population

- The number of Older Adults & Seniors in Canada (i.e., persons aged 55+) now exceeds the number of youth and young adults (persons aged 0-24).
- Older Adults & Seniors ('OA&S', '55+') represent the fastest growing segment of the population.
- Over the next decade<sup>1</sup> the Leeds & Grenville area will be home to approximately 6,000 more residents over the age of 55. The Town of Gananoque, which is the gateway to the Thousand Islands and an

important community hub for residents in Leeds & Grenville, will see a commensurate increase.

- By 2031, forecasts suggest there will be approximately 400 more OA&S in living in Town of Gananoque ('Gananoque') that there is today. While this may seem like a manageable number, many residents aged 55+ today are genuinely concerned by a lack of local services available to support their day-to day needs and expectations. The addition of *more* residents competing for the same basket of services over the next decade is considered untenable and requires leadership, coordination and new partnerships.
- The Town of Gananoque has assembled a small group of community stakeholders to support the development of an action plan to ensure the needs of a growing OA&S community in the Town are appropriately supported by policies, programs and facilities. The Gananoque Age-friendly Steering Committee has been established to canvass the insights of local area residents - people aged 55+ - to ensure they have the support they need to thrive and stay connected with friends, family and neighbours.
- Municipal governments, regardless of size play a critical role in the health and well-being of their residents. Residents depend on their local governments to provide vital programs, services and spaces that are accessible, inclusive, safe and adaptive to the needs of all residents.
- More than ever, local governments must be proactive if they wish to address the challenges that an ageing population will have on the delivery of services that fulfill the promise of *complete communities*, a concept which is broadly adopted by the Ontario Ministry of Municipal Affairs & Housing.
- **This Action Plan is intended to formalize the commitments the Town of Gananoque will make over the next decade to build a truly supportive, and inclusive Age-friendly Community.**

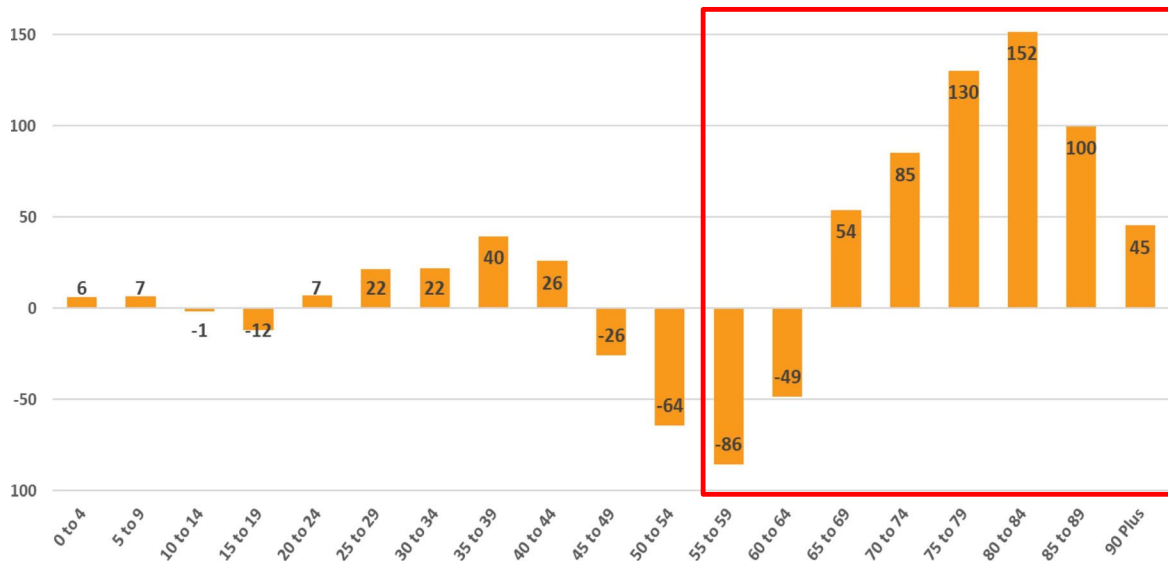


## Appendix D-Continued

### Gananoque is Acting Now

Between 2021 and 2031, people aged 55+ will represent one of the fastest growing segments of the population. This plan is intended to ensure that the Town of Gananoque and its community partners are fully prepared to meet the needs of an ageing population base.

#### Town of Gananoque Population Change by Age (2021-2031)



Source: urbanMetrics inc. based on Ministry of Finance Population Projection (2020-2031).

### Over 400 more Older Adults & Seniors in Gananoque over the next decade

The Town of Gananoque should:

advance policies and programs that expedite a full range of affordable housing options suitable to the needs of Older Adults across Gananoque.

1. Utilize the results of the 2021 Age-friendly Gananoque Survey in discussions with public and private housing stakeholders to address and underscore the critical need for more affordable and accessible housing options, including those suitable to the needs of OA&S.
2. Develop a fast-track development approval process enabling qualified commercial and institutional property owners to reposition their property for mixed-use residential development, focusing on the provision of more affordable and accessible housing options geared specifically to the needs of OA&S, and other vulnerable populations.
3. Develop collateral materials and events which clearly articulate the need for new seniors-friendly housing. These efforts will specifically target the Kingston Home Builders Association (KBHA), seniors' housing operators, faith communities, and local and regional community support agencies.
4. Carry out a feasibility study that addresses the opportunity to increase the number of new housing units in public ownership by 50 over the next decade (2021-2030).

# HOUSING

How long have you lived in your current home?

**30%** Have lived in their home for 20+ years

Within the next 3-5 years

anticipate moving to an alternative home

**30%** better suited to their needs as an older adult or senior

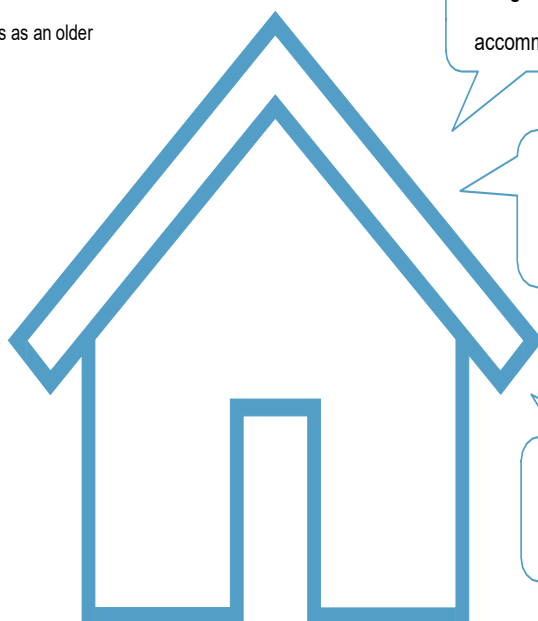
**24%** want to downsizing to a smaller home

Moving

**66%** anticipate their next home may not be in Gananoque because of cost or availability

Isolated & Alone

**2%** feel isolated or alone in their current home



....more **affordable housing** options for seniors and people on fixed income

...single-level homes would make life easier. (we want to) still maintain an **affordable independent lifestyle** as our situation changes.

...more one-level **bungalow-type** accommodation

...more housing like **Stocking Hill** would help.

...Pensions and other fixed incomes can no longer be stretched to afford rental prices

...more **subsidized Seniors' housing**.

...**Lower rents**. Most seniors are on a fixed income and can't afford the rents here.

... more **single-storey** affordable housing



Age-Friendly  
GANANOQUE **10**

# A. HOUSING

Timing	Costs (Est.)
Ongoing: Already Underway	\$: Low Cost (up to \$30,000)
Immediate: 2022	\$\$: Medium Cost (\$30,000 - \$100,000)
Short: 2023 - 2024	\$\$\$: High Cost (+\$100,000)
Medium: 2025-2026	
Long: 2027 - 2031	NA : covered by existing budgets

Advance policies and programs that **expedite a full range of affordable housing options** suitable to the needs of Older Adults across Gananoque.

Age-friendly Actions	Timing	Tools & Assets	Lead(s)	External Partners
A.1) Utilize the results of the 2021 Age-friendly Gananoque Survey in discussions with public and private housing stakeholders to address and underscore the critical need for more affordable and accessible housing options, including those suitable to the needs of OA&S.	Immediate	Gan Website Gan Press Releases	<b>COM</b> -GMC -ED0 -CAO -PLA -FIN -AFSC	<ul style="list-style-type: none"> <li>• EOWC</li> <li>• CPHC</li> <li>• KBHA</li> <li>• KAREA</li> <li>• CMHC</li> </ul>
A.2) Develop a fast-track development approval process enabling qualified commercial and institutional property owners to reposition their property for mixed-use residential development, focusing on the provision of more affordable and accessible housing options geared specifically to the needs of OA&S, and other vulnerable populations.	Short	Official Plan Community Improvement Plan	<b>PLA</b> -GMC	<ul style="list-style-type: none"> <li>• OMAH, OMSA</li> <li>• OPPI</li> <li>• TICC</li> </ul>
A.3) Develop collateral materials and events which clearly articulate the need for new seniors-friendly housing. These efforts will specifically target the Kingston Home Builders Association (KBHA), seniors' housing operators, faith communities, and local and regional community support agencies.	Short	Gan Website Gan Press Releases Gan Procurement	<b>COM</b> -GMC -ED0 -CAO -PLA -FIN -AFSC	<ul style="list-style-type: none"> <li>• KBHA</li> <li>• KAREA</li> <li>• CPHC</li> <li>• LFC</li> </ul>
A.4) Carry out a feasibility study that addresses the opportunity to increase the number of new housing units in Gananoque under public ownership by 50 over the next decade (2022- 2032).	Short	Gan Procurement	<b>FIN</b> -GMC -PLA -AFSC	<ul style="list-style-type: none"> <li>• EOWC</li> <li>• CMHC</li> <li>• OMSA</li> </ul>

### Leads

Gananoque Mayor & Council (**GMC**) | Chief Administrative Office (**CAO**) | Clerk's Office (**CO**) | Corporate Communications (**COM**) | Economic Development Office (**EDO**) | Finance (**FIN**) | Fire Department (**FD**)

Gananoque Public Library (**GPL**) | Human Resources (**HR**) | Parks & Recreation (**P&R**) | Planning & Development (**PLA**) | Police Department (**POL**) | Public Works & Utilities (**PWU**) | Age-friendly Gananoque Steering Committee (**AFSC**)

### External Partners

Eastern Ontario Wardens Caucus (**EOWC**) | Seniors Support Services (**CPHC**) | Kingston Home Builders Association (**KBHA**) | Kingston & Area Real Estate Association (**KAREA**) | Canada Mortgage & Housing Corporation (**CMHC**)

Ontario Ministry of Municipal Affairs & Housing (**OMAH**) | Ontario Ministry of Seniors & Accessibility (**OMSA**) | Ontario Professional Planning Institute (**OPPI**) | Thousand Islands Chamber of Commerce (**TICC**) | Local **Appendix E-Examples of Monthly Low Income Net of Basic Costs for a Single Individual**



## Appendix E

Examples of income and monthly costs							
			Example 1	Example 2	Example 3	Example 4	
			\$18.20 per hr	\$20 per hour	\$65000 salary	max CPP and OAS	
						74 and less	75 +
Annual income at 35 hours per week			\$33,124	\$36,400	\$65,000		
CPP, UI and tax deduction estimate			-3840	-5333	-14805		
Max CPP is \$1433, OAS \$727.67 <74 and \$800.44 >75							
Net annual income			\$29,284	\$31,067	\$50,195	\$25,928	\$26,801.28
Monthly Income			\$2,440.33	\$2,588.92	\$4,182.92	\$2,160.67	\$2,233.44
Average monthly costs							
Rent			\$950	\$950	\$950	\$950	\$950
Utilites, water, hydro			\$200	\$200	\$200	\$200	\$200
Food			\$400	\$400	\$400	\$400	\$400
Insurance			\$50	\$50	\$50	\$50	\$50
Sub-total			\$1,600	\$1,600	\$1,600	\$1,600	\$1,600
Extras							
car payment			\$400	\$400	\$400	\$400	\$400
insurance			\$150	\$150	\$150	\$150	\$150
gas			\$100	\$100	\$100	\$100	\$100
Sub-total			\$650	\$650	\$650	\$650	\$650
Total estimate of monthly cost			\$2,250	\$2,250	\$2,250	\$2,250	\$2,250
Available funds at month end			\$190.33	\$338.92	\$1,932.92	(\$89.33)	(\$16.56)
If rent higher than \$950, Example 1 and 2 will likely be facing unpaid bills and Example 3							
might be ok if no other family and other estimates are close to monthly actual costs.							

Gananoque Housing Affordability Needs Survey		
Question	TOTAL RESPONSE	RESPONSE RATE
1. Do you currently live in Gananoque or looking to move to Gananoque?		
Currently live in Gananoque	165	92%
Currently looking to move to Gananoque	15	8%
2. What are your reasons for living or wanting to live in Gananoque? Select all that apply		
Employment	23	11%
Retirement	28	13%
Family or friends	70	32%
Geographical location	27	12%
Need more space	2	1%
Financial reasons	14	6%
Better neighbourhood	18	8%
Other	37	17%
3. How many people are in your household?		
Child 0-17	40	22%
Youth 18-29	30	16%
Adult 30-59	87	47%
Senior 60+	26	14%
Unknow age	3	2%
4. What is the highest level of education in your household?		
Elementary	2	1%
High school	54	30%
College	68	38%
University	41	23%
Graduate	16	9%
5. What is the gross household income?		
Less than \$25,000	48	27%
\$25,000 - \$29,999	18	10%
\$30000 - \$39999	10	6%
\$40000 - \$49999	15	8%
\$50000 - \$59999	7	4%
\$60000 - \$69999	6	3%
\$70000 - \$79999	7	4%
\$80000 - \$89999	13	7%
\$90000 - \$99999	10	6%
\$100000 or more	27	15%
prefer not to say	18	10%

Question	TOTAL RESPONSE	RESPONSE RATE
6. what is the main source of income in your household? Select all that apply		
self-employed	23	10%
employed - part time	13	6%
employed - full time	60	27%
ODSP or OW	36	16%
CPP or other retirement income	77	34%
Other	17	8%
7. what are the main challenges that exist for people trying to find suitable housing in town? Select all that apply		
affordability	90	80%
availability	72	64%
location	12	11%
quality	24	21%
size	18	16%
lack of advertising	8	7%
no option	2	2%
8. What best describes your current housing situation?		
Rent	45	36%
Own	67	54%
temporary accommodation	6	5%
staying with friends or family	5	4%
homeless	1	1%
other	3	2%
9. What do you currently pay for rent? Respond only if renter		
less than \$500	1	2%
\$500 - \$900	9	17%
\$900 - \$1300	12	23%
\$1300 - \$1700	12	23%
\$1700 - \$1900	8	15%
\$1900 - \$2100	4	8%
\$2100 - \$2300	5	9%
\$2300 - \$2500	2	4%
\$2500 +	2	4%
10. Does this rent total include utilities? Select all that apply.		
Includes heat	44	53%
Includes hydro	40	48%
Includes water and sewer	48	58%
Does not include any utilities	24	29%
Other	10	12%



Question	TOTAL RESPONSE	RESPONSE RATE
11. What type of housing suits your needs?		
Retirement residence	10	13%
Apartment	52	68%
Supportive housing	8	11%
Single home	38	50%
Semi-detached/townhome	22	29%
Additional residential unit	4	5%
Single room	10	13%
Other	8	11%
12. How many bedrooms does your household need?		
1	47	42%
2	30	27%
3	29	25%
4	7	5%
5 +		
13. Do you require any special housing accommodations> (accessibility, walkability, pet-friendly, etc.)		
Yes	40	80%
No	60	120%
14. Yes Explanation		
15. Are you hoping to rent or purchase?		
Rent	72	153%
Purchase	18	38%
N/A	4	9%
16. What is the maximum monthly amount you could afford including utilities?		
Less than \$600	30	59%
Between \$600 and \$1,000	42	82%
\$1,000 - \$1,200	10	20%
\$1,200 - \$1,400	8	16%
\$1,200 - \$1,600	8	16%
\$1,600 - \$1,800	2	4%
Over \$1,800	2	4%
17. Have you ever needed support accessing information for subsidized housing or social assistance?		
Yes	33	28%
No	83	72%
18. If yes, were you able to access this support within Gananoque?		
Yes	42	124%
No	26	76%

Question	TOTAL RESPONSE	RESPONSE RATE
19. Have you or anyone in your household used any of the following programs? Select all that apply		
Gananoque Food Bank	25	11%
Leeds and Grenville Mental Health Service	21	10%
Community and Social Services	16	7%
Leeds and Grenville Health Unit	31	14%
Early ON Child and Family Centre	7	3%
Salvation Army	21	10%
KEYES Job Centre	35	16%
Service Canada Centre	50	23%
Gananoque Family Housing Inc.	12	5%
Gananoque Seniors Housing	7	3%
20. Have you experienced discrimination or unfair treatment when seeking housing?		
Yes	20	41%
No	78	59%
21. What types of higher-density housing would you be most comfortable seeing in town, if at all Accessory Dwelling Units?		
Townhouses	52	17%
Duplex/Triples	79	25%
Low-rise Apartments (up to 2 story)	53	17%
Mid-rise Apartments (3-6 story)	73	23%
High-rise Apartments (7+ story)	41	13%
None of the above	13	4%
	8	3%

**Held Virtually and In-Person**

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

<b>1.</b>	<b>Call Meeting to Order</b>
	Mayor Beddows called the meeting to order at 5:01 PM.
<b>2.</b>	<b>Disclosure of Pecuniary Interest &amp; General Nature Thereof – None</b>
<b>3.</b>	<b>Canadian National Anthem</b>
	<ul style="list-style-type: none"> <li>The National Anthem was played.</li> </ul>
<b>4.</b>	<b>Land Acknowledgement Statement</b>
	<ul style="list-style-type: none"> <li>Mayor Beddows read the Land Acknowledgement Statement.</li> </ul>
<b>5.</b>	<b>Public Question / Comment</b> (Only Addressing Motion(s) or Reports on the Agenda)
	<ul style="list-style-type: none"> <li>A Member of the Public addressed a Report listed on the Agenda.</li> </ul>
<b>6.</b>	<b>Disclosure of Additional Items – None</b>
<b>7.</b>	<b>Delegations – None</b>
<b>8.</b>	<b>Presentations / Awards / Deputations</b>
	<b>1. Retirement – Deirdre Crichton, Library CEO</b> <ul style="list-style-type: none"> <li>At this time, Members of the Library Board, Council and Staff recognized Ms. Crichton for her years of dedication as Gananoque Public Library CEO and wished her well on her retirement.</li> <li>Mayor Beddows presented Ms. Crichton with a certificate and a bouquet of flowers.</li> </ul>
<b>9.</b>	<b>Mayor’s Declarations – None</b>
<b>10.</b>	<b>Unfinished Business</b>
<b>Council-CAO-2025-12 – 2025 Strategic Plan Award of Contract</b>	
	<p><b>By-law No. 2025-082 – Strategic Plan Award of Contract</b></p> <p><b>Moved By:</b> Councillor Koiner                      <b>Seconded By:</b> Deputy Mayor Leakey</p> <p>BE IT RESOLVED THAT THE COUNCIL OF THE TOWN OF GANANOQUE PASS BY-LAW NO. 2025-082, BEING A BY-LAW TO AUTHORIZE THE MAYOR AND CLERK TO SIGN AN AGREEMENT WITH SUZANNE GIBSON &amp; ASSOCIATES, TO UNDERTAKE THE UPDATING OF THE STRATEGIC PLAN, TO AN UPSET LIMIT OF \$20,200 (EXCLUDING HST), AS PRESCRIBED IN THE</p>





<b>12.</b>	<b>Staff Reports</b>
<b>Council-FIN-2025-23 – Ontario Infrastructure and Lands Corporation (OILC) Long Term Debenture By-law</b>	
	<p>***Moved by Councillor Brown and seconded by Councillor Kirkby to postpone the recommendation presented in Report Council-FIN-2025-23.</p> <p style="text-align: right;"><b>DEFEATED – 3 Ayes, 4 Nays</b></p>
	<p><b>By-law No. 2025-081 – Ontario Infrastructure and Lands Corporation (OILC) Long Term Debenture By-law</b></p> <p><b>Moved By:</b> Councillor Koiner <b>Seconded By:</b> Deputy Mayor Leakey</p> <p>BE IT RESOLVED THAT THE COUNCIL OF THE TOWN OF GANANOQUE PASS BY-LAW NO. 2025-081, BEING A BY-LAW TO AUTHORIZE THE LONG-TERM BORROWING PURSUANT TO THE ISSUE OF DEBENTURES TO ONTARIO INFRASTRUCTURE AND LANDS CORPORATION (“OILC”) IN THE PRINCIPAL AMOUNT OF \$1,300,000 TOWARDS THE COST OF THE MARINA CAPITAL WORKS PROJECT, AS PRESENTED IN REPORT COUNCIL FIN-2025-23.</p> <p style="text-align: right;"><b>CARRIED – 5 Ayes, 2 Nays</b></p>
<b>13.</b>	<b>Motions (Council Direction to Staff)</b>
	<p><b>1. Affordable Housing Working Group – Presentation to Council – Deputy Mayor Leakey</b></p> <p><b>Motion #25-128 – Affordable Housing Working Group – Presentation to Council</b></p> <p><b>Moved By:</b> Deputy Mayor Leakey <b>Seconded By:</b> Councillor Koiner</p> <p>BE IT RESOLVED THAT THE COUNCIL OF THE TOWN OF GANANOQUE HEREBY INVITES TO THE TUESDAY, OCTOBER 7<sup>TH</sup>, 2025, MEETING, THE AFFORDABLE HOUSING WORKING GROUP (AHWG) TO PRESENT THE 2025 TOWN OF GANANOQUE HOUSING STRATEGY.</p> <p style="text-align: right;"><b>CARRIED – UNANIMOUS</b></p>
<b>14.</b>	<b>Correspondence</b>
	<p>1. South East Health Unit – Board of Health Summary – August 27, 2025</p> <p>2. United Counties of Leeds &amp; Grenville – Media Release – Fundraising Committee for the G. Tackaberry &amp; Family Home</p> <p>3. Cataraqui Conservation – New Release – Level 3 Low Water Condition for Cataraqui Region</p>
<b>15.</b>	<b>Notice Required Under the Notice By-law</b>
	<ul style="list-style-type: none"> <li>Mayor Beddows provided Notice that a Public Meeting is scheduled for Tuesday, October 7, 2025 at 5:00 PM regarding a Proposed Class III Development Permit – 760 Stone Street North – Extend Temporary Use of an Automotive Sales Establishment</li> </ul>
<b>16.</b>	<b>Committee Updates (Council Reps)</b>
	<ul style="list-style-type: none"> <li>Members of Council provided their updates.</li> </ul>
<b>17.</b>	<b>Discussion of Additional Items – None</b>
<b>18.</b>	<b>Questions from the Media – None</b>
<b>19.</b>	<b>Closed Session</b>
	<p>Moved by Councillor Koiner 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 7:23 PM for the purpose of discussing one (1) item under Labour Relations or Employee Negotiations.</p> <p style="text-align: right;"><b>CARRIED – UNANIMOUS</b></p>
<b>20.</b>	<b>Move Out of Closed Session at 9:08 PM.</b>
	<b>Council resumed the Open Session at 9:10 PM</b>

<b>21.</b>	<b>Reporting Out of Closed Session</b>
	<ul style="list-style-type: none"><li>• A Closed Meeting was held. Council discussed one (1) item under Labour Relations or Employee Negotiations. The following recommendation was considered.</li></ul>
	<p><b>Motion #25-129 – Non-Union Salary Grid Review – Direction to Staff</b> <b>Moved BY:</b> Councillor Osmond                      <b>Seconded By:</b> Councillor Harper BE IT RESOLVED THAT THE COUNCIL OF THE TOWN OF GANANOQUE DIRECTS STAFF TO PROCEED WITH OPTION #4 (IMPLEMENT THE 2025 NON-UNION SALARY GRID AT THE 55TH PERCENTILE OF THE MARKET REPORT, EFFECTIVE JULY 1, 2025. THE COST WOULD BE DRAWN FROM RESERVES IF NEEDED), AS PRESENTED IN REPORT COUNCIL CAO- IC- 2025-13,</p> <p>AND FURTHER DIRECTS THE CAO TO CONDUCT A GRID REVIEW IN THREE (3) YEARS.</p> <p style="text-align: right;"><b>CARRIED – UNANIMOUS</b></p>
<b>22.</b>	<b>Confirmation By-law</b>
	<p><b>By-law No. 2025-080 – Confirming By-law – September 16, 2025</b> <b>Moved By:</b> Councillor Koiner                      <b>Seconded By:</b> Deputy Mayor Leakey BE IT RESOLVED THAT THE COUNCIL OF THE TOWN OF GANANOQUE PASS BY-LAW NO. 2025-080, BEING A BY-LAW TO CONFIRM THE PROCEEDINGS OF COUNCIL AT ITS REGULAR MEETING HELD ON TUESDAY, SEPTEMBER 16<sup>TH</sup>, 2025, BE READ THREE TIMES AND FINALLY PASSED THIS 16<sup>TH</sup> DAY OF SEPTEMBER 2025</p> <p style="text-align: right;"><b>CARRIED – UNANIMOUS</b></p>
<b>23.</b>	<b>Next Meeting(s):</b> 1. Special Council – Wednesday, September 24, 2025 at 5:00 PM 2. Regular Council – Tuesday, October 7, 2025 at 5:00 PM
<b>24.</b>	<b>Adjournment</b>
	<p><b>Moved By:</b> Councillor Koiner Be it resolved that Council hereby adjourns this regular meeting of Council at 9:13 PM.</p> <p style="text-align: right;"><b>CARRIED – UNANIMOUS</b></p>
<hr/>	
John S. Beddows, Mayor	Penny Kelly, Clerk



Held on Wednesday, September 24, 2025, at 5:00 PM  
Held via Teleconference and Virtual

COUNCIL MEMBERS PRESENT		STAFF PRESENT
<b>Mayor:</b>	John Beddows	Melanie Kirkby, CAO
<b>Councillors:</b>	Matt Harper	Penny Kelly, Clerk
	Anne-Marie Koiner	Brenda Guy, Manager of Planning and Development
	Vicky Leahey	John Morrison, Treasurer
	David Osmond	Jeff Johnston, Manager of Parks & Recreation
		Andrew Dickson, Fire Chief
		<b>Guest:</b>
		John Mascarin, Aird & Berlis LLP
<b>Regrets:</b>	Colin Brown	David Armstrong, Manager of Public Works
	Patrick Kirkby	

<b>1.</b>	<b>Call Meeting to Order</b>
	Mayor Beddows called the meeting to order at 5:00 PM.
<b>2.</b>	<b>Disclosure of Pecuniary Interest &amp; General Nature Thereof – None</b>
<b>3.</b>	<b>Public Questions/Comments – None</b>
<b>4.</b>	<b>Presentation</b>
	<b>1. Strong Mayor Powers Training, John Mascarin, Aird &amp; Berlis LLP</b>
	<ul style="list-style-type: none"> <li>• Mayor Beddows welcomed Mr. Mascarin and requested that he begin the training.</li> <li>• John Mascarin from Aird &amp; Berlis LLP presented a PowerPoint presentation titled “Strong Mayor Powers”.</li> <li>• Mayor Beddows thanked Mr. Mascarin for the overview/training of Strong Mayor Powers.</li> </ul>
<b>5.</b>	<b>Unfinished Business</b>
	<b>1. Response to Motion #25-121 – Mayoral Directive #2025-002 – Request to Mayor Beddows (+Mayoral Direction #2025-003, +Motion #25-121, +Motion #25-127)</b>
	<p><b>Motion #25-130 – Response to Motion #25-121 – Mayoral Directive #2025-002 – Request to Mayor Beddows – Postpone</b></p> <p><b>Moved by:</b> Mayor Beddows                      <b>Seconded by:</b> Councillor Koiner</p> <p>BE IT RESOLVED THAT THE COUNCIL OF THE TOWN OF GANANOQUE POSTPONES:</p> <ol style="list-style-type: none"> <li>1. DISCUSSION OF ITEM #5, UNFINISHED BUSINESS TITLED “RESPONSE TO MOTION #25-121 – MAYORAL DIRECTIVE #2025-002 – REQUEST TO MAYOR BEDDOWS”, AND;</li> <li>2. DISCUSSION OF ITEM #6, CORRESPONDENCE TITLED “MARION SPRENGER – MAYORAL DIRECTION #2025-002, ITEMS RELATED ACCESSIBLE PARKING ITEM 8A, PARKING FEES ITEM 9, CURB CUTS”</li> </ol> <p style="text-align: right;"><b>CARRIED – UNANIMOUS</b></p>



Held on Tuesday, September 30, 2025, at 5:00 PM  
**Held Virtually and In-Person**

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

<b>1.</b>	<b>Call Meeting to Order</b>
	Mayor Beddows called the meeting to order at 5:03 PM. <ul style="list-style-type: none"> <li>At this time, Mayor Beddows made special note of Truth and Reconciliation Day, and read the Land Acknowledgement Statement.</li> </ul>
<b>2.</b>	<b>Disclosure of Pecuniary Interest &amp; General Nature Thereof – None</b>
<b>3.</b>	<b>Public Question / Comment</b> (Only Addressing Motion(s) or Reports on the Agenda)
	<ul style="list-style-type: none"> <li>None.</li> </ul>
<b>4.</b>	<b>Unfinished Business</b>
	<b>1. Request to Mayor Beddows re: Mayoral Directives</b>  <ul style="list-style-type: none"> <li>Mayor Beddows opened the floor to questions and comments from Council regarding Mayoral Directive #2025-004.</li> <li>Each item was discussed.</li> <li>The Mayor received recommendations from Councillors, to review and/or amend items contained in the Directive.</li> <li>The Mayor advised that he would take Councillor comments under consideration and if he felt that any changes are required, a new directive would be issued.</li> </ul>
<b>5.</b>	<b>Correspondence</b>
	1. Marion Sprenger – Mayoral Direction #2025-002, Items Related Accessible Parking Item 8a, Parking Fees Item 9, Curb Cuts.
<b>6.</b>	<b>Questions from the Media – None</b>
<b>7.</b>	<b>Confirmation By-law</b>
	<p><b>By-law No. 2025-084 – Confirming By-law – September 30, 2025</b>  <b>Moved By:</b> Councillor Brown                      <b>Seconded By:</b> Councillor Koiner  BE IT RESOLVED THAT THE COUNCIL OF THE TOWN OF GANANOQUE PASS BY-LAW NO. 2025-084, BEING A BY-LAW TO CONFIRM THE PROCEEDINGS OF COUNCIL AT ITS REGULAR MEETING HELD ON TUESDAY, SEPTEMBER 30, 2025, BE READ THREE TIMES AND FINALLY PASSED THIS 30<sup>TH</sup> DAY OF SEPTEMBER 2025.</p> <p style="text-align: right;"><b>CARRIED – UNANIMOUS</b></p>
<b>8.</b>	<b>Next Meeting(s):</b> Tuesday, October 7, at 5:00 PM



9.	Adjournment	
	<b>Moved By:</b> Councillor Kirkby Be it resolved that Council hereby adjourns this regular meeting of Council at 7:19 PM. <b>CARRIED – UNANIMOUS</b>	
<hr/> John S. Beddows, Mayor		<hr/> Lynsey Zufelt, Deputy Clerk

**Council Report – CSC-2025-07**

**Date:** October 7, 2024

☐ **IN CAMERA**

**Subject:** Leeds and Grenville Interval House – Request to Raise LGIH Flag

**Author:** Penny Kelly, Clerk / CEMC

☒ **OPEN SESSION**

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**RECOMMENDATION:**

BE IT RESOLVED THAT THE COUNCIL OF THE TOWN OF GANANOQUE, AS PER THE FLAG POLICY, SUPPORTS THE LEEDS AND GRENVILLE INTERVAL HOUSE (LGIH) REQUEST TO RAISE THE LGIH FLAG AT THE TOWN HALL FROM NOVEMBER 25 TO DECEMBER 10, 2025, IN RECOGNITION OF THE SIXTEEN DAYS OF ACTIVISM AGAINST GENDER-BASED VIOLENCE (GBV), AS PRESENTED IN COUNCIL REPORT CSC-2025-07.

**STRATEGIC PLAN COMMENTS:**

Sector 8 – Government – Strategic Initiative #4 – Town Council will ensure openness and transparency in its operations.

**BACKGROUND:**

On September 20, 2011, Council passed By-law No. 2011-090, being a By-law to adopt a Flag Policy, and; subsequently amended the Policy on September 3, 2019.

The purpose of the Flag Policy is to provide a uniform and consistent protocol for the raising, displaying and flying a flag at half-staff at the Town Hall for the purpose of paying respect upon the death of a Sovereign, political leader, Member of Council, or municipal employee, and from time-to-time the Town may receive requests to fly a specific flag for the purpose of commemorating or recognizing a specific event or organization. The flying of these flags shall be determined by Council.

**INFORMATION/DISCUSSION:**

On September 16, 2025, the Town received an correspondence from the Leeds and Grenville Interval House (LGIH), attached, requesting the Town of Gananoque stand with LGIH and host a flag raising ceremony on November 25<sup>th</sup>, to mark International Day for the Elimination of Violence Against Women and further that the flag continue to be flown to December 10<sup>th</sup>, 2025, to recognize the sixteen (16) days of Activism Against Gender-Based Violence (GBV).

This request complies with the Town's Flag Policy.

**APPLICABLE POLICY/LEGISLATION:**

By-law No. 2011-090 – Flag Policy

**FINANCIAL CONSIDERATIONS:**

None.

**CONSULTATIONS:**

None.

**ATTACHMENTS:**

Correspondence – Leeds and Grenville Interval House – Request to Council

<b>APPROVAL</b>	<div data-bbox="305 1478 928 1520">_____ Penny Kelly, Clerk / CEMC</div> <div data-bbox="305 1589 1175 1631">_____ Melanie Kirkby, CAO</div> <div data-bbox="305 1631 1451 1709">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.</div>
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September 16, 2025

Gananoque Municipal Office  
30 King St. E  
Gananoque

Mayor Beddows,

The 16 days of Activism against Gender-Based Violence (GBV) take place from November 25th – December 10th. This international campaign was created to challenge violence against woman and girls. This is a time to both reflect on GBV and take action to end it. November 25th, International Day for the Elimination of Violence Against Women, marks the beginning of the 16 days.

Leeds and Grenville Interval House serves women and children that have been impacted by violence and are committed to ending GBV in our communities. We are asking you to stand with us by hosting a flag raising ceremony in the afternoon on November 25th at the Gananoque Municipal Office. Please let us know if this is agreeable to you, and the exact time and date that works.

Together, we can end GBV in our community.

Sincerely,

A handwritten signature in blue ink, appearing to read 'Melissa Leveck', is placed over a light blue rectangular background.

Melissa Leveck  
Executive Director  
Leeds and Grenville Interval House

**Council Report – FIN-2025-24**

**Date:** October 7, 2025

☐ **IN CAMERA**

**Subject:** Tangible Capital Asset Policy

**Author:** John Morrison, Treasurer

☒ **OPEN SESSION**

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**RECOMMENDATION:**

BE IT RESOLVED THAT THE COUNCIL OF THE TOWN OF GANANOQUE PASS BY-LAW NO. 2025-086, BEING A BY-LAW TO REPEAL BY-LAW NO. 2012-044, BEING A BY-LAW TO ADOPT THE ACCOUNT FOR TANGIBLE CAPITAL ASSETS POLICY, AS PRESENTED IN COUNCIL REPORT-FIN-2025-24.

**RECOMMENDATION:**

BE IT RESOLVED THAT THE COUNCIL OF THE TOWN OF GANANOQUE PASS BY-LAW NO. 2025-087, BEING A BY-LAW TO ESTABLISH A NEW TANGIBLE CAPITAL ASSET POLICY, AS PRESENTED IN COUNCIL REPORT-FIN-2025-25.

**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 proposed Tangible Capital Asset (TCA) Policy establishes a clear, PSAB-compliant framework for recognizing, measuring, amortizing, disposing of, and writing down tangible capital assets. It standardizes how assets are recorded at historical cost, amortized over their useful lives, and removed or written down when impaired. The Policy directly supports Asset Management by improving asset data quality, enabling lifecycle planning, linking levels of service to asset performance, and informing the Town's long-term financial sustainability (e.g., reserve contributions, capital forecasts).

**INFORMATION/DISCUSSION:**

- PSAB 3150 requires municipalities to record/report tangible capital assets (TCAs).
- Since **January 1, 2009**, assets are recognized at **historical cost** and **amortized** over useful life.
- The Town's Policy sets rules for recognition, measurement, amortization, disposal/write-downs, disclosure, and roles.

**1) Scope & Exclusions**

**Scope:** Tangible property acquired by purchase, construction, or donation that:

- has physical substance; supports service delivery/rental/administration or other TCAs;
- has a useful life beyond one period; and
- is for ongoing use, not resale.

**Exclusions:** Crown land; intangibles (e.g., goodwill, easements); items below thresholds; natural resources not recognized under PSAB 3150; works of art/historical treasures (note disclosure only); studies; inventories/supplies; construction-period interest; assets held for sale.

*Note:* Some excluded resources may be inventoried in the Asset Management Plan (AMP).

## 2) Measurement & Recognition

- Purchases at **cost** (incl. directly attributable costs).
- Contributed/donated assets at **fair value** (*road allowances: \$1/segment*).
- **Betterments** (life/capacity/quality/cost improvements) are capitalized; **repairs/maintenance** expensed.
- **Leasehold improvements** capitalized; Finance reviews leases for capital vs. operating.
- **Pooled assets** (low-value, high-volume) may be capitalized collectively.

## 3) Amortization

- **Straight-line** over estimated life unless another method is demonstrably better.
- Finance reviews **useful lives** and **residual values** regularly.

## 4) Work-in-Progress (WIP)

- Captures costs for projects/assets not yet in service.
- Reported on statements; **no amortization** until available for use.

## 5) Disposals & Write-Downs

- Record **gain/loss** on sale; trade-ins recorded as **net proceeds**.
- Departments must **notify Finance** when assets are removed from service.
- **Write-downs** for permanent impairment (damage, obsolescence, reduced use, halted construction) and are **not reversed** under PSAB.

## 6) Roles & Responsibilities

- **Council:** Approves policy/amendments; allocates resources via budget.
- **CAO:** Implements policy/procedures; ensures reviews/compliance.
- **Director of Finance/Treasurer:** Leads implementation/compliance; reviews at least **every 5 years**; recommends changes.
- **Directors/Managers/Supervisors:** Ensure departmental compliance and staff communication.

## Alignment with Asset Management

- **Service-led planning:** Asset categories link to service outcomes/LoS.
- **Lifecycle costing:** Useful lives/amortization inform maintenance/renewal timing.
- **Risk-based decisions:** Impairment/disposal guidance improves risk treatment.
- **Financial sustainability:** Cost/amortization data support reserves, debt, rates/fees, and the 10-year forecast.
- **Data management:** TCA register enables integration with GIS, CMMS, condition data, and the AMP.
- **Materiality:** Thresholds focus effort on assets with service/risk impact.
- **Governance:** Clear roles and 5-year reviews drive continuous improvement.



**Financial & Operational Implications**

- Affects **non-cash amortization** and **balance-sheet** presentation, no direct budget change.
- Clear WIP close-out and consistent betterment vs. maintenance decisions improve project accounting and AMP/forecast accuracy.
- Better data supports optimized timing, lower lifecycle costs, and fewer service disruptions.

**APPLICABLE POLICY/LEGISLATION:**

PSAB 3150

**FINANCIAL CONSIDERATIONS:**

As Described

**CONSULTATIONS:**

n/a

**ATTACHMENTS:**

Draft Tangible Capital Asset Policy

Draft By-law No. 2025-086 – Repeal Tangible Capital Asset Policy

Draft By-law No. 2025-087 – Establish New Tangible Capital Asset Policy

<b>APPROVAL</b>	<div data-bbox="315 1528 850 1535"></div> <div data-bbox="315 1539 667 1575">John Morrison, Treasurer</div> <div data-bbox="315 1579 1377 1671">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.</div> <div data-bbox="315 1738 850 1745"></div> <div data-bbox="315 1751 613 1791">Melanie Kirkby, CAO</div>
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## TANGIBLE CAPITAL ASSET POLICY

# 2025

DRAFT – SEPTEMBER 2, 2025

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# Tangible Capital Asset Policy

## 1. Purpose

The purpose of this policy is to prescribe the accounting treatment for tangible capital assets (TCAs). The principal issues in accounting for TCAs are:

- recognition of assets,
- determination of their carrying amounts,
- amortization charges,
- proper disposal, and
- recognition of any related impairment losses.

## 2. Policy Statement

The Canadian Institute of Chartered Accountants, through the Public Sector Accounting Board (PSAB), has issued Section 3150 of the Handbook relating to tangible capital assets.

Effective January 1, 2009, all municipalities in Canada must record and report their TCAs on their financial statements. Assets must be valued at **historical cost** and amortized over their **useful life**.

This policy establishes the framework for the Town's **Tangible Capital Asset Reporting System**, including recognition, measurement, amortization, disposal, and reporting standards.

## 3. Scope

This policy applies to all tangible property acquired by the Town through purchase, construction, or donation that qualifies as a tangible capital asset.

**Tangible Capital Assets are defined as non-financial assets that:**

- have physical substance;
- are held for use in delivering services, rental to others, administrative purposes, or in the construction/maintenance of other TCAs;
- have useful economic lives extending beyond one accounting period.
- are intended for continued use and not for sale in the ordinary course of business.

**The following are excluded and will not be recognized as TCAs:**

- Crown land;
- Intangible assets (e.g., goodwill, easements);
- Assets below capitalization thresholds;
- Natural resources (trees, woodlots); **Note 1**
- Works of art and historical treasures (disclosed in notes only);



- Study costs (e.g., Official Plan, Development Charges Study);
- Inventories and supplies;
- Interest expense on construction-period financing;
- Assets held for sale.

(Note 1: while not recognized as tangible capital assets for financial reporting purposes under PSAB 3150, such resources may be identified, inventoried, and managed separately within the Town's Asset Management Plan to reflect their contribution to service delivery and sustainability)

## 4. Definitions

- **Amortization** – Allocation of TCA cost as expense over its useful life.
- **Betterment** – Expenditure that increases service potential by extending useful life, capacity, lowering costs, or improving quality.
- **Capitalization Threshold** – Minimum value for capitalizing assets (see Schedule A).
- **Capital Work-in-Progress (CWIP)** – Costs of assets under construction, not yet in service or amortized.
- **Complex Assets** – Assets with significant disaggregated components.
- **Contributed/Donated Assets** – Recorded at fair value (except road allowances at \$1/segment).
- **Disposal** – Removal of TCA through sale, demolition, abandonment, or loss.
- **Fair Value** – Value in an arm's-length transaction.
- **Historical Cost** – Gross consideration paid to acquire or construct an asset, including directly attributable costs.
- **Infrastructure Assets** – Linear assets forming continuous networks (e.g., roads, bridges, water, stormwater, wastewater).
- **Net Book Value** – Cost less accumulated amortization and write-downs.
- **Residual Value** – Estimated realizable value at end of useful life.
- **Write-Down** – Permanent reduction in value due to impairment.

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## 5. Policy Guidelines

### 5.1 Additions

1. Purchased assets recorded at cost; donated assets at fair value (road allowances at \$1/segment).
2. Significant additions or betterments treated as acquisitions.
3. Finance to review all significant leases for capital vs. operating classification.
4. Betterments must be capitalized; repairs and maintenance expensed.
5. Leasehold improvements are capitalized as betterments.
6. Assets amortized over useful life using **straight-line method** unless another is more appropriate.
7. Residual values and useful lives to be regularly reviewed by Finance.
8. Pooled assets (low-value, high-volume items) are capitalized collectively.
9. Financial Statements disclose major asset categories (see Schedule A).

### 5.2 Work-in-Progress (WIP)

1. Includes costs for uncompleted projects or assets not yet in service.
2. Recorded on financial statements but not amortized until placed into service.

### 5.3 Disposals and Write-Downs

1. Gains/losses on sale recognized as revenue/expense.
2. Trade-in values recorded as net proceeds on disposal.
3. Assets no longer in service must be reported by departments to Finance.
4. Write-downs recorded when impairment is permanent (e.g., physical damage, obsolescence, reduced use, halted construction).
5. Write-downs are **not reversed** under PSAB standards.

## 6. Roles and Responsibilities

### **Council**

- Approve policy and amendments by resolution.
- Allocate resources for policy implementation in annual budget.

### **Chief Administrative Officer (CAO)**

- Implement policy and approve procedures.
- Ensure periodic reviews and compliance.

### **Director of Finance / Treasurer**

- Lead implementation and compliance.
- Review policy at least every five (5) years.
- Recommend amendments as required.

### **Directors, Managers, Supervisors**

- Ensure departmental compliance.
- Communicate policy requirements to staff.



## Tangible Capital Asset Policy: Appendix A

Primary Class	Secondary Class	Capital Threshold	Estimated Useful Life (years)
<b>Land</b>	Parking Lots	Zero	n/a
	Municipal Property	Zero	n/a
	Unopened Road Allowances	Zero	n/a
	Open Road Allowances	Zero	n/a
	Vacant Land	Zero	n/a
	Water Lots	Zero	n/a
	Water Lots - Leased	Zero	n/a
	Parks (including linear trails, undeveloped parklands & forests)	Zero	n/a
	Undeveloped Industrial Land	Zero	n/a
<b>Land Improvements</b>	Paving	\$10,000	20
	Lighting	\$10,000	20
	Fencing	\$10,000	20
	Recreational Assets	\$10,000	20
	Other	\$10,000	5-50
<b>Buildings</b>	Whole Building / Structure (not assessed)	\$10,000	50-75
	Building Components - A Substructure	\$10,000	50-75
	Building Components - B Shell	\$2,500	15-75
	Building Components - C Interiors	\$2,500	10-75
	Building Components - D Services	\$2,500	10-50
	Building Components - E Equipment & Furnishing	\$2,500	15-60
	Building Components - F Special Constructions & Demolition	\$2,500	15-40
	Building Components - G Siteworks	\$2,500	10-60
<b>Water / Wastewater Facilities</b>	Water Treatment Plant (building components are classified same as buildings above)	See above	See above
	- mechanical/equipment	\$10,000	15
	- pumps	\$10,000	25
	Water Tower / Water Pumping Stations (building components are classified same as buildings above)	See above	See above
	- mechanical/equipment	\$10,000	15
	Wastewater Pumping Stations (building components are classified same as buildings above)	See above	See above
	- mechanical/equipment	\$10,000	15
	- pumps	\$10,000	25
	Waste Treatment (lagoon cell berms, special structures)	\$10,000	60
	- cell desludging (restores capacity)	\$10,000	10 (cell 1), 40+ (2-

			3)
Primary Class	Secondary Class	Capital Threshold	Estimated Useful Life (years)
<b>Machinery &amp; Equipment</b>	Maintenance Equipment (Public Works, Parks & Recreation)	\$5,000	10 (unless otherwise specified)
	Police Service Equipment	\$5,000	10
	Fire Department Equipment	\$5,000	10
	Other Machinery & Equipment	\$5,000	10
<b>Office Furniture &amp; Equipment</b>	Office Furnishings	\$5,000	20
	Office Equipment	\$5,000	10
<b>Computer Hardware</b>	Computer Hardware (enterprise equipment only; no end-user systems)	\$5,000	5-10
<b>Computer Software</b>	Computer Software (initial purchase / config only; no annual subscription costs)	\$5,000	5
<b>Licensed Vehicles</b>	Cars, light trucks (1/2-ton), vans, SUVs	\$10,000	7
	Medium trucks (3/4 & 1-ton)	\$10,000	10
	Fire trucks (ladder truck, pumper truck)	\$10,000	20
	Police vehicles (squad car)	\$10,000	6
	Heavy trucks & Heavy equipment	\$10,000	10-20
<b>Unlicensed Vehicles</b>	Motorized vehicles	\$10,000	10
	Trailers	\$5,000	10-30
	Mowers	\$5,000	12
	Equipment attachments	\$5,000	10
<b>Work in Progress</b>	Work in Progress	n/a	n/a
<b>Linear Assets</b>	Sanitary Sewers	\$10,000	60
	Storm Sewers	\$10,000	60
	Culverts	\$10,000	40
	Water distribution	\$10,000	60
	Fire Hydrants	\$5,000	60
	Water Meters	\$5,000	15
	Bridges	\$25,000	40
	Road Base	\$25,000	60
	Road Surface	\$10,000	20
	Sidewalks	\$10,000	40-60
	Street Lighting	\$10,000	30
	Traffic Lights (signalized intersections)	\$10,000	15-25
	Paths & Trails	\$10,000	15 (gravel) 25 (paved - asphalt)
	Marine Infrastructure (e.g., marina docks)	\$10,000	25-35

	Catch Basins	\$10,000	60
	Manholes (storm or sanitary sewers)	\$10,000	60

THE CORPORATION OF THE TOWN OF GANANOQUE

BY-LAW NO. 2025-086

BEING A BY-LAW TO REPEAL BY-LAW NO. 2012-044, BEING A BY-LAW TO  
ADOPT THE ACCOUNT FOR TANGIBLE CAPITAL ASSETS POLICY

**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** the *Municipal Act*, 2001, S.O. 2001, c. 25, provides that the powers of every Council are to be exercised by By-law;

**AND WHEREAS** the Tangible Capital Asset Policy was established by By-law No. 2012-044, being a By-law to authorize the Town of Gananoque to establish a Tangible Capital Asset Policy;

**AND WHEREAS** the Council of the Town of Gananoque reviewed Report Council-FIN-2025-024, and concurs with the recommendation to repeal, in its entirety By-law No. 2012-044, in order to establish a new Tangible Asset Policy;

**NOW THEREFORE** be it resolved that the Council of the Corporation of the Town of Gananoque enacts as follows:

**1. REPEAL:**

- 1.1. That By-law No. 2012-044, Tangible Capital Asset Policy, as amended, be hereby repealed in its entirety.

**2. EFFECTIVE DATE:**

- 2.1. This By-law shall come into full force and effect on the day it is passed by Council.

Read a first, second and third time and finally passed this the 7<sup>th</sup> day of October 2025.

John S. Beddows, Mayor

Lynsey Zufelt, Deputy Clerk

(Seal)



THE CORPORATION OF THE TOWN OF GANANOQUE  
BY-LAW NO. 2025-087

BEING A BY-LAW TO ESTABLISH A NEW TANGIBLE CAPITAL ASSET  
POLICY

**AND WHEREAS** 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** the *Municipal Act*, 2001, S.O. 2001, c. 25, provided that the powers of every Council are to be exercised by By-law;

**AND WHEREAS** the Council of the Town of Gananoque received Council Report FIN-2025-24, and concurred with the recommendation to establish a new Tangible Capital Asset Policy;

**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 enacts as follows:

- 1. **AUTHORIZATION:**
  - 1.1 That the Tangible Capital Asset Policy, attached hereto and forming part of this By-law, is hereby adopted and marked as Schedule ‘A’.
- 2. **EFFECTIVE DATE:**
  - 2.1 This By-law shall come into full force and effect on the date it is finally passed by Council.

Read a first, second and third time and finally passed this 7<sup>th</sup> day of October 2025.

\_\_\_\_\_  
John S. Beddows, Mayor

\_\_\_\_\_  
Lynsey Zufelt, Deputy Clerk  
  
(Seal)

**Council Report – FIN-2025-25**

**Date:** October 7, 2025

☐ **IN CAMERA**

**Subject:** Procurement Policy

**Author:** John Morrison, Treasurer

☒ **OPEN SESSION**

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**RECOMMENDATION:**

BE IT RESOLVED THAT THE COUNCIL OF THE TOWN OF GANANOQUE PASS BY-LAW NO. 2025-088, BEING A BY-LAW TO REPEAL BY-LAW NO. 2015-087, BEING A BY-LAW TO OUTLINE REQUIREMENTS FOR THE PROCUREMENT OF GOODS AND SERVICES FOR THE CORPORATION OF THE TOWN OF GANANOQUE, AS PRESENTED IN COUNCIL REPORT-FIN-2025-24.

**RECOMMENDATION:**

BE IT RESOLVED THAT THE COUNCIL OF THE TOWN OF GANANOQUE PASS BY-LAW NO. 2025-089, BEING A BY-LAW TO ESTABLISH A NEW PROCUREMENT POLICY, AS PRESENTED IN COUNCIL REPORT-FIN-2025-25.

**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 proposed Policy establishes a modern, transparent, and competitive framework for buying goods, services, and construction and for disposing of surplus assets. It clarifies roles and authorities (Council, CAO, Department Heads), embeds electronic competitive bidding, prescribes quotation/tender/RFP pathways by dollar thresholds, and codifies risk controls (bid deposits, performance security, insurance, and health & safety). It also addresses emergency purchases, sole/single source situations, unsolicited proposals, in-house bids (when specifically requested by Council), and records/compliance expectations.

The Policy aligns with statutory obligations under the Municipal Act, supports value for money and timely delivery, and integrates sustainability, accessibility, and ethical standards into procurement practice. A five-year review cycle is included.

The current Procurement Policy, By-law No. 2015-087 is 10 years old, so staff felt it prudent to review and update.

## **INFORMATION/DISCUSSION:**

- *Municipal Act*, 2001 – s.270(1) requires municipalities to adopt and maintain policies with respect to the procurement of goods and services.
- The proposed Policy provides clear authority levels, competitive processes, and internal controls appropriate to the Municipality's scale and risk profile.
- During periods when Council cannot act (no regular meeting, lame-duck conditions), the CAO is delegated authority and must report to Council thereafter.

## **POLICY PURPOSE & OBJECTIVES (AT A GLANCE)**

The Policy ensures that the Municipality acquires the right goods and services, at the right time, for the right price, through a transparent, fair, and competitive process that:

- promotes accountability and best value for taxpayers.
- supports efficient acquisition and considers total acquisition costs (including life-cycle costs);
- encourages open competition with flexibility for special circumstances;
- integrates sustainability, accessibility (AODA), and ethical considerations.

## **ROLES & RESPONSIBILITIES**

### **Council**

- Holds ultimate authority for expenditures and delegations via budgets/resolutions.
- Approves procurements > \$100,000, and significant-risk procurements under that threshold when recommended by the Department Head.
- Refrains from involvement in procurement processes or documents until contracts are executed.
- Receives reports on emergency purchases and awards as required

### **CAO**

- Authorizes appropriate procurement processes with Department Heads; executes contracts/POs under the Corporate Seal.
- Ensures content approval by Department Head and form/legal approval by Solicitor.
- Oversees vendor disqualification and disposal of assets (excluding real property); reports to Council.

### **Department Heads**

- Ensure compliance with the Policy; obtain Council approvals as required.
- Delegate procurement authority to staff within their departments and report to Council as prescribed.

## **PURCHASING THRESHOLDS & AWARD AUTHORITY**

Approval & Award Matrix (excluding taxes):

Estimated Expenditure	Authority to Approve	Authority to Award
Up to \$25,000	Department Head	Department Head
\$25,001 – \$100,000	Department Head + CAO	Department Head + CAO
Over \$100,000	Department Head + CAO + Council	Council

Emergency > \$25,000	Department Head with Mayor approval	Report to Council
Disposal of Assets (any value)	CAO & Department Head	CAO & Department Head

### **Award within Approved Budget:**

Where Council has approved funding in the Operating/Capital budget and a compliant competitive process results in pricing within the approved budget, the CAO and Department Head may award without returning to Council; a report is submitted for information after award.

## **PURCHASING MECHANISMS**

### **7.1 Informal Quotation ( $\leq$ \$25,000)**

- Three written quotations wherever possible (reasonable efforts for purchases < \$5,000).
- Complex single-item capital (e.g., new vehicle) must use formal tender.

### **7.2 Formal Quotation (\$25,001 – < \$100,000)**

- Sealed quotations; target at least three vendors.
- If preferred quote exceeds budget by 10%+, Department Head reports to Council for direction.

### **7.3 Tender Purchases (> \$50,000)**

- Sealed tenders with at least three bids wherever possible.
- Exemptions include continuing consulting services identified in the budget, OEM-only replacement parts, and single-source supply.

### **7.4 Request for Proposal (RFP) / Expression of Interest (EOI)**

- Use when requirements cannot be fully specified or alternatives are sought.
- Proposals evaluated using a pre-published scoring matrix.
- Approval of evaluation criteria: up to \$50,000 – Department Head; above \$50,000 – Council resolution.
- If the preferred proposal exceeds the approved budget (or is otherwise over the delegated authority), the Department Head reports to Council.
- Conditional bidding prior to budget adoption for asset-management-plan projects (award subject to budget approval).
- Unsolicited proposals allowed where clear value/savings are demonstrated; up to \$25,000 may be awarded without competition for up to one year. Over \$25,000 requires a report to Council.
- In-house bids permitted only when specifically requested by Council.

## **BID SUBMISSION, SECURITY, AND CONTROLS**

- Electronic Bidding Platform: All bids are submitted via the Municipality's approved platform; the platform timestamp governs. Manual/mailed submissions are not accepted unless the CAO authorizes in the bid call.
- Compliance: Late, incomplete, or non-compliant bids are rejected. Bidders must ensure successful submission before closing.



- Bid Deposits (Construction > \$50,000): Electronic bid bonds accepted. Minimum 5% for < \$100,000; 10% for ≥ \$100,000.
- Performance Security: Required for construction, renovations, services on Town property, and equipment installation over \$50,000. Acceptable forms: Performance Bond, Labour & Materials Bond, Irrevocable Letter of Credit, Certified Cheque.
  - Insurance: Certificate required prior to work. Minimum limits: \$2M standard; \$5M for major/infrastructure projects. Municipality named as Additional Insured with cross-liability; 30 days' notice of cancellation/material change.
  - Health & Safety: WHMIS/MSDS, WSIB clearance/independent operator proof, and hazard assessments as applicable.

## **COMPETITION, ADVERTISING & NEGOTIATION**

- Procurements are advertised locally on the Town website (and through the e-bidding platform as applicable).
- Limited Tendering/Negotiation: Permitted for sole source, market shortage, or tied bids. If a tie persists, the Policy allows resolution by random draw (e.g., coin toss).
- Where the lowest responsive bid is ≥ 10% over budget, staff may negotiate with that bidder to seek value improvements, consistent with the bid documents and fairness.

## **EMERGENCY PURCHASES**

For emergencies under the Town's Emergency Response Plan, the Department Head, with Mayor approval, may proceed over \$25,000 and must report to Council.

## **REPORTING, RECORDS & COMPLIANCE**

- Council Reporting: Formal quotations exceeding budget by 10% require Council approval; all tender awards are reported; RFPs > \$50,000 require Council-approved evaluation criteria; over-budget recommendations are reported for direction.
- Records & Monitoring: Departments maintain procurement files; Finance conducts random compliance reviews and reports non-compliance to the CAO. Bid records, deposits, and security documents are retained per the Town's records retention schedule.
- Town's Rights Reserved: The Town may cancel a solicitation, waive minor defects, reject any/all bids, or re-issue bids in the Town's best interest.
- Policy Review: Every five years or sooner as needed.

## **RISK MANAGEMENT**

- Procurement risk (fairness & challenges): Mitigated by clear thresholds, electronic bid receipts, pre-published evaluation criteria, and documented debriefs.
- Schedule risk: Conditional bidding prior to budget adoption can preserve timelines, with award contingent on budget approval.
- Financial risk: Bid and performance security protect the Town; insurance and WSIB standards protect against liability.
- Governance risk: Delegations are documented; emergency purchases require Mayor approval and reporting.

**ACCESSIBILITY, SUSTAINABILITY & ETHICS**

- The Policy integrates accessibility (AODA-aligned practices) and sustainability (life-cycle costing, adaptability, maintenance) into purchasing decisions.
- Vendors are expected to meet ethical standards; staff will incorporate these expectations into solicitation templates and evaluation criteria where appropriate.

**APPLICABLE POLICY/LEGISLATION:**

*Municipal Act*, 2001 – s.270(1)

**FINANCIAL CONSIDERATIONS:**

- Financial: No direct budget increase from adopting the Policy. Modest, routine costs (e-bidding platform subscription, staff training, and template updates) are accommodated within existing budgets. Standardizing security/insurance reduces risk exposure and can lower life-cycle costs.
- Existing staff will administer the Policy. The current electronic bidding platform supports the submission, timestamping, and bond requirements

**CONSULTATIONS:**

Draft policy prepared in consultation with the CAO, Department Heads, Corporate Services/Finance (Procurement),

**ATTACHMENTS:**

Draft Procurement Policy

Draft By-law No. 2025-088 – Repeal By-law No. 2015-087, Procurement Policy

Draft By-law No. 2025-089 – Establish a new Procurement Policy

<b>APPROVAL</b>	<div data-bbox="315 1528 850 1535"></div> <p data-bbox="315 1541 667 1575">John Morrison, Treasurer</p> <p data-bbox="315 1581 1377 1671">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.</p> <div data-bbox="315 1738 850 1745"></div> <p data-bbox="315 1757 613 1791">Melanie Kirkby, CAO</p>
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# TOWN OF GANANOQUE

## PROCUREMENT POLICY

# 2025

DRAFT – SEPTEMBER 2025

## 1. Policy Statement

Pursuant to Section 270(1) of the Municipal Act, the Municipality is required to adopt policies with respect to the procurement of goods and services. The purpose and objective of this Policy is to define the approach to be used by the Municipality for the procurement of goods and services, including the nature of procurement activities to be undertaken and the levels of authority assigned to Municipal staff and Council for the initiation and approval of procurements.

## 2. Purpose

The purpose of this Policy is to ensure the Municipality acquires the right goods and services when needed while achieving best value through a transparent, fair and competitive process. In doing so, the Municipality's procurement practices shall, to the greatest extent possible:

- Ensure transparency, fairness, and accountability in procurement
- Obtain best value for taxpayers' money
- Support timely and efficient acquisition of goods, services, and construction
- Consider total acquisition costs, including life cycle costs
- Encourage open and competitive bidding while maintaining flexibility in special circumstances
- Integrate sustainability, accessibility, and ethical standards into procurement practices

## 3. Scope

This policy applies to:

- All members of Council
- Municipal employees and Department Heads
- Local Boards and Committees (unless formally exempted)
- Suppliers, contractors, and vendors engaging in procurement processes with the Municipality

This policy governs the acquisition of all goods, services, and construction, as well as the disposal of surplus assets.

## 4. Definitions

1. **Act:** Municipal Act, 2011, S.O. 2001 c. 25
2. **Approved Budget:** Operating or capital budget approved by Council, including resolutions pending annual budget adoption.
3. **Bid/Quotation/Tender:** Submissions received in response to a solicitation for goods, services, or construction.



4. **Bid Deposit:** Security included with a bid submission.
5. **CAO:** Chief Administrative Officer of the Municipality.
6. **Contract:** Any formal written agreement for the acquisition of goods, services, or construction.
7. **Council:** Elected representatives of the Municipality.
8. **Department Head:** Senior director/manager of a Town department.
9. **Emergency:** Event governed by the Town's Emergency Response Plan.
10. **Formal Quotation:** Competitive bid process for goods/services exceeding \$25,000 but less than \$100,000.
11. **Informal Quotation:** Competitive bid process conveyed and received in writing or electronically.
12. **Performance Security:** Guarantee ensuring completion of work as required.
13. **Responsive & Responsible Vendor:** Vendor who meets bid requirements and has adequate capacity and resources.
14. **RFP/EOI:** Request for Proposal / Expression of Interest where goods/services cannot be specifically stipulated.
15. **Sole/Single Source Procurement:** Procurement where only one supplier is available or recommended.
16. **Standing Offer:** Written offer from a pre-approved supplier for future purchases.
17. **Total Acquisition Cost:** Cost including price, quantity, services, shipping, warranties, discounts, and unrecoverable HST.
18. **Unsolicited Proposal:** Proposal initiated by a vendor, not in response to a solicitation.
19. **Vendor:** Person or enterprise supplying goods/services to the Municipality.

## 5. Procurement Roles and Responsibilities

### 5.1 Council

- Ultimate authority for expenditures; delegates authority via budgets or resolution.
- Approves procurement **≥ \$100,000**, or significant-risk procurements < \$100,000 as recommended by Department Head.
- Council members **must not** be involved in procurement or related documents until contracts are executed.
- During periods without meetings or lame-duck, CAO exercises delegated authority and reports to Council.

### 5.2 CAO Responsibilities

- Authorize appropriate procurement processes in consultation with Department Head.
- Execute contracts and purchase orders under the Corporate Seal.
- Ensure contracts are approved **as to content** by Department Head and **as to form** by Solicitor.
- Oversee disposal of assets excluding real property, vendor disqualification, delegation, and reporting to Council.

### 5.3 Department Head Responsibilities

- Ensure compliance with Procurement Policy.
- Obtain Council approval as required.
- Delegate procurement authority to staff within their department.
- Report to Council as required.

## 6. Purchasing Thresholds & Award Authority

Estimated Expenditures	Authority to Approve Procurement	Authority to Award
<\$25,000	Department Head	Department Head
\$25,001 to \$100,000	Department Head + CAO	Department Head + CAO
>\$100,000	Department Head + CAO + Council	Council
>\$25,000	Emergency Purchases	Department Head with Mayor approval + report to Council
Any Dollar Value	Disposal of Assets	CAO & Department Head

#### 1. Department Head Authority

- Authorized to approve purchases up to **\$25,000** (excluding taxes), subject to obtaining competitive quotations as required.

#### 2. CAO and Department Head Joint Authority

- Authorized to approve purchases between **\$25,000 and \$100,000** (excluding taxes), following the appropriate procurement process.

#### 3. Council Authority

- Council shall approve purchases and contracts greater than **\$100,000**, except as provided in subsection (4).

#### 4. Award Within Approved Budget

- Where Council has **approved funding through the annual capital or operating budget**, and a competitive procurement process has been completed resulting in a compliant bid **within the approved budget**, the CAO and Department Head shall be authorized to award the contract **without further Council approval**.
- A report shall be submitted to Council for **information purposes only** following the award.

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## 7. Purchasing Mechanisms

### 7.1 Informal Quotation Purchases

- The Department Head is authorized to make purchases of goods and services with an estimated expenditure **up to and including \$25,000 (excluding applicable taxes)**.
- A Minimum of **three (3) written quotations** must be obtained. For purchases under \$5,000, reasonable efforts for three competitive quotations, verbal or written, should be made.
- **Exclusions:** Single-item small capital projects or purchases with complex specifications (e.g., new vehicles) must be issued through a **formal tender document**.

### 7.2 Formal Quotation Purchases

- For estimated expenditures **over \$25,000 and less than \$100,000 (excluding applicable taxes)**, the Department Head shall obtain **sealed quotations** unless Council resolution authorizes otherwise.
- A minimum of **three (3) quotations** must be sought whenever possible.
- If the preferred quotation exceeds the approved budget by **10% or more**, the Department Head must **submit a report to Council** for direction.

### 7.3 Tender Purchases

- For purchases exceeding **\$50,000 (excluding applicable taxes)**, sealed tenders must be requested and obtained, unless Council specifically authorizes otherwise.
- At least **three (3) bids** must be sought whenever possible.
- **Exemptions:**
  - Consulting services previously awarded on an ongoing basis and identified in the budget (e.g., bridge inspection, engineering, lab services).
  - Replacement parts where the OEM is the sole provider.
  - Single-source supply.

### 7.4 Request for Proposal (RFP) / Expression of Interest (EOI)

- An RFP/EOI may be used when goods or services **cannot be specifically stipulated**, or alternative solutions are sought.
- The proposals will be evaluated based on a scoring matrix stipulated in the RFP/EOI.
- **Approval of Evaluation Criteria:**
  - ≤ \$50,000 – Department Head
  - \$50,000 – Council resolution
- If the preferred proposal exceeds the approved budget or \$50,000, the Department Head shall **submit a report to Council for direction**.

### 7.5 Conditional Bid Solicitation Prior to Capital Budget Adoption

- Department Heads may issue bids prior to Council approval of the capital budget for projects included in the asset management plan, if the bid document **states acceptance is subject to budget approval** and **scope/quantities may be modified**.

### 7.6 Unsolicited Proposals

- Must be in writing and demonstrate significant value or savings.
- Contracts may be awarded **without competitive bidding** for up to **one year** if total annual expenditure is **less than \$25,000**.
- If > \$25,000:
  - A report must be submitted to Council detailing purpose, cost estimates, and funding source.
  - Department Head endorsement is required.
- Significant proposals may trigger issuance of **quotation, tender, RFP, or EOI** per policy.

### 7.7 In-House Bids

- May be permitted where specifically requested by Council.

## 8. Bid Submission, Rejection and Deposits

### Bid Submission

- All bids shall be submitted in accordance with the requirements stated in the bid document.
- Unless otherwise stated, all bids must be submitted through the Municipality's **approved electronic bidding platform**.
- The electronic timestamp of the bidding platform shall determine the official submission time.
- Manual or mailed submissions shall not be accepted unless explicitly authorized in the procurement document by the CAO.

### Rejection of Bids

- Only compliant submissions will be considered.
- Late, incomplete, or non-compliant bids shall be rejected.
- Bidders are responsible for ensuring their bid has been received through the electronic bidding platform prior to the closing deadline.

### Bid Deposits

- Bid deposits are required for all construction projects with a value greater than \$50,000.
- Electronic bid bonds are accepted and shall be submitted through the Municipality's approved bidding platform.
- Minimum: 5% for <\$100,000; 10% for ≥\$100,000.
- Bid deposits may serve as performance security where specified in the bid document.



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## 9. Performance Security

- Guarantees **full and proper completion** of work in accordance with the bid document.
- **Mandatory** for construction, renovations, services on Town property, and equipment installation valued over **\$50,000**.
- Acceptable forms include: **Performance Bond, Labour & Materials Bond, Irrevocable Letter of Credit, or Certified Cheque**.
- **Original, signed security documents** must be provided by the contractor.
- A **bid deposit may serve as performance security** where appropriate and permitted.

## 10. Insurance

- All contractors working on Town property must provide a valid **Certificate of Insurance** before starting work.
- **Coverage minimums:** \$2M for standard projects; \$5M for major construction or infrastructure projects, as determined by the CAO or Department Head.
- Required policies include: **Commercial General Liability, Automobile Liability**, and, if necessary, **Umbrella/Excess Liability** to meet limits.
- The Municipality must be named as an **Additional Insured** on all certificates, with a **cross-liability clause** included.
- Certificates must provide **30 days' written notice of cancellation or material change**.
- Approval of insurance certificates rests with the requisitioning Department Head (or designate).

## 11. Health & Safety

- WHMIS: Departments must maintain accessible MSDS for all hazardous materials.
- WSIB: Contractors must provide current WSIB clearance certificates or proof of independent operator coverage.
- Purchases comply with regulated health and safety standards; hazard assessments conducted where required.

## 12. Advertising

- Procurements advertised locally on Town website.

## 13. Limited Tendering/Negotiation

- Applicable for sole source, market shortage, or tied bids.
- Coin toss may resolve unresolved tie.
- Lowest responsive bidder may be negotiated if  $\geq 10\%$  over budget.

## 14. Purchase of Fleet Equipment

- Public Works and Fire Departments may purchase used equipment via auction, vendor, or negotiation.
- Must meet departmental requirements and be fiscally responsible.

- =>\$50,000 requires **report to Council**.

## 15. Implementation Procedures

- Includes bid instructions, scope/specifications, submission labeling, and distribution.
- EOIs: solicit vendor info, feasibility, market availability; evaluation team ranks and shortlists.
- RFPs: evaluation criteria included, cannot change post-submission.
- Unsolicited proposals: documented; Council reports required for >\$25,000.

## 16. Information for Bidders & Statement by Bidder

- All bidding documents include **Purchasing Procedures**.
- Consultants must include procedure copy.
- Statement by Bidder signed by authorized representative.
- Staff monitor compliance; irregularities reported to CAO.

## 17. Award Consideration

- Price, ability, capacity, skill, integrity, past performance, financial resources, quality, adaptability, maintenance, and conditions attached.
- Weighted RFP evaluations may be applied and documented.

## 18. Administration

- Contracts cannot be divided to avoid policy requirements.
- Best value determines award.
- Co-operative purchasing permitted if in Town's interest.
- Invoice authorization by Department Head required prior to payment.
- Treasurer authorized to pay routine accounts between budget periods.
- Town reserves right to reject lowest or any bid and reissue bids as needed.

## 19. Emergency Purchases

- Department Head authorized >\$25,000 with Mayor approval; report to Council.

## 20. Reports to Council

- Formal Quotation exceeding budget by 10% requires Council report and approval.
- All tender awards reported to Council.
- RFPs >\$50,000 require Council-approved evaluation criteria; over-budget proposals reported.

## 21. Records, Monitoring and Compliance

- Departments maintain procurement documentation.

- Finance Staff randomly review compliance; non-compliance reported to CAO.
- Bid records, deposits, and security documentation retained according to record retention policies.

## 22. Town's Rights Reserved

- The Town may cancel a solicitation, waive minor defects, reject any or all bids, or reissue bids if it is in the Town's best interest.

## 23. Policy Review

- This policy will be reviewed every five years or earlier.

THE CORPORATION OF THE TOWN OF GANANOQUE

BY-LAW NO. 2025-088

BEING A BY-LAW TO REPEAL BY-LAW NO. 2015-087, BEING A BY-LAW TO  
OUTLINE REQUIREMENTS FOR THE PROCUREMENT OF GOODS AND SERVICES  
FOR THE CORPORATION OF THE TOWN OF GANANOQUE

**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** the *Municipal Act*, 2001, S.O. 2001, c. 25, provides that the powers of every Council are to be exercised by By-law;

**AND WHEREAS** the Procurement Policy was established by By-law No. 2015-087, being a By-law to outline requirements for the procurement of goods and services for the Corporation of the Town of Gananoque;

**AND WHEREAS** the Council of the Town of Gananoque reviewed Report Council-FIN-2025-25, and concurs with the recommendation to repeal, in its entirety By-law No. 2015-087, in order to establish a new Procurement Policy;

**NOW THEREFORE** be it resolved that the Council of the Corporation of the Town of Gananoque enacts as follows:

- 1. REPEAL:**
  - 1.1. That By-law No. 2015-087, Procurement Policy, as amended, be hereby repealed in its entirety.
- 2. EFFECTIVE DATE:**
  - 2.1. This By-law shall come into full force and effect on the day it is passed by Council.

Read a first, second and third time and finally passed this the 7<sup>th</sup> day of October 2025.

\_\_\_\_\_  
John S. Beddows, Mayor

\_\_\_\_\_  
Lynsey Zufelt, Deputy Clerk

(Seal)



THE CORPORATION OF THE TOWN OF GANANOQUE  
BY-LAW NO. 2025-089

BEING A BY-LAW TO ESTABLISH A NEW PROCUREMENT POLICY

**AND WHEREAS** 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** the *Municipal Act*, 2001, S.O. 2001, c. 25, provided that the powers of every Council are to be exercised by By-law;

**AND WHEREAS** the Council of the Town of Gananoque received Council Report FIN-2025-25, and concurred with the recommendation to establish a new Procurement Policy;

**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 enacts as follows:

- 1. **AUTHORIZATION:**
  - 1.1 That the Procurement Policy, attached hereto and forming part of this By-law, is hereby adopted and marked as Schedule 'A'.
  - 1.2 That any other by-laws conflicting with this By-law are hereby repealed.
- 2. **EFFECTIVE DATE:**
  - 2.1 This By-law shall come into full force and effect on the date it is finally passed by Council.

Read a first, second and third time and finally passed this 7<sup>th</sup> day of October 2025.

\_\_\_\_\_  
John S. Beddows, Mayor

\_\_\_\_\_  
Lynsey Zufelt, Deputy Clerk

(Seal)

**Council Report – FIN-2025-26**

**Date:** October 7, 2025

☐ **IN CAMERA**

**Subject:** Debt Management Policy

**Author:** John Morrison, Treasurer

☒ **OPEN**

**SESSION**

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**RECOMMENDATION:**

BE IT RESOLVED THAT THE COUNCIL OF THE TOWN OF GANANOQUE PASS BY-LAW NO. 2025-090, BEING A BY-LAW TO ESTABLISH A DEBT MANAGEMENT POLICY, AS PRESENTED IN COUNCIL REPORT FIN-2025-26.

**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:**

This report presents a comprehensive Debt Management Policy that operationalizes Council's Asset Management Plan (AMP) and integrates tax-supported and rate-supported (water/wastewater) infrastructure financing. The policy positions debt as a selective, strategic tool—not a default—within a balanced funding mix that prioritizes pay-as-you-go and reserves

Key elements include:

- Clear funding hierarchy tied to project type (lifecycle renewal, growth, new initiatives).
- Debt guardrails: servicing cost  $\leq 15\%$  of own-source revenues (target) and  $\leq 25\%$  absolute limit; outstanding tax-supported debt  $\leq 60\%$  of own-source revenues (target).
- Reserve strategy: long-term targets and use of operating surpluses to build resilience and reduce borrowing needs.
- Business case discipline: full lifecycle costs, operating impacts, alternatives, and community benefits.
- Risk mitigation: interest-rate management, development charge (DC) monitoring, prudent use of P3s, and alignment of grants to AMP priorities.

At prevailing borrowing conditions, debt servicing typically adds ~25–35% to project costs when amortized over ~10–12 years; longer amortizations increase that premium materially. This reinforces the policy's emphasis on pay-as-you-go for lifecycle work and reserves for predictable replacements, reserving debt for select long-lived, high-value projects.

## INFORMATION/DISCUSSION:

Community infrastructure underpins economic growth, competitiveness, service delivery, and quality of life. The municipality's AMP defines the long-term investment required to maintain service levels. A financing policy is needed to: sustain infrastructure service levels over time; provide predictable, transparent financial obligations; and ensure fairness between current and future residents. Peer research shows the most effective municipal approaches plan debt within a long-term policy framework balancing infrastructure urgency, financial sustainability, and Fayer affordability.

### Analysis

#### 1) Guiding Principles

- Importance of Investment – Infrastructure supports growth, vibrancy, social/cultural needs, and downloaded responsibilities from senior governments.
- Balanced Funding Mix – Pay-as-you-go for ongoing renewal; Reserves to smooth major replacements; Debt for selected, long-lived strategic initiatives.
- Pay-as-You-Go Target – Fund 100% of lifecycle maintenance from current revenues to align costs with today's users.
- Reserve Financing – Increase annual contributions to meet long-term targets and reduce debt reliance.
- Growth Pays for Growth – Maintain up-to-date Development Charges (DCs) and supporting policies.
- Strategic Debt – Limit to long-lived assets aligned with Council priorities and community outcomes.
- Minimize Debt Reliance – Consider debt only after exhausting levies, reserves, grants, and partnerships.

#### 2) Sources of Funding (Summary)

Internal: Annual Infrastructure Levy (higher immediate cost; lowest long-term cost), Reserves (stability/flexibility), Debt (lowest short-term impact; highest long-term cost). External: Grants, Donations, Partnerships, Development Charges—valuable but unpredictable and restricted.

#### 3) Funding by Project Type

The table below ties ideal funding sources to project categories.

Capital Project Type	Infrastructure Levy	Reserve Fund	Debt	External Sources (DCs/Grants/Donations)
Lifecycle Maintenance (rehabilitation & renewal)	Yes	Yes	No	Yes
Growth (capacity for new development)	No	Yes	Yes	Yes
New Initiatives/Programs (high level/quality of service)	No	Yes	Yes	Yes

#### 4) Debt Financing Principles & Limits

- Use debt to smooth capital spending peaks; do not fund base lifecycle work with debt.
- Require a standardized Business Case for any new borrowing (Schedule 2).
- Monitor key ratios (see Section 7).
- Debt term must not exceed the asset's useful life.
- Preference for Infrastructure Ontario or comparable low-cost programs when borrowing is required.

#### 5) Reserve Management Principles

- Rationalize reserves; set minimum balances and 20-year targets aligned to the AMP.
- Allocate 100% of operating surpluses to reserves unless Council directs otherwise.
- Use reserves to de-risk major projects, smooth costs, and reduce borrowing.

#### 6) Risk Mitigation & Advocacy

- Asset disposal: direct net proceeds to capital reserves.
- Alternative delivery: consider P3s/partnerships only where risk transfer and value for money are demonstrable.
- Grants: accept only where projects align with AMP priorities and full lifecycle costs are understood.
- Program discipline: limit contributions to non-mandated capital unless strategically justified.
- Advocacy: seek sustainable revenue tools; oppose unfunded provincial capital mandates (e.g., hospitals) that impair municipal affordability.

#### 7) Debt Limit Metrics (to guide decisions & reporting)

Definitions: Own-source revenues include taxation, user fees, and payments-in-lieu; exclude most senior-government grants. Metrics apply to tax-supported budgets; rate-supported (water/wastewater) debt is measured against rate revenues.

Metric	Target	Caution	Limit
Debt Servicing / Own-Source Revenues	≤ 15%	—	≤ 25%
Outstanding Debt / Own-Source Revenues	≤ 60%	60–80%	≤ 100%
Debt-to-Reserve Ratio	≤ 1:1 (or better)	> 1:1	—
AMP Debt as % of Lifecycle Need	0% (long-term)	—	—
Debt per Capita	Track (peer compare)	—	—

#### APPLICABLE POLICY/LEGISLATION:

None.



## FINANCIAL CONSIDERATIONS:

At current borrowing conditions, amortizing debt over ~10–12 years typically adds ~25–35% to the capital cost through interest. Illustrative examples for a \$10.0M project (fixed rate 4.5%):

- 10-year term: total interest ≈ \$2.64M (+26% of project cost).
- 15-year term: total interest ≈ \$3.97M (+40%).
- 20-year term: total interest ≈ \$5.38M (+54%)

Implication: To preserve affordability, the policy discourages long amortizations and reserves debt for exceptional, long-lived projects with broad community benefit. Any project proposing debt must disclose operating impacts (annual principal/interest, staffing, utilities, maintenance) and identify offsetting revenues or re-prioritizations.

## CONSULTATIONS:

Draft policy prepared in consultation with the CAO, Department Heads, Corporate Services/Finance (Procurement),

## ATTACHMENTS:

Debt Management Policy

Debt Business Case Template

Draft By-law No. 2025-090 – Debt Management Policy

<b>APPROVAL</b>	<div data-bbox="315 1528 850 1537"></div> <p data-bbox="315 1541 667 1575">John Morrison, Treasurer</p> <p data-bbox="315 1581 1377 1673">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.</p> <div data-bbox="315 1745 850 1753"></div> <p data-bbox="315 1757 613 1791">Melanie Kirkby, CAO</p>
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# TOWN OF GANANOQUE

## DEBT MANAGEMENT POLICY

# 2025

DRAFT – AUGUST 26, 2025

# Debt Management Policy

## 1. Policy Statement

This policy sets out a framework for financing the municipality's Asset Management Plan (AMP), the acquisition of new assets and, in particular, the management of debt.

While the primary focus is the tax-supported AMP, the principles also extend to water and wastewater rate-supported AMPs, ensuring an integrated, municipality-wide approach to infrastructure sustainability.

Council should note that debt financing increases future operating pressures. At current interest rates, debt servicing adds approximately 25–35% to project costs, requiring either reallocation from other programs or increased revenues (primarily taxation).

Research from peer municipalities shows that the most effective debt strategies are framed within a long-term policy approach—balancing:

- The urgency of current infrastructure needs
- Financial sustainability
- Taxpayer affordability

## 2. Purpose of the Asset Management Plan

Community infrastructure underpins economic growth, competitiveness, quality of life, and service delivery.

A rigorous AMP ensures:

- Infrastructure service levels are sustained over the long term
- Financial obligations are clear and predictable
- Current and future residents are treated equitably

## 3. Guiding Principles

1. **Importance of Investment** - Infrastructure investment supports growth, vibrancy, social and cultural needs, and downloaded responsibilities from senior governments.
2. **Funding Mix** - Use a balanced approach:
  - a. Pay-as-you-go for ongoing renewal
  - b. Reserves to smooth major replacements
  - c. Debt for select strategic, long-term initiatives

3. **Pay-as-You-Go** - Target 100% funding of lifecycle maintenance from current revenues, aligning costs with today's users.
4. **Reserve Financing** - Increase annual contributions to ensure readiness for large projects, reducing debt reliance and protecting affordability.
5. **Growth-Related Infrastructure** - Ensure "growth pays for growth" through regular development charge reviews.
6. **Strategic Debt Use** - Limit debt to long-lived, strategic projects that align with Council priorities.
7. **Minimizing Debt Reliance** - Prioritize reserves and levy funding before borrowing.

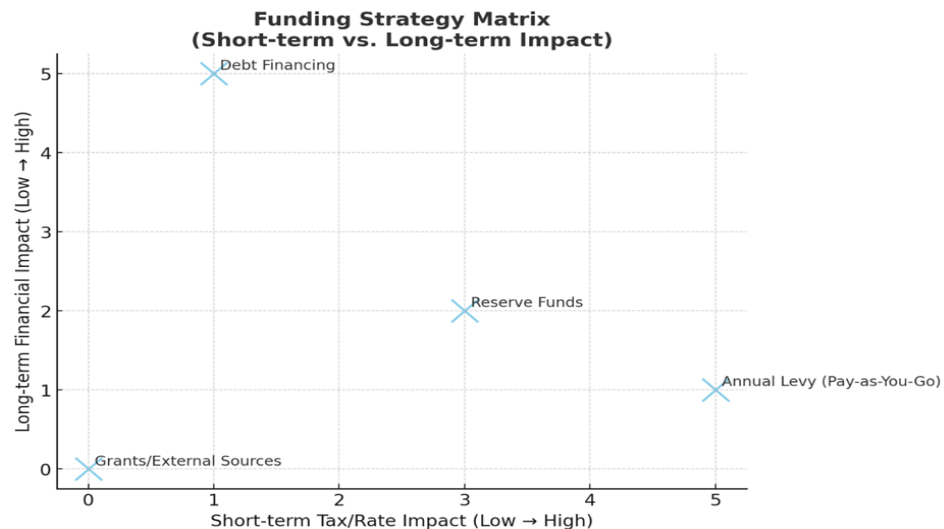
## 4. Sources of Funding

### Internal:

- **Debt** - Lowest short-term tax impact, highest long-term cost.
- **Reserves** - Requires discipline; provides stability and flexibility.
- **Annual Infrastructure Levy** - Higher immediate cost, lowest long-term burden.

### External:

- **Grants, Donations, Partnerships, Development Charges** → Valuable but unpredictable; governed by restrictions.





## 5. Policy Framework

### 1. Capital Project Prioritization

- a. **Priority 1 – Lifecycle Maintenance** - Pay-as-you-go.
- b. **Priority 2 – Growth** - Development charges, reserves, external grants.
- c. **Priority 3 – New Programs/Initiatives** - Strategic debt (if long-term benefit is demonstrated).

		IDEAL SOURCE OF FUNDING			
		Infrastructure Levy	Reserve Fund	Debt	External Sources <sup>(1)</sup>
Lifecycle Maintenance	Rehabilitations and renewal	Yes	Yes	No	Yes
Growth	Increasing capacity & growth	No	Yes	Yes	Yes
New Initiatives Programs	Increasing the level or quality of services	No	Yes	Yes	Yes

(1) Note: External sources include DC, grants, and donations

### 2. Debt Financing Principles

- a. Smooth capital spending peaks; do not fund base lifecycle work.
- b. Require business cases for new debt (full costs, ROI, operating impacts, community benefits).
- c. Monitor key ratios:
  - i. Debt servicing as % of operating budget and levy/rates
  - ii. Debt-to-reserve ratio (target **1:1 or better**)
  - iii. AMP debt as % of lifecycle needs (target **0%** long-term)

### 3. Reserve Management Principles

- a. Rationalize reserves and set minimum balances.
- b. Establish long-term targets (20 years).
- c. Allocate 100% of operating surpluses to reserves.
- d. Use reserves to reduce borrowing and smooth major costs.

### 4. Risk Mitigation

- a. Dispose of surplus assets → proceeds to reserves.
- b. Maximize Infrastructure Ontario or other low-interest borrowing if debt is required.
- c. Screen P3s carefully for shared risk and clear returns.
- d. Assess federal/provincial funding opportunities against AMP priorities.
- e. Limit contributions to non-mandated programs unless strategically justified.

## 5. Advocacy

- a. Lobby for sustainable revenue tools.
- b. Oppose mandatory municipal funding for provincially mandated capital (e.g., hospitals).

## 6. Debt Limit Metrics

To maintain fiscal sustainability and protect taxpayer affordability, the following metrics will guide debt decisions:

1. **Debt Servicing Costs as % of Own-Source Revenues**
  - Target:  $\leq 15\%$
  - Absolute Limit:  $\leq 25\%$  (consistent with Ontario Regulation 403/02).
2. **Outstanding Tax-Supported Debt as % of Own-Source Revenues**
  - Target:  $\leq 60\%$
  - Cautionary Range: **60–80%**
  - Upper Limit:  $\leq 100\%$
3. **Debt per Capita**
  - Tracked annually for comparability with peer municipalities.
  - Used as a secondary affordability indicator.
4. **Debt Term Alignment**
  - Maximum debt term must not exceed the useful life of the asset being financed.
5. **Priority of Funding Sources**
  - Debt is considered only after reserves, grants, and levies have been fully explored.

### Recommended Policy Direction

- **Lifecycle maintenance** - Pay-as-you-go.
- **Large replacements & emergencies** - Reserves.
- **Strategic long-term projects** - Debt (selective use only).
- **Financial health** - Track through debt/reserve ratios and AMP alignment



## **Debt Business Case Template (Elements)**

- Project Overview & AMP Alignment – Asset class, service level impact, urgency.
- Scope & Alternatives – Options considered (deferral, scale, delivery model), including no-go.
- Funding Plan – Levies, reserves, grants, DCs, partnerships; rationale for any debt.
- Term & Useful Life – Confirmation that amortization  $\leq$  useful life; independent life estimate.
- Financial Analysis – Capital cost, timing, sensitivity to inflation/rates; debt service profile; operating impacts.
- Community Benefits & Equity – Outcomes, intergenerational fairness, beneficiaries.
- Risk Assessment – Procurement, inflation, interest rates, DC timing; mitigations.
- Metrics Check – Demonstrate compliance with Section 7 thresholds (pre- and post-project).
- Implementation Plan – Schedule, permits, stakeholder engagement, readiness to tender.
- Decision Request – Amount, instrument, term, and approvals required.

THE CORPORATION OF THE TOWN OF GANANOQUE  
BY-LAW NO. 2025-090

BEING A BY-LAW TO ESTABLISH A DEBT MANAGEMENT POLICY

**AND WHEREAS** 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** the *Municipal Act*, 2001, S.O. 2001, c. 25, provided that the powers of every Council are to be exercised by By-law;

**AND WHEREAS** the Council of the Town of Gananoque received Council Report FIN-2025-26, and concurred with the recommendation to establish a Debt Management Policy;

**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 enacts as follows:

- 1. **AUTHORIZATION:**
  - 1.1 That the Debt Management Policy, attached hereto and forming part of this By-law, is hereby adopted and marked as Schedule 'A'.
  - 1.2 That any other by-laws conflicting with this By-law are hereby repealed.
- 2. **EFFECTIVE DATE:**
  - 2.1 This By-law shall come into full force and effect on the date it is finally passed by Council.

Read a first, second and third time and finally passed this 7<sup>th</sup> day of October 2025.

\_\_\_\_\_  
John S. Beddows, Mayor

\_\_\_\_\_  
Lynsey Zufelt, Deputy Clerk

(Seal)



**Council Report – FIN-2025-27**

**Date:** October 7, 2025

☐ **IN CAMERA**

**Subject:** Reserve & Reserve Fund Policy

**Author:** John Morrison, Treasurer

☒ **OPEN SESSION**

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**RECOMMENDATION:**

BE IT RESOLVED THAT THE COUNCIL OF THE TOWN OF GANANOQUE PASS BY-LAW NO. 2025-091, BEING A BY-LAW TO REPEAL BY-LAW NO. 2016-097, BEING A BY-LAW TO ESTABLISH A RESERVE POLICY, AS PRESENTED IN COUNCIL REPORT-FIN-2025-27.

**RECOMMENDATION:**

BE IT RESOLVED THAT THE COUNCIL OF THE TOWN OF GANANOQUE PASS BY-LAW NO. 2025-091, BEING A BY-LAW TO ESTABLISH A RESERVE AND RESERVE FUND POLICY, AS PRESENTED IN COUNCIL REPORT-FIN-2025-25.

**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:**

This report presents a consolidated Reserve & Reserve Fund Policy to strengthen fiscal stability, align long-term funding with the Asset Management Plan (AMP), provide for emergencies, and support intergenerational equity. The policy sets clear objectives, types, targets, funding/withdrawal rules, reporting requirements, and governance. It also codifies specific reserves and reserve funds—both obligatory (legislated/contractual) and discretionary (Council-established)—and confirms interest, surplus allocation, and temporary interfund borrowing protocols

**INFORMATION/DISCUSSION:**

The Town maintains multiple reserves and reserve funds created over time through budgets, resolutions, and statutory obligations. A single, current policy improves transparency, ensures compliance with legislation and best practices, and links contributions to lifecycle needs identified in the AMP.

This report consolidates existing practices, clarifies roles and approval processes, and introduces regularized targets and metrics.

**Purpose & Scope**

The policy applies to all municipal departments, boards, and funds. It defines reserve types (operating, capital, strategic, contingency, restricted/obligatory) and clarifies creation, management, and reporting responsibilities.

## **Objectives**

Fiscal stability and sustainability; funding for future capital and operational needs; risk mitigation for unforeseen events or emergencies; support for long-term financial planning and the AMP; compliance with statutory requirements and financial best practices.

## **Targets & Funding**

Operating Stabilization: 5% floor of the annual tax-supported operating budget; 10–15% target band. Capital: 50–100% of lifecycle needs as identified in the AMP. Contingency: 1–3% of annual operating expenditures and a minimum dollar range of \$0.5–\$2.0 million. Building Permit Reserve Fund: maximum balance 2.07× the Building Services annual operating needs. Water & Wastewater: rate-supported reserves funded by user fees and earning interest at Town bank rates.

## **Funding Principles**

Acceptable sources include operating/capital surpluses, development charges, grants/donations, and specific levies. Reserves should not routinely backfill recurring operating deficits.

## **Withdrawal Principles**

Draws support emergencies, lifecycle capital replacement, and Council-approved strategic initiatives. All draws are approved by Council through the budget or by separate resolution if unbudgeted. A Delegation of Authority By-law may set thresholds.

## **Interfund (Temporary) Borrowing**

Permitted when it does not undermine the reserve's purpose, is Council-authorized, includes a written repayment plan, accrues interest at the Town's standard reserve interest rate (or as approved by Council), complies with legislation, and is disclosed in annual financial statements.

## **Annual Surplus/Deficit Allocation**

Operating: surpluses allocated to reserves; deficits funded from applicable reserves (reported to Council). Water & Wastewater: surpluses/deficits allocated to Water/Wastewater Reserves only.

## **Monitoring & Reporting**

Annual reporting covers balances, targets, contributions/withdrawals, reserve-to-budget ratios, lifecycle adequacy, and trends—plus development charge and other legislated reports. The policy is reviewed every 3 years or upon major change.

## **Risk & Legal Considerations**

The policy supports compliance with applicable legislation and financial reporting standards, strengthens risk management (e.g., winter control variability, emergency events), and improves transparency around restricted funds (e.g., development charges, parkland, permits). Interfund borrowing and withdrawals follow documented approvals and disclosure.

**APPLICABLE POLICY/LEGISLATION:**

2016-097 – Reserve Policy

**FINANCIAL CONSIDERATIONS:**

Adopting the policy establishes a sustainable funding framework. Annual budgets will embed contributions aligned to AMP priorities and policy targets, improving predictability and reducing reliance on debt and one-time revenues. Clear contingency provisions enhance resilience to revenue shocks and emergencies.

**CONSULTATIONS:**

Finance consulted internal departments regarding reserve purposes and AMP linkages. Legacy by-laws and current practices informed the consolidated schedule.

**ATTACHMENTS:**

Draft Reserve and Reserve Fund Policy

Draft By-law No. 2025-091 – Repeal Reserve Policy

Draft By-law No. 2025-092 – Establish a New Reserve and Reserve Fund Policy

<b>APPROVAL</b>	<div data-bbox="305 1528 850 1537"></div> <div data-bbox="305 1537 669 1575">John Morrison, Treasurer</div> <div data-bbox="305 1575 1380 1671">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.</div> <div data-bbox="305 1738 850 1747"></div> <div data-bbox="305 1747 615 1791">Melanie Kirkby, CAO</div>
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# TOWN OF GANANOQUE

## RESERVE AND RESERVE FUNDS POLICY

# 2025

DRAFT – AUGUST 26, 2025



# Reserve & Reserve Funds Policy

## 1. PURPOSE

The policy aims to:

- Ensure fiscal stability and sustainability.
- Provide funding for future capital and operational needs.
- Mitigate risks associated with unforeseen events or emergencies.
- Support long-term financial planning and Asset Management Plans (AMPs)

## 2. SCOPE

- Applies to all municipal departments, boards, and funds including:
  - Operating reserves
  - Capital reserves
  - Specific-purpose reserve funds (e.g., infrastructure, vehicles, technology)
- Clarifies roles in the creation, management, and reporting of reserves.

## 3. Policy Objectives

Objectives	Description
<b>Financial Stability</b>	Maintain reserves to protect against revenue fluctuations and economic downturns
<b>Capital Asset Management</b>	Fund lifecycle maintenance, replacement, and renewal of assets
<b>Risk Management</b>	Provide financial buffer for emergencies, unexpected expenditures, and liabilities
<b>Intergenerational Equity</b>	Ensure fair funding of long-term assets so current users do not overburden future users
<b>Compliance</b>	Meet statutory requirements and follow best practices in financial management

## 4. Reserve types and Guidelines.

Reserve Type	Purpose	Target Level	Funding Source	Withdrawal Criteria
Operating Reserve	Stabilize operating budget	Min 5% of annual operating budget	Surplus or operating contributions	Unforeseen operating deficits or emergencies
Capital Reserve	Fund lifecycle replacements	Determined by AMP	Annual contributions, development charges, grants	Capital projects, asset replacement, infrastructure renewal
Strategic Reserve	Support strategic initiatives	Board/Council approved	Special contributions, surpluses	Approved strategic projects
Contingency Reserve	Cover unforeseen emergencies	Minimum \$X or % of budget	Operating surplus	Emergencies, natural disasters, unforeseen liabilities
Restricted Reserve Funds	Legally or externally restricted	Per legislation	Grants, developer contributions	Only for designated purpose

### Reserves

Reserve	Purpose	Funding Source
Capital Reserves	Fund capital projects per AMP	Taxation
400 Stone St N	Fund capital projects per AMP	Day Care Funds
Vistor Center Reserve	Fund capital projects per AMP	Boat Line Tickets
Susan Push Engine Reserve	Preserve the Susan Push Engine	Donations
Fire Capital Reserve	Fund capital projects per AMP	Taxation
Police Capital Reserve	Fund capital projects per AMP	Taxation
NG 911 Reserve	Fund the NG 911 upgrades	Taxation
Casino Infrasturture Reserve	Fund capital projects per AMP	Casino Revenues (85%)
Casino Grant Reserve	Fund Community Grant Program	Casino Revenues (5%)
Casino Economic/Tourism Reserve	Promoting Economic development & Tourism	Casino Revenues (5%)

Casino Contingency Reserve	Mitigate unforeseen or over-budget expenses	Casino Revenues (5%)
MAT Reserves	To share revenue with designated non-profit entities who promote tourism	Transient accommodation tax
Reserve	Purpose	Funding Source
Nalon Rd Sidewalk Reserve	Fund the sidewalk	Developer Contribution
Marine Capital Reserve	Fund capital projects per AMP	User Fees
Election Reserve	Fund election expenses	Taxation
Trail Reserve	Fund capital projects	Taxation
Winter Control Reserve	Fund operation	Taxation
Arena Capital Reserve	Fund capital projects per AMP	Taxation
Tax Rate Stabilization Reserve	Buffer against significant tax rate fluctuations	Taxation
Working Capital Reserve	Provide operational cash flow; reduce short-term borrowing	n/a

## 5. Establishment of Reserves

Reserves may be created via:

1. Inclusion in the annual operating or capital budget approved by Council.
2. Resolution of Council.
3. Recommendation of the Treasurer for multi-year special projects.

## 6. Reserve Fund Categories

### Obligatory Reserves / Reserve Funds

- Established by legislation, regulation, or agreements.
- Use of funds is restricted to the specific purpose defined in the governing requirement.

### Discretionary Reserves / Reserve Funds

- Established by Council for general municipal purposes.
- Not required by legislation and can be allocated at Council's discretion.

### Notes:

- Council may establish discretionary reserve funds on Treasurer recommendation.
- Obligatory reserve funds required by a legal agreement must be approved by Council.

Obligatory Reserve Fund	Purpose	Funding Source
Building Permit Reserve Fund	To offset unfavorable variances or for capital projects	Annual Building code revenue surplus
Development Charges	For the Capital Costs of growth related infrastructure	Development Charges
Parkland Reserve Funds	For Obtaining new parks or for capital improvements (By-law 2008-14)	Cash-in-lieu of Parkland

Discretionary Reserve Fund	Purpose	Funding Source
Parking Reserve Fund	Fund parking facilities (By-law 1994-014)	Cash-in-Lieu of Parking or annual surplus
Water Reserve Fund	Fund capital projects per AMP	User Fees
Wastewater Reserve Fund	Fund capital projects per AMP	User Fees
Library Reserve Fund	As per donation stipulations	Donations

## 7. Conditions for Establishing a Reserve Fund

A reserve fund may be recommended if:

- Mandatory obligation under legislation or contract exists.
- Funds intended for purchasing or maintaining capital assets.
- Funds intended to mitigate operating expenses exceeding budget.
- Funds donated for a specific purpose.
- Funds intended to fund a future liability.

## 8. Funding Principles

- Establish minimum and target funding levels.
- Acceptable funding sources:
  - Operating surplus



- Development charges
- Grants and donations
- Specific levies
- Avoid using reserves to cover recurring operational deficits.
- Align contributions with asset management and capital planning priorities.

## 9. Withdrawal Principles

- Criteria for accessing funds:
  - Emergency needs
  - Capital asset lifecycle replacement
  - Strategic projects approved by Council/Board
- Approval process: specify authority levels (Treasurer, CAO, Council).
- Documentation: require business case, projected costs, and impact on other reserves.

## 10. Monitoring and Reporting

- Annual review of reserve balances, targets, and contributions.
- Reporting in annual financial statements.
- Key metrics:
  - Reserve-to-budget ratios
  - Adequacy of lifecycle funding
  - Reserve fund utilization trends

## 11. Governance

### Roles and Responsibilities

Roles	Responsibility
Council/I Board	Approve policy, annual contributions, and withdrawals
Treasurer/Finance	Monitor balances, recommend contributions/withdrawals, report to Council
Department	Identify funding needs, submit business cases

## 12. Policy Review

- Review cycle: every 3 years or after major financial changes.
- Ensure alignment with asset management, capital plans, and strategic priorities

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## 13. Key Considerations / Best Practices

- Avoid over-reliance on reserves for operating deficits.
- Maintain transparency and clarity in funding and withdrawal processes.
- Ensure reserves support long-term sustainability.
- Integrate with debt management strategies.
- Benchmark against comparable municipalities or organizations

## 14. Interfund Borrowing (Temporary Reserve Fund Borrowing)

Temporary borrowing from reserves is permitted under the following conditions:

### 1. Purpose Compliance

- Borrowing must not adversely affect the intended purpose of the reserve.
- Funds may only be borrowed for short-term operational needs, capital projects, or interim financing requirements.

### 2. Approval and Documentation

- Borrowing requires Council authorization via resolution.
- A repayment plan must be documented, including timeline, funding sources, and impact on the reserve.
- Treasurer must review and recommend the borrowing, including assessment of risk and interfund impact.

### 3. Interest Rate

- Borrowed funds will accrue interest at a rate equal to the Town's standard reserve account interest rate (or an alternative rate approved by Council).
- Interest is applied for the duration of the borrowing and credited back to the originating reserve upon repayment.

### 4. Legislative Compliance

- Borrowing must comply with any applicable legislative or regulatory requirements, including limitations under the Municipal Act or other governing statutes.

### 5. Reporting

- All interfund borrowing must be disclosed in the annual financial statements.
- The Treasurer will report to Council on any interfund borrowing, repayment progress, and interest applied.

**Notes:**

- Interfund borrowing is intended as a temporary measure only; it is not a substitute for recurring operational funding.
- Repayment plans should typically be completed within the same fiscal year or within a Council-approved period.

## 15. Allocation of Annual Surplus/Deficit

Budget Type	Surplus	Deficit
Operating	Allocated to Reserves; report to Council	Funded from Reserves; reported to Council
Water & Wastewater	Allocated to Water/Wastewater Reserves	Funded from Water/Wastewater Reserves

## 16. Interest Allocation

- Water and Wastewater Reserve funds will earn interest per the Town's bank rates.

## 17. Reserve & Reserve Fund Targets

1. Capital reserve targets are identified in the Asset Management Plan – (50%-100% of lifecycle needs).
2. Treasurer reviews reserve balances annually and recommends changes to contributions based on the Asset Management Plan.
3. Operating Reserve targets 10%-15%
4. Contingency Reserve targets 1%-3% of annual operating expenditures or minimum dollar amounts of \$1/2-2 million.
5. Building Permit Reserve Fund – maximum 2.07 of operating needs

## 18. Annual Reporting

- **Capital Budget Continuity Schedule** – included in draft Capital Budget.
- **Development Charges Reporting** – annual report to Council
- **Year-End Audit/Financial Statements** – include balances of all reserves with PSAB-compliant note disclosures.
- **Other Reporting** – as required for grants or contributed funds.

THE CORPORATION OF THE TOWN OF GANANOQUE

BY-LAW NO. 2025-091

BEING A BY-LAW TO REPEAL BY-LAW NO. 2016-097, BEING A BY-LAW TO ESTABLISH A RESERVE POLICY

**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** the *Municipal Act*, 2001, S.O. 2001, c. 25, provides that the powers of every Council are to be exercised by By-law;

**AND WHEREAS** the Reserve Policy was established by By-law No. 2016-097, being a By-law to establish a Reserve Policy;

**AND WHEREAS** the Council of the Town of Gananoque reviewed Report Council-FIN-2025-027, and concurs with the recommendation to repeal, in its entirety By-law No. 2016-097, in order to establish a new Reserve and Reserve Fund Policy;

**NOW THEREFORE** be it resolved that the Council of the Corporation of the Town of Gananoque enacts as follows:

**1. REPEAL:**

- 1.1. That By-law No. 2016-097, Reserve Policy, as amended, be hereby repealed in its entirety.

**2. EFFECTIVE DATE:**

- 2.1. This By-law shall come into full force and effect on the day it is passed by Council.

Read a first, second and third time and finally passed this the 7<sup>th</sup> day of October 2025.

John S. Beddows, Mayor

Lynsey Zufelt, Deputy Clerk

(Seal)



THE CORPORATION OF THE TOWN OF GANANOQUE  
BY-LAW NO. 2025-092

BEING A BY-LAW TO ESTABLISH A RESERVE AND RESERVE FUND POLICY

**AND WHEREAS** 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** the *Municipal Act*, 2001, S.O. 2001, c. 25, provided that the powers of every Council are to be exercised by By-law;

**AND WHEREAS** the Council of the Town of Gananoque received Council Report FIN-2025-27, and concurred with the recommendation to establish a Reserve and Reserve Fund Policy;

**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 enacts as follows:

- 1. **AUTHORIZATION:**
  - 1.1 That the Reserve and Reserve Fund Policy, attached hereto and forming part of this By-law, is hereby adopted and marked as Schedule 'A'.
  - 1.2 That any other by-laws conflicting with this By-law are hereby repealed.
- 2. **EFFECTIVE DATE:**
  - 2.1 This By-law shall come into full force and effect on the date it is finally passed by Council.

Read a first, second and third time and finally passed this 7<sup>th</sup> day of October 2025.

\_\_\_\_\_  
John S. Beddows, Mayor

\_\_\_\_\_  
Lynsey Zufelt, Deputy Clerk

(Seal)

**Council Report – REC-2025-16**

**Date:** October 7, 2025

☐ **IN CAMERA**

**Subject:** Award of Contract – Marina 300 and Shoreline Dock Electrical Upgrades

**Author:** Jeff Johnston, Manager of Parks, Recreation & Facilities ☒ **OPEN SESSION**

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**RECOMMENDATION:**

BE IT RESOLVED THAT THE COUNCIL OF THE TOWN OF GANANOQUE PASS BY-LAW NO. 2025-093, BEING A BY-LAW TO AUTHORIZE THE MAYOR AND CLERK TO SIGN AN AGREEMENT WITH LASALLE ELECTRICAL CONTRACTING INC., FOR THE PROCUREMENT OF SERVICES TO COMPLETE THE REJUVENATION OF THE ELECTRICAL INFRASTRUCTURE ON THE GANANOQUE MUNICIPAL MARINA 300 SERIES AND SHORELINE SERIES OF DOCKS IN CONJUNCTION WITH THE MARINA DOCK CAPITAL RENOVATIONS, AS PRESCRIBED IN RFQ REC-2025-05 AND AS PRESENTED IN COUNCIL REPORT REC-2025-16.

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**RECOMMENDATION:**

BE IT RESOLVED THAT THE COUNCIL OF THE TOWN OF GANANOQUE APPROVES A BUDGET DEVIATION TO AN UPSET LIMIT OF \$107,350.00, FOR THE MARINA 300 SERIES AND SHORELINE DOCK ELECTRICAL UPGRADES TO BE FUNDED FROM THE MARINA RESERVES, AS PRESENTED IN COUNCIL REPORT REC-2025-16.

**STRATEGIC PLAN COMMENTS:**

Sector 8 – Governance – Strategic Initiative #4 – Town Council will ensure openness and transparency in its operations.

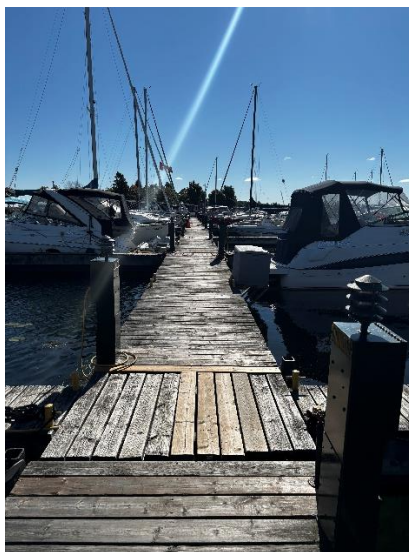
**BACKGROUND:**

The electrical infrastructure is a huge component to the operations of the Gananoque Municipal Marina and needs to be completed to the highest standards to meet or exceed ESA standards.

In conjunction to the 300 series of floating docks replacement and shoreline dock rejuvenation the electrical infrastructure requires replacement. Currently there are 20 green pedestals on the 300 series that are approximately 27 years old. All pedestals have been repaired multiple times, parts are no longer available and they are at the end of their useful life.

This project will allow the Gananoque Municipal Marina to take one step further in providing a safe marina for guests and staff. The replacement of all pedestals, wiring and connections will meet ESA standards to be on a Ground Fault System (Bender System) that will be separate from the 400 and 500 series of docks.

The shoreline has two light poles that will be replaced with the same style that were installed on the new main dock and shore.



### INFORMATION/DISCUSSION:

The Parks and Recreation department released Tender REC-2025-05 on August 21, 2025 “For the Marina 300 Series and Shoreline Electrical Upgrades”. The tender closed on September 19, 2025. The RFP was advertised on Biddingo.com and the Town website, and there were four (4) bids received at the time of closing, as outlined below:

Description	Submissions (including HST)			
	MALETTE ELECTRIC	IECBL	JET ELECTRIC	LASALLE ELECTRIC
For the Consulting and Detailed Electrical Design and Contracting Services for the Rehabilitation of the Electrical Infrastructure at the Gananoque Municipal Marina, for the 300 series and shoreline docks.	\$254,815.00	\$147,969.70	\$116,390.00	\$107,350.00

Staff completed individual evaluations of each proposal based on the following criteria and grading scheme as indicated in the RFP. It is as follows:

- Quality, Design, Proposal 30%
- Pricing and Costing Proposal 30%
- Experience and Reputation 25%
- Project Work Plan 10%
- Risk Management Plan 5%

One company from the above listing did not send a complete proposal based upon the requirements listed in the RFP and mandatory site tour. Town staff reviewed all the proposals individually and then as a group unanimously recommend Lasalle Electric for this project based on their proposal and for continuity of the electrical improvements at the Gananoque Municipal Marina. Lasalle scored very well on all of the criteria above and had the highest average score amongst the four (4) bidders. This past year, Lasalle Electric has completed several electrical projects for the Town of Gananoque including: the Lou Jeffries Arena fire panel and life safety upgrades, the marina main dock electrical infrastructure, the shoreline electrical transformer upgrade and the 700 series electrical upgrades. Town staff have been very impressed with their workmanship, price, communication and dedication to safety.

The project is scheduled to begin at the beginning of November when the power is de-energized at the marina and will be concluded by April 30, 2026.

**APPLICABLE POLICY/LEGISLATION:**

Procurement By-law No. 2015-087

**FINANCIAL CONSIDERATIONS/GRANT OPPORTUNITIES:**

The budget for the capital project to complete the 300 series is \$390,875 and shoreline dock renovation which includes the docks, plumbing and electricity is \$255,400, for a grand total of \$646,275.

Kehoe Marine Construction has been awarded the 300 series dock replacement for \$291,000 and shoreline dock renovation for \$327,250 plus HST, totalling \$618,250.

The bid from Lasalle Electrical Contracting for \$107,350 will put the budget over by approximately \$28,100 that will be made up from the 2026 rates. Funding for these projects will come from the Ontario Infrastructure and Lands Corporation loan that council approved on September 16, 2025, by-law No. 2025-081.

**CONSULTATIONS:**

Melanie Kirkby, CAO; John Morrison, Treasurer; Robert Kennedy, Superintendent of Facilities and Parks, and; Lori Higgs, Marina and Recreation Coordinator

**ATTACHMENTS:**

None.

APPROVAL	
	_____ Jeff Johnston, Manager of Parks & Recreation
	_____ 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



## **Council Report – RDS-2025-12**

**Date:** October 7, 2025

☐ **IN CAMERA**

**Subject:** Award of Contract – Charles Street Stormwater Repair

**Author:** David Armstrong, Manager of Public Works

☒ **OPEN SESSION**

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### **RECOMMENDATION:**

BE IT RESOLVED THAT THE COUNCIL OF THE TOWN OF GANANOQUE PASS BY-LAW NO. 2025-093, BEING A BY-LAW TO AUTHORIZE THE MAYOR AND CLERK TO SIGN AN AGREEMENT WITH ENVIRONMENTALL CONTRACTING SERVICES LTD., FOR THE RECONSTRUCTION OF TH CHARLES ST STORMWATER SYSTEM, TO AN UPSET LIMIT OF \$110,415.39 (EXCLUSIVE OF TOWN SHARE OF HST), AS PRESCRIBED IN THE TENDER SUBMISSION DATED SEPTEMBER 19, 2025, AND AS PRESENTED IN COUNCIL REPORT RDS-2025-12.

### **STRATEGIC PLAN COMMENTS:**

Sector 6 – Governance – Strategic Initiative #4 – Town Council will ensure openness and transparency in its operations.

### **BACKGROUND:**

As part of the 2025 Capital Budget, Council approved funds to complete stormwater maintenance and repairs. The failure of the stormwater infrastructure on Charles Street has resulted in substantial interference to the operation of the stormwater system, as well as the roadway and sidewalk in the area.

### **INFORMATION/DISCUSSION:**

Town staff contracted Robinson Consultants earlier in 2025 for the design and draft tender documents for four (4) projects pertaining to stormwater maintenance and repair throughout the town, with the Charles Street repair taking priority of those projects. The other three (3) projects are currently under design and will be released under separate tender at a later date.

The town released Tender RDS-2025-05 on August 29, 2025, and subsequently closed on September 19, 2025. This project was designed to repair the current infrastructure and improve the overall functionality of the stormwater system in this area, as well as reinstate the roadway and sidewalk. At the time of closing there were nine (9) submissions received as outlined below:

Company	Total Submitted Amount (Excluding HST)
1. Dig-N-Dirt Ltd	\$130,972.78
2. Environmentall Contracting Services Ltd.	\$110,415.39
3. Gordon Barr Limited	\$155,989.09
4. Inginmundson Construction Ltd.	\$131,898.60
5. K. Mulrooney Trucking Limited	\$157,625.19
6. Len Corcoran Excavating Ltd.	\$132,133.00
7. Louis W. Bray Construction Limited	\$160,958.00
8. Morven Construction	\$136,924.00
9. VJ McMullin Pipeline	\$132,618.10

#### **APPLICABLE POLICY/LEGISLATION:**

Procurement By-law No. 2015-087

By-law No. 2025-001 – 2025 Operating Budget and 2025 – 2034 Capital Budgets

#### **FINANCIAL CONSIDERATIONS/GRANT OPPORTUNITIES:**

The submitted amount by Environmentall Contracting Services Ltd. is within the approved 2025 budget amount, and town staff are recommending awarding this work to them. The town has previously contracted Environmentall for several projects throughout town and have experienced positive results in partnering with them.

#### **CONSULTATIONS:**

Brock Webb, Superintendent of Roads

Charles Fromentin, Public Works Technologist

Christine Brennan, Utilities Compliance Coordinator

#### **ATTACHMENTS:**

Tender Submission – Environmentall Contracting Services Ltd.

Public Works Technologist Review and Recommendation Letter for Tender RDS-2025-05

Draft By-law No. 2025-093

<b>APPROVAL</b>	<div style="margin-bottom: 10px;"> <div style="border-top: 1px solid black; width: 100%;"></div> <div>David Armstrong, Manager of Public Works</div> </div> <div style="margin-bottom: 10px;"> <div style="border-top: 1px solid black; width: 100%;"></div> <div>John Morrison, Treasurer</div> <div>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.</div> </div> <div> <div style="border-top: 1px solid black; width: 100%;"></div> <div>Melanie Kirkby, CAO</div> </div>
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**R RDS-2025-05**

I/We Environmentall Contracting Services Inc. the undersigned, have carefully examined the attached specifications and am fully informed as to The Town of Gananoque's requirements. I/We understand that the acceptance of this Quotation is subject to the approval of Council. We hereby offer to perform and complete the work as outlined in Scope of Work to meet The Town's requirements.

Dated at Kingston this 19th day of September, 2025.

Print Name: Eric Dinelle

Signature: 

Company: Environmentall Contracting Services Inc.

Address: 5 Binnington Court, Kingston, ON K7M 8N3

Telephone: 613-634-1004

Email Address: eric@environmentall.ca

H.S.T. No.: 83373 9865



TENDER RDS-2025-05

**BIDDER'S DECLARATION FORM**

I/We (enter name) Eric Dinelle

Title/Position President

Organization or Business Environmentall Contracting Services Inc.

Declare that no person, firm or corporation other than the one whose signature or the signature of whose proper officer(s) is attached below, has any interest in this Proposal or in the Contract proposed to be undertaken.

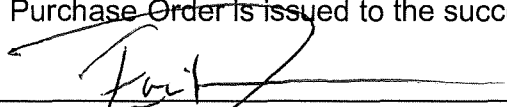
Further declare that this Proposal is made without any connection, knowledge or comparison of figures or arrangements with any other company, firm or person making a Proposal for the same work and is in all respects fair and without collusion or fraud.

Further declare that no Town employee, or Member of Council and their families is, or will become interested directly as a contracting party or otherwise or in the performance of the Contract or in the supplies, work or business to which it relates or in any portion of the profits thereof, or of any such supplies to be used therein or any of the monies to be derived therefrom.

Further declare that the several matters stated in the said Tender are in all respects true.

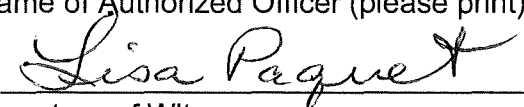
Further declare that I/We have examined the Request for Tender in detail and hereby propose and offer to enter into a contract to provide all of the items mentioned and described or implied therein, including, in every case, freight, duty exchange, and to accept in full payment therefore, the sums calculated in accordance with the actual quantities provided, and Unit Prices attached to this Bid.

I/We agree that this offer is to continue open for acceptance until a formal contract is executed or a Purchase Order is issued to the successful Bidder.

  
Signature of Authorized Officer

September 19, 2025  
Date

Eric Dinelle  
Name of Authorized Officer (please print)

  
Signature of Witness

September 19, 2025  
Date

Name of Witness (please print) Lisa Paquet





**TEND R RDS-2025-05**

**BIDDER INFORMATION**

Environmentall Contracting Services Inc.

NAME OF TENDERER (Firm or Individual)

5 Binnington Court, Kingston, ON K7M 8N3

ADDRESS OF TENDERER

613-634-1004

(Phone Number)

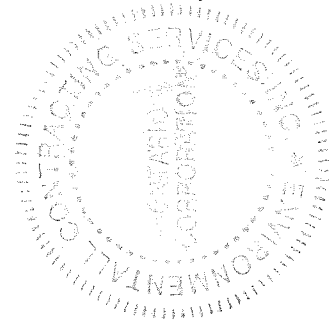
Eric Dinelle

NAME OF PERSON SIGNING FOR TENDERER

President

OFFICE OF PERSON SIGNING FOR TENDERER

NOTE: If the Tender is submitted by or on behalf of any Corporation, it must be signed in the name of such Corporation by some duly authorized officer or agent thereof. The said officer or agent shall subscribe his own name and office and affix the seal of the Corporation thereto.



The Mayor and Council  
Corporation of the Town of Gananoque

Sir / Ma'am:

The Tenderer has carefully examined and understands and accepts the Provisions, Specifications, Conditions and Drawings referred to in the Schedule of Provisions, Specifications, Conditions and Drawings and Addenda Nos. 1 to 2\* attached hereto as part of this Tender, and has carefully examined the site, including the nature of the utilities and location of the work to be done under this Contract and, for the prices set forth in this Tender, hereby offers to furnish all labour, materials, machinery, tools, apparatus and other means of construction necessary to complete the work in strict accordance with the Provisions, Specifications, Conditions and Drawings referred to in the said Schedule.

Notification of acceptance and delivery of the Form of Agreement shall be made by the Town by courier, addressed to the Tenderer at the address contained in the Tender and, upon such notification of acceptance, the Tenderer shall complete the Form of Agreement between the parties and execute the Contract and furnish the Performance Bond, duly completed, and necessary proof of insurance, within 14 days of mailing of said notification to the Tenderer.

Attached to this Tender is a certified cheque in the amount required by the General Special Provisions and made payable to: The Corporation of the Town of Gananoque. The proceeds of this cheque shall, upon acceptance of the Tender, constitute a deposit which shall be forfeited to the Town if the Tenderer fails to file with the Town, the Form of Agreement duly executed, together with the Performance Bond, proof of insurance and proof of Workplace Safety and Insurance Board, all as specified.



**TENDER RDS-2025-05**

**BID FORM**

Item	Description	Units	Estimated Quantity	Estimated Unit Rate	Total Estimated Cost
1	Temporary Traffic Control Devices	LS	1	\$6,996.00	\$6,996.00
2	Removal asphalt pavement	m2	130	\$14.47	\$1,881.10
3	Saw Cutting of Asphalt	m	164	\$9.39	\$1,539.96
4	Clean and Televises Sewers	m	102	\$41.80	\$4,263.60
5	Granular 'A' Road Reinstatement	t	24	\$29.58	\$709.92
6	Granular 'B' Road Reinstatement	t	62	\$28.05	\$1,739.10
7	HL3 (PG 58-28)	t	15.3	\$359.66	\$5,502.80
8	HL8 (PG 58-34)	t	15.3	\$343.16	\$5,250.35
9	1200mm dia. Maintenance Hole OPSD 701.010	ea	2	\$9,205.90	\$18,411.80
10	600mm by 600mm PCC Catch Basin per OPSD-705.010	ea	1	\$6,270.00	\$6,270.00
11	200mm dia. PVC Catch Basin Lead – class SDR 35	m	7	\$1,038.07	\$7,266.49
12	300mm dia. PVC Storm Sewer – class SDR 35	m	41	\$383.82	\$15,736.62
13	375mm dia. PVC Storm Sewer – class SDR 35	m	3	\$1,598.47	\$4,795.41
14	Break into and connect into Existing Storm Maintenance Holes, Catch Basins, Ditch Inlets, Culverts and Sewers	ea	2	\$1,980.00	\$3,960.00
15	Concrete Curb and Standard Gutter OPSD 600.040	m	41	\$146.30	\$5,998.30
16	Concrete Sidewalk OPSD 310.010	m2	16	\$178.20	\$2,851.20
17	Topsoil, Imported (100mm thick) & Sod, unstaked	m2	30	\$39.24	\$1,177.20
18	Excess Soils Management and disposal	LS	1	\$8,448.00	\$8,448.00
19	Saw Cutting of Concrete	m	4	\$255.21	\$1,020.84



**TENDER RDS-2025-05**

20	Removal of Concrete	m <sup>2</sup>	21	\$37.40	\$785.40
21	Asphalt Milling	m <sup>2</sup>	35	\$123.20	\$4,312.00
22	CB Removal	Ea.	2	\$385.00	\$770.00
23	Storm Pipe Removal and disposal	m	51	\$14.30	\$729.30
<b>Sub-Total</b>					\$110,415.39
<b>H.S.T. (13.0%)</b>					\$ 14,354.00
<b>Total Tender Price</b>					\$124,769.39

Initial:

AD

**BID FORM PAGE 2**

Signature: \_\_\_\_\_

Proposed Start Date: 10 days after award

AD

Initial

Proposed Completion Date: December 31, 2025

AD

Initial



**Sub-Contractors**

As required under Sub-section 16 of Section A, General Special Provisions, the following list of Sub-contractors will be carrying out part of this Contract. *(if applicable)*

Name of Sub-contractor	Address	List of Work to be Completed by Sub- contractor
Sousa ReadyMix	1351 McAdoo's Lane Glenburnie, ON K0H 1S0	Concrete
Eastern Ontario Paving	1457 Guigue Road, PO Box 206 Sharbot Lake, ON K0H 2P0	Paving



**TENDER RDS-2025-05**

**SCHEDULE OF PROVISIONS, SPECIFICATIONS, CONDITIONS AND DRAWINGS**

The work specified in the Contract will be performed in strict accordance with the following:

SECTION A	General Special Provisions
SECTION B	Item Special Provisions
SECTION C	Standard Specifications
SECTION D	General Conditions of Contract (OPS General Conditions of Contract)
SECTION E	Contract Drawings

**FAIRNESS IS A TWO-WAY STREET**

Italicized terms have the same meaning as in Article 36 of the Tender.

I/we certify that neither the Bidder nor any proposed sub-contractor is a person who is resident in a *Designated Jurisdiction* in accordance with the criteria set out in Section A of the Tender documents.

  
\_\_\_\_\_  
Authorized Signing Officer

The Tenderer, by this Tender, offers to complete this Contract in accordance with the terms and conditions contained herein.

  
\_\_\_\_\_  
Authorized Signing Officer



## Memo

**To:** David Armstrong, CRS-I  
Manager of Public Works

**From:** Charles Fromentin, C. Tech  
Public Works Technologist

**Date:** September 24, 2025

**Re:** RDS-2025-05 Charles Street Stormwater Infrastructure Repairs

Dear Mr. David Armstrong

The tender for the above noted Charles Street Stormwater Infrastructure Repairs project was advertised on August 29<sup>th</sup>, 2025 via the Town's Bidding account. The tender closed on September 19<sup>th</sup>, 2025 ; the Town received nine (9) tender submittal for the above noted project. The official tender results are as follows:

Tenderer	Total Tendered Amount (Excluding HST)
1. Dig-N-Dirt Ltd	\$130,972.78
2. Environmental Contract	\$110,415.39
3. Gordon Barr Limited	\$155,989.09
4. Ingimundson Construction Ltd.	\$131,898.60
5. K. Mulrooney Trucking Limited	\$157,625.19
6. Len Corcoran Excavating Ltd.	\$132,133.00
7. Louis W. Bray Construction Limited	\$160,958.00
8. Morven Construction	\$136,924.00
9. VJ McMullin Pipeline	\$132,618.10

Following a review of the tender submissions, it was determined that eight (8) of the nine (9) submissions were complete, including the required Bid Bond and Form of Tender. Gordon Barr Limited did not provide a Bid Bond. Furthermore, the tender totals submitted by Gordon Barr Limited and Louis W. Bray Construction Limited did not correspond with the totals



indicated on their respective bid forms. For reference, a copy of the analysis sheet is attached to this memo. Based on the information provided and in accordance with the contract documents, we recommend the Charles Street Stormwater Infrastructure Repairs project (RDS-2025-05) be awarded to Environmental Contracting Services Ltd.

Please do not hesitate to contact the undersigned should you have any questions regarding the above documents.

Yours Truly,



Charles Fromentin, C. Tech

Public Works Technologist

[pwtech@gananoque.ca](mailto:pwtech@gananoque.ca)

613-382-2149 EXT. 1623

Encl.



Bid Verification Sheet										
		Dig-N-Dirt	Environmental Contracting Services Ltd.	Gordan Barr Limited	Ingimudson Construction Ltd.	K. Mulrooney Trucking Limited	Len Corcoran Excavating Ltd	Louis W. Bray Construction Limited	Morven Construction	VJ McMullin Pipeline
Item #	Item Description	Item Price								
1	Temporary Traffic Control Devices	\$ 9,840.80	\$ 6,996.00	\$ 8,409.43	\$ 2,500.00	\$ 34,288.29	\$ 9,900.00	\$ 5,000.00	\$ 14,450.00	\$ 1,500.00
2	Removal asphalt pavement	\$ 1,388.40	\$ 1,881.10	\$ 1,198.60	\$ 975.00	\$ 1,363.70	\$ 1,950.00	\$ 3,575.00	\$ 1,625.00	\$ 3,900.00
3	Saw cutting of asphalt	\$ 2,337.00	\$ 1,539.96	\$ 3,283.28	\$ 1,968.00	\$ 805.24	\$ 1,312.00	\$ 20.00	\$ 1,640.00	\$ 3,280.00
4	clean and televise sewers	\$ 3,093.66	\$ 4,263.60	\$ 4,978.62	\$ 2,040.00	\$ 3,231.36	\$ 2,550.00	\$ 6,375.00	\$ 6,120.00	\$ 7,650.00
5	Granular 'A' road reinstatement	\$ 2,397.36	\$ 709.92	\$ 4,125.60	\$ 864.00	\$ 1,650.24	\$ 912.00	\$ 4,800.00	\$ 2,640.00	\$ 2,040.00
6	Granular 'B' Road Reinstatement	\$ 4,567.54	\$ 1,739.10	\$ 4,934.58	\$ 2,046.00	\$ 2,720.56	\$ 1,860.00	\$ 6,200.00	\$ 4,092.00	\$ 5,270.00
7	HL3	\$ 9,076.42	\$ 5,502.80	\$ 10,905.53	\$ 7,650.00	\$ 9,773.79	\$ 11,781.00	\$ 9,639.00	\$ 9,180.00	\$ 11,398.50
8	HL 8	\$ 14,625.27	\$ 5,250.35	\$ 11,622.03	\$ 7,650.00	\$ 10,970.87	\$ 14,076.00	\$ 9,639.00	\$ 11,475.00	\$ 11,337.30
9	1200mm dia. Maintenance Hole OPSD 701.010	\$ 12,886.80	\$ 18,411.80	\$ 13,592.66	\$ 20,000.00	\$ 18,002.54	\$ 16,400.00	\$ 28,000.00	\$ 20,100.00	\$ 13,204.60
10	600mm by 600mm PCC Catch Basin per OPSD 705.010	\$ 2,757.00	\$ 6,270.00	\$ 3,895.00	\$ 4,500.00	\$ 4,778.44	\$ 3,200.00	\$ 9,000.00	\$ 4,500.00	\$ 5,080.00
11	200mm dia. PVC Storm Sewer	\$ 3,526.88	\$ 7,266.49	\$ 11,321.03	\$ 6,398.00	\$ 4,880.54	\$ 2,800.00	\$ 3,500.00	\$ 3,360.00	\$ 3,917.20
12	300mm dia. PVC Storm Sewer	\$ 18,122.00	\$ 15,736.62	\$ 28,076.80	\$ 36,490.00	\$ 21,406.92	\$ 19,270.00	\$ 24,600.00	\$ 13,940.00	\$ 19,598.00
13	375mm dia. PVC Storm Sewer	\$ 2,727.51	\$ 4,795.41	\$ 20,011.23	\$ 5,100.00	\$ 1,396.65	\$ 1,530.00	\$ 2,250.00	\$ 2,070.00	\$ 3,638.70
14	Break into and connect into existing MH, CB, D.I., Culverts and Sewers	\$ 3,681.96	\$ 3,960.00	\$ 8,828.18	\$ 9,000.00	\$ 5,685.50	\$ 4,000.00	\$ 3,000.00	\$ 5,200.00	\$ 4,369.80
15	Concrete Curb and Gutter	\$ 8,464.45	\$ 5,998.30	\$ 11,979.79	\$ 9,102.00	\$ 8,120.05	\$ 10,045.00	\$ 9,635.00	\$ 11,480.00	\$ 10,865.00
16	Concrete Sidewalk	\$ 4,358.08	\$ 2,851.20	\$ 8,253.44	\$ 3,477.60	\$ 3,677.76	\$ 4,000.00	\$ 5,440.00	\$ 4,480.00	\$ 3,984.00
17	Topsoil & SOD	\$ 2,535.30	\$ 1,177.20	\$ 5,967.60	\$ 2,550.00	\$ 2,922.00	\$ 1,800.00	\$ 6,000.00	\$ 4,500.00	\$ 2,400.00
18	Excess Soils Management	\$ 12,608.37	\$ 8,448.00	\$ 1,871.97	\$ 1,500.00	\$ 14,249.98	\$ 15,750.00	\$ 16,000.00	\$ 6,500.00	\$ 8,200.00
19	Saw Cutting of Concrete	\$ 164.88	\$ 1,020.84	\$ 164.16	\$ 200.00	\$ 59.40	\$ 32.00	\$ 20.00	\$ 168.00	\$ 340.00
20	Removal of Concrete	\$ 1,064.28	\$ 785.40	\$ 1,198.26	\$ 525.00	\$ 1,253.70	\$ 1,785.00	\$ 735.00	\$ 987.00	\$ 1,575.00
21	Asphalt Milling	\$ 3,834.25	\$ 4,312.00	\$ 3,630.55	\$ 4,445.00	\$ 3,391.50	\$ 4,200.00	\$ 4,200.00	\$ 3,850.00	\$ 4,375.00
22	CB Removal Storm Pipe	\$ 2,959.52	\$ 770.00	\$ 836.04	\$ 2,000.00	\$ 1,114.26	\$ 1,450.00	\$ 1,000.00	\$ 1,660.00	\$ 2,400.00
23	Removal and disposal	\$ 3,955.05	\$ 729.30	\$ 4,904.67	\$ 918.00	\$ 1,881.90	\$ 1,530.00	\$ 1,530.00	\$ 2,907.00	\$ 2,295.00
Total		\$ 130,972.78	\$ 110,415.39	\$ 173,989.05	\$ 131,898.60	\$ 157,625.19	\$ 132,133.00	\$ 160,158.00	\$ 136,924.00	\$ 132,618.10
Bid Form Total		\$ 130,972.78	\$ 110,415.39	\$ 155,989.09	\$ 131,898.60	\$ 157,625.19	\$ 132,133.00	\$ 160,958.00	\$ 136,924.00	\$ 132,618.10
Match		OK	OK	Not OK	OK	OK	OK	Not OK	OK	OK

Phone: 613-382-2149, Fax: 613-382-8587

THE CORPORATION OF THE TOWN OF GANANOQUE  
BY-LAW NO. 2025-093

BEING A BY-LAW TO AUTHORIZE THE MAYOR AND CLERK TO SIGN AN  
AGREEMENT WITH ENVIRONMENTALL CONTRACTING SERVICES LTD., FOR  
THE RECONSTRUCTION OF TH CHARLES ST STORMWATER SYSTEM

**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** the *Municipal Act*, 2001, S.O. 2001, c. 25, provides that the powers of every Council are to be exercised by By-law;

**AND WHEREAS** the Council of the Town of Gananoque received Council Report RDS-2025-12, and concurs with its recommendation to authorize the Mayor and Clerk to sign an Agreement with Environmentall Contracting Services Ltd., for the reconstruction of the Charles Street stormwater system, to an upset limit of \$110,415.39 (exclusive of Town share of HST), as prescribed in the tender submission dated September 19, 2025, and as presented in Council Report RDS-2025-12;

**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 the Council of the Corporation of the Town of Gananoque enacts as follows:

**1. AUTHORIZATION:**

- 1.1. That the Mayor and Clerk are hereby authorized to sign an Agreement with Environmentall Contracting Services Ltd., for the reconstruction of the Charles Street stormwater system, to an upset limit of \$110,415.39 (exclusive of Town share of HST), as prescribed in the tender submission dated September 19, 2025, as presented in Council Report RDS-2025-12.

**2. SCHEDULE**

- 2.1. Attached to and forming part of this By-law is the Agreement, marked as Schedule 'A'.

**3. EFFECTIVE DATE:**

- 3.1. 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 7<sup>th</sup> day of October, 2025.

John S. Beddows, Mayor

Lynsey Zufelt, Deputy Clerk

(Seal)

**From:** ROMA Events <events@roma.on.ca>  
**Sent:** September 20, 2025 8:00 AM  
**To:** Penny Kelly <clerk@gananoque.ca>  
**Subject:** ROMA 2026 Conference: Registration and Hotel Information



### **ROMA 2026 Annual Conference**

#### ***Ontario's Rural Leaders Conference Register Today***

**January 18 – 20, 2026  
Sheraton Centre Hotel, Toronto**

As the first gathering for municipal leaders of the year, the ROMA Conference offers a powerful opportunity to come together with others who understand the unique challenges and opportunities facing rural communities in Ontario. The ROMA 2026 Conference is a vital hub for sharing innovative solutions, gaining insight into best practices and tools that can drive the sustainability of your community.

ROMA 2026 – ***Ontario's Rural Leaders Conference***, will enable you to amplify the rural voice, advocate for your community, and shape policies that reflect the realities of rural Ontario.

#### **Back by popular demand**

Back by popular demand, journalist Chantal Hébert returns to ROMA 2026 to provide insight, humour, and critical contemplations on the state of public policy and national politics.



### **Registration**

Registration is open now. Save on registration fees by registering as an Early Bird. The deadline to take advantage these rates is **October 31, 2025**.

### **Accommodations**

You can now also book your hotel rooms for the Conference. Here are a few important pieces of information to remember when booking your hotel:

Make sure you provide a credit card when you book your room, if a room reservation does not have a credit card associated with it, the room will be released by the room rate deadline. In this case you will not be guaranteed a hotel room.

All the conference contracted hotels have deadlines by which the preferred hotel rates are no longer offered. Familiarize yourself with these deadlines for cost savings.

If you receive a message that the “rooms are sold out” when booking, this most likely refers to the rooms available at the preferred conference rate. There may still be rooms available at the hotel, just at a higher cost.

### **Attention Sponsors and Exhibitors!**

The ROMA Annual Conference is an opportunity to connect with close to 2,000 delegates, most of whom are elected municipal officials and decision makers. If you offer services or products that are a benefit to communities across the province, you will not want to miss this event.

**Information on both exhibit hall and sponsorship opportunities will be available soon.**

September 23, 2025

AA-025-25

To: Municipal CAOs and Clerks  
Cataraqui Source Protection Area – Eastern Area

**RE: Invitation for Expression of Interest  
Municipal Representative (Eastern Area) – Cataraqui Source Protection  
Committee**

This letter seeks input from municipalities in the Cataraqui Source Protection Area regarding the renewal of the eastern area municipal representative on the Cataraqui Source Protection Committee (SP Committee).

The SP Authority is composed of the Cataraqui Region Conservation Authority (Cataraqui Conservation) Full Authority Board plus a representative from the Township of Frontenac Islands. The SP Authority is responsible for appointing and maintaining the SP Committee, which guides the development of drinking water source protection technical studies and policies for our area. Established in 2007, the SP Committee successfully completed its initial mandate with the approval of the Cataraqui Source Protection Plan (2014), submission of annual implementation reports, and development of a workplan to determine areas for additional efforts. The Committee is now preparing to implement Section 36 updates under the *Clean Water Act* to ensure successful ongoing execution of the Source Protection Plan.

In accordance with the Ontario *Clean Water Act*, municipalities are represented by one-third of the voting members on the SPC. A municipal seat can be held by council members or other persons that represent municipal interests, including municipal employees. Nominees must live, work and/or own or rent land in the Cataraqui Source Protection Area; they cannot be a Cataraqui Conservation employee or Board member.

In 2007, it was agreed that the municipal representatives would be drawn from eastern, central, western, and the area at large for a total of four (4) representatives who, collectively, represent the interests of all Cataraqui Conservation's partner municipalities.



Per the attached chart, incumbents are prepared to continue representing the eastern, western, central areas as well as the area at large. The current representative for the eastern area has expressed interest in continuing to sit on the SP Committee and renewing his term.

We have the following specific questions for your consideration:

For municipalities in the eastern nomination area:

- (1) Please indicate whether there is support for Mr. Steve Allen, serving as your area representative for another three-year term by November 21, 2025, through council resolution.
- (2) Alternatively, please indicate whether there is a nominee for consideration who is eligible to serve as the eastern area representative and identify their name, address and contact information by November 21, 2025, through council resolution.

Pending approval by the Cataraqui Source Protection Authority, the successful candidate will begin their three-year term in January 2026.

We look forward to hearing from you. Please contact the undersigned with any questions or comments at 613-546-4228 ext. 252 or via [jjobin@crca.ca](mailto:jjobin@crca.ca).

Sincerely,

Jason Jobin  
Coordinator, Source Protection

Attachments: Appointments to the Cataraqui Source Protection Committee – Municipal Sector

c.c. Paul Proderick, Chair, Cataraqui Source Protection Authority

## Appointments to the Cataraqui Source Protection Committee (2025) - Municipal Sector <sup>1</sup>

Area	Municipalities	Candidate	Notes
Eastern Area	Township of Athens City of Brockville Township of Elizabethtown-Kitley Township of Front of Yonge Town of Gananoque Township of Leeds and the Thousand Islands Township of Rideau Lakes	Steve Allen, Brockville <sup>2</sup>	Steven Allen is the Supervisor of Engineering with the City of Brockville. Mr. Allen has served on the Committee since 2019.
Central Area	Township of Frontenac Islands City of Kingston Township of South Frontenac	Niall Oddie, Kingston <sup>2</sup>	Niall Oddie is a Senior Planner with the City of Kingston. He has served on the Committee since 2022.
Western Area	Town of Greater Napanee Loyalist Township	Luke MacDonald Loyalist <sup>2</sup>	Luke MacDonald is the Engineering and Environment Manager with Loyalist Township. He has served on the Committee since 2023.
Area at Large	This member represents the interests of all municipalities in the Cataraqui Source Protection Area.	Kristie Kelly Greater Napanee <sup>2</sup>	Kristie Kelly is the Director of Environmental Services for the Town of Greater Napanee and has served on the Committee since 2023.

<sup>1</sup> All appointments are subject to confirmation by the members of the Cataraqui Source Protection Authority.

<sup>2</sup> Incumbent member on the Cataraqui Source Protection Committee.



# Southeast Public Health **Media release**

For immediate release

Sept. 29, 2025

## **Introducing Southeast Public Health**

On Jan. 1, 2025, the former Hastings Prince Edward Public Health; Kingston, Frontenac and Lennox & Addington Public Health; and Leeds, Grenville and Lanark District Health Unit merged to form a new organization to serve the communities across the region of Southeast Ontario. Today, that new organization is officially unveiling its new identity: Southeast Public Health (SEPH).



## **Southeast Public Health**

Healthy Together.

“The launch of our new name and visual identity is an exciting step forward in our journey as a new organization that is committed to achieving greater impact by combining our knowledge, strengths, and resources to address the complex public health challenges facing the communities we serve,” says Dr. Piotr Oglaza, Medical Officer of Health and CEO for Southeast Public Health. “Through our merger, we are a stronger, more resilient organization, able to deliver a broad variety of services that touch every stage of life and every corner of our vast region.”

SEPH worked with creative branding agency Scott Thornley and Company, who engaged staff and leadership across the legacy agencies to determine how they wanted the new agency to be represented. The brand identity, which is based on the theme “A Place to Blossom”, is a modern design that includes a logo that represents many parts coming together to create something new, innovative, and resilient that fits the needs of our time. The mosaic is reflective of the diversity of our communities, our work linking community partners, and the breadth of public health services that we offer. It visually represents the action we’ve taken to shape our future together as one agency.

In the same way that public health works to understand and address how environments influence the health and well-being of populations, our brand identity was inspired by

our surroundings; local flora native to the southeast region became the inspiration behind the shape of the new logo.

With this new identity comes new ways to connect and engage with SEPH. The new beginnings of our website, [SoutheastPH.ca](http://SoutheastPH.ca) launched today; it includes information about our merged agency, and will house news updates, Board of Health information, and links to regionally specific content. Going forward, additional content will be added to this website using a phased approach that will allow the site to grow slowly as the important work of harmonizing information, resources, and programs takes place in the background. Web users can also connect with SEPH on newly launched social media channels through [Facebook](#), [Instagram](#), and [YouTube](#), where SEPH will share the latest news, updates, and public health content for the region.

Over the coming months, community members may continue to see legacy branding from the three former agencies, as well as temporary branding under the name South East Health Unit, while the work of updating all existing content to the new brand is being completed.

Please note that the three legacy health unit websites and social media channels will remain operational until the new year to allow for time to sign up to the new SEPH accounts without missing information.

For those not connected online, please continue to use the legacy toll-free numbers to connect with public health services in your local region.

-30-

Media Contact:

Email: [Communications@hpeph.ca](mailto:Communications@hpeph.ca)

**Disclaimer:** This is intended for the addressee indicated above. It may contain information that is privileged, confidential, or otherwise protected from disclosure under The Municipal Freedom of Information and Privacy Protection Act. Any review, dissemination, or use of its contents by persons other than the addressee is strictly prohibited. If you have received this in error, please notify us by reply-email and delete the original message immediately.

September 18, 2025



Penny Kelly  
Clerk  
Town of Gananoque  
30 King Street East  
Gananoque, ON K7G 1E9

Dear Penny Kelly:

**RE: Notice of Public Information Centre #1 – Highway 401 Planning Study from 1 km West of Highway 15 to 1 km East of Highway 2/King Street, Including the Thousand Islands Parkway and Highway 2 Interchange (GWP 4049-22-00), Preliminary Design and Class Environmental Assessment Study**

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The Ontario Ministry of Transportation (MTO) has retained AECOM Canada ULC to conduct a Preliminary Design and Class Environmental Assessment (EA) Study focusing on the replacement and rehabilitation of structures, interchange modifications and establishing the footprint of Highway 401 for future interim six and ultimate eight lanes, from 1 km west of Highway 15 to 1 km east of Highway 2/King Street (approximately 27 km), including the Thousand Islands Parkway/Highway 2 interchange. The purpose of the Study is to identify a Recommended Plan that addresses current and future transportation needs in the Study area as part of the Ministry's ongoing review of safety and operational needs for the provincial highway network. The Study area falls within the City of Kingston, United Counties of Leeds and Grenville, Frontenac County, and the Town of Gananoque.

This Study is following the approved planning process for a Group 'B' Project in accordance with the MTO 2024 *Class EA for Provincial Transportation Facilities and Municipal Expressways*. Please refer to the enclosed notice for additional details and to view the Project Study Area.

**Public consultation is important in shaping the outcome of this study. Come out to Public Information Centre (PIC) #1 to view the work currently in progress and find out how you can get involved in the Study.** The first of two PICs is being held to present and receive feedback on the Study background, existing conditions, the screening of the long list of improvement alternatives, the evaluation process for the short list of improvement alternatives, and the next steps in the Study. Your organization is invited to attend the PIC #1 preview session as follow:

- **October 2, 2025 / 3:00 p.m. to 4:00 p.m.**  
**Lou Jeffries Arena – Upstairs Hall**  
**600 King Street East, Gananoque, ON K7G 1H3**  
**(wheelchair access to and within building via ramp and elevator)**



**The PIC #1 preview session will be an informal drop-in centre with Project Team representatives available to answer questions. Members of the public have been invited to attend PIC #1 between 4:00 p.m. and 8:00 p.m.**

Comments and information are being collected to assist the MTO in meeting the requirements of the Ontario Environmental Assessment Act. Information will be collected in accordance with the *Freedom of Information and Protection of Privacy Act*. All comments will be maintained on file for use during the Study and, with the exception of personal information, may be included in Study documentation and become part of the public record. If you have any accessibility requirements in order to participate in this Study, please contact the Project Team as listed above. Renseignements en français disponibles en composant le 1-226-753-6683 (Megan Sanderson) ou [megan.sanderson@aecom.com](mailto:megan.sanderson@aecom.com).

Sincerely,  
**AECOM Canada ULC**



**Michael Weldon, P. Eng.**  
Project Manager

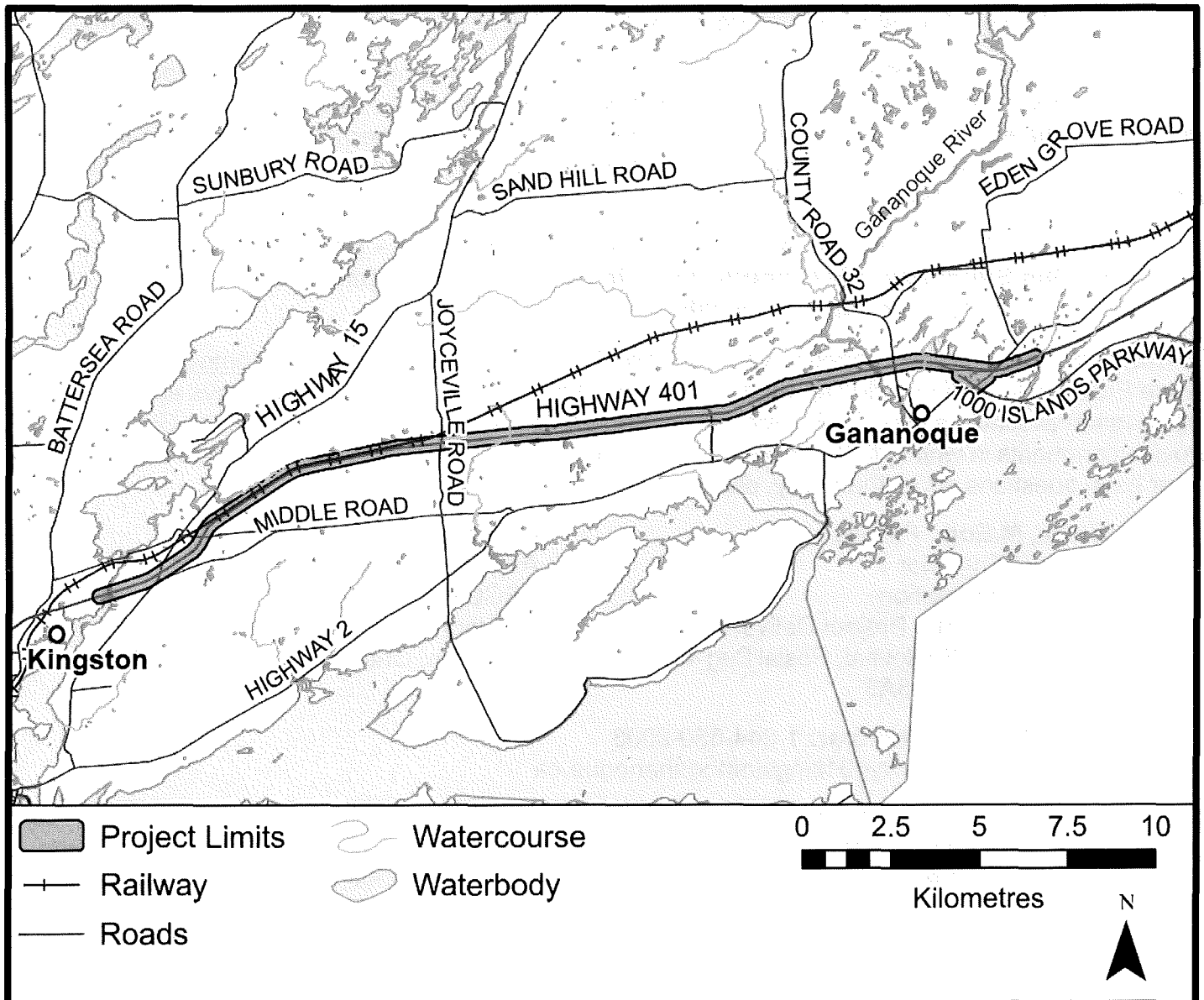
cc: K. Surra, MTO, Senior Project Engineer  
E. Pipe, MTO, Senior Environmental Planner  
M. Hyder, AECOM, Deputy Project Manager  
B. Patkowski, AECOM, Senior Environmental Planner

Encl. Notice of Public Information Centre #1

# NOTICE OF PUBLIC INFORMATION CENTRE #1

## Highway 401 Planning Study from 1 km West of Highway 15 to 1 km East of Highway 2 / King Street, including the Thousand Islands Parkway and Highway 2 Interchange, Preliminary Design and Class Environmental Assessment Study (GWP 4049-22-00)

**The Study:** The Ontario Ministry of Transportation (MTO) has retained AECOM Canada ULC to conduct a Preliminary Design and Class Environmental Assessment (EA) Study focusing on the replacement and rehabilitation of structures, interchange modifications and establishing the footprint of Highway 401 for future interim six and ultimate eight lanes, from 1 km west of Highway 15 to 1 km east of Highway 2/King Street (approximately 27 km), including the Thousand Islands Parkway/Highway 2 interchange. The purpose of the Study is to identify a Recommended Plan that addresses current and future transportation needs in the Study area as part of the Ministry's ongoing review of safety and operational needs for the provincial highway network. The Study area falls within the City of Kingston, United Counties of Leeds and Grenville, Frontenac County, and the Town of Gananoque.



# NOTICE OF PUBLIC INFORMATION CENTRE #1

## Highway 401 Planning Study from 1 km West of Highway 15 to 1 km East of Highway 2 / King Street, including the Thousand Islands Parkway and Highway 2 Interchange, Preliminary Design and Class Environmental Assessment Study (GWP 4049-22-00)

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**The Process:** This Study is following the approved planning process for a Group 'B' Project in accordance with the MTO 2024 *Class EA for Provincial Transportation Facilities and Municipal Expressways*. The Project Team will complete environmental and engineering field investigations and seek input from individuals, organizations, and Indigenous communities. At the end of the Study, the Project Team will prepare a Transportation Environmental Study Report (TESR) that describes how the requirements of the Class EA were met; how the Project achieves the greatest overall transportation benefit while minimizing environmental impacts; other key decisions; consultation with individuals, organizations, and Indigenous communities; and commitments for consultation and environmental protection. The Project Team will issue a Notice of Completion, at which point there will be a 30-day comment period allowing for an opportunity to provide comments on the TERS. The Project Team will include comments received, responses to the comments and any supporting materials in a record of consultation. Documentation will be made available for viewing on the project website [www.Hwy401KingstontoGananoque.ca](http://www.Hwy401KingstontoGananoque.ca), or/and at a physical location (yet to be determined).

**Public Information Centre (PIC) #1:** The first of two PICs is being held to present and receive feedback on the Study background, existing conditions, the screening of the long list of improvement alternatives, the evaluation process for the short list of improvement alternatives, and the next steps in the Study. PIC #1 will be an informal drop-in centre with MTO and consultant team representatives available to answer questions. The date, time and location of PIC #1 are as follows:

**October 2, 2025, 4:00 p.m. to 8:00 p.m., Lou Jeffries Arena – Upstairs Hall,  
600 King Street East, Gananoque, Ontario K7G 1H3 (wheelchair access to and  
within building via ramp and elevator)**

**Comments:** You are encouraged to visit the Project website, [www.Hwy401KingstontoGananoque.ca](http://www.Hwy401KingstontoGananoque.ca), where Project information including Study notices, background information, PIC displays and the TERS will be made available as the Study progresses. You are encouraged to participate in the Study and to provide comments in writing to the Project Team. If you wish to have your name added to the mailing list or have questions about the Study, please contact:

**Katie Surra, M.Eng., P.Eng.**  
Senior Project Engineer  
Ministry of Transportation  
Design & Engineering, Project Delivery East  
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**Toll-Free Telephone Number:** 1-844-650-2008  
**E-mail:** [projectteam@hwy401kingstontogananoque.ca](mailto:projectteam@hwy401kingstontogananoque.ca)

Comments and information are being collected to assist the MTO in meeting the requirements of the *Ontario Environmental Assessment Act*. Information will be collected in accordance with the *Freedom of Information and Protection of Privacy Act*. All comments will be maintained on file for use during the Study and, with the exception of personal information, may be included in Study documentation and become part of the public record. If you have any accessibility requirements in order to participate in this Study, please contact the Project Team as listed above. Renseignements en français disponibles en composant le 1-226-753-6683 (Megan Sanderson) ou [megan.sanderson@aecom.com](mailto:megan.sanderson@aecom.com).

**From:** Ruth Strunz

**Sent:** September 30, 2025 9:16 AM

**To:** John Beddows <[jbeddows@gananoque.ca](mailto:jbeddows@gananoque.ca)>; Collin Brown <[cbrown@gananoque.ca](mailto:cbrown@gananoque.ca)>; Matt Harper <[mharper@gananoque.ca](mailto:mharper@gananoque.ca)>; Patrick Kirkby <[pkirkby@gananoque.ca](mailto:pkirkby@gananoque.ca)>; Anne-Marie Koiner <[amkoiner@gananoque.ca](mailto:amkoiner@gananoque.ca)>; Vicki Leakey <[vleakey@gananoque.ca](mailto:vleakey@gananoque.ca)>; David Osmond <[dosmond@gananoque.ca](mailto:dosmond@gananoque.ca)>; Penny Kelly <[clerk@gananoque.ca](mailto:clerk@gananoque.ca)>; David Armstrong <[PWManager@gananoque.ca](mailto:PWManager@gananoque.ca)>

**Cc:** [info@strongbros.ca](mailto:info@strongbros.ca); [SAROntario@ontario.ca](mailto:SAROntario@ontario.ca)

**Subject:** Gananoque River Species At Risk: URGENT

You don't often get email from [ruth.strunz@gmail.com](mailto:ruth.strunz@gmail.com). [Learn why this is important](#)

Good morning,

I am writing to draw your attention to an immediate threat to Species At Risk (SAR) in Gananoque; specifically, I am referring to an extraordinary silence around the threat to the vulnerable turtle population, who inhabit the Gananoque River. My name is Ruth Strunz, and I am a resident of Gan. I have the privilege of providing Psychotherapy at Stone's Mill; my office overlooks the river, just below the Train (AKA Pedestrian) Bridge which is slated for immediate demolition. Professionally, I specialize in mental health for autistic/neurodivergent individuals across the lifespan - children and adults; I am a published author, clinical supervisor and public speaker, on this important and underserved area of mental health. I am also a mental health clinician who believes strongly in the importance of nature, for the wellbeing of the planet and all living beings. I am asking you to read this letter, reflect on your response to it, and take action now, to ensure the safety of the turtle population in the Gan River.

Before I share my story, one caveat - the only name you will find here is mine. Many individuals have contributed to this story to date, knowingly or otherwise; some of you will recognize your own voices here. However, I am not sharing this story to accuse anyone of anything; I am sharing it because it matters, and because I feel sure you will want to hear it. I am sharing it because there is still time to address it, because the bridge demolition has not yet started, and because currently, the turtles in the Gan River are still sunning on the rocks: beautiful, peaceful and totally vulnerable to human decisions and actions. Each person who reads this will notice how they feel, and must then decide how they will respond. And, I will be happy to hear from you by e-mail, if you have something to say about what you read here.

In August, it was determined by Town Council that all public and private consultation regarding the proposed demolition of the Train (AKA Pedestrian) Bridge in Gananoque had concluded; interested parties have been involved in lengthy and often heated discussions about the historical significance of the bridge (or lack thereof), about the costs to maintain or demolish it, about expert opinions from credible sources, about the formation of a Save Our Train Bridge group and a petition to preserve the bridge for heritage and tourism-related reasons, about the rights and responsibilities of our elected representatives at

Town Hall, etc. I attended the Council meeting in July when the discussions around the demolition was formally closed; I arrived ready to speak about the Species-At-Risk (SAR) that will be impacted (possibly decimated) by this project, but sickened by the proceedings in the Town Hall that evening, I chose to stay silent; I regret that decision.

This spring and summer, while political and personal debates raged around the proposed demolition of the bridge, life was quietly moving forward, in the river. As happens annually, those who visit or work at Stone's Mill once again observed the prolific local turtle population emerging onto the rocks to mate in the spring. We watched (and sometimes assisted) as the females traversed the parking lot and local roads in search of nesting grounds in the early summer, rejoining the barge to sun their shells on the rocks and to swim in the gently flowing water in recent weeks. We quietly covered their nests with protectors and baking sheets, and posted signage to ask drivers to be aware of mothers and hatchlings, around Stone's Mill. And, in late August the babies emerged, creeping through the nest protectors and finding their way to the river, to join the adults on the rocks and in the water, below the Train (AKA Pedestrian) Bridge.

In the water at Stone's Mill, we see four species of turtle, with various SAR designations: the renowned Snapper, the Painted, the Northern Map and the Blanding's turtle all make the Gan River their home and nesting ground. As the attached photos illustrate (please expand them manually) there are often so many turtles sunning themselves on the rocks below the bridge that there is literally no space for one more. From April to October (at minimum), the Gan River is a haven, and a safe place to reproduce, for turtles. For this reason, when signage announced that a contract was signed and the bridge demolition would proceed in September, one could justifiably have assumed that safeguarding the turtle population would have been a top priority for the politicians, public works office, contractor, and citizens alike, without question. However, I had not heard reference to the SAR, or any other wildlife in the river in the conversations I had followed. While I remained hopeful I had simply missed something, it seemed prudent to investigate and ensure due diligence; I was unprepared for what happened next.

Reaching out to Cataraqui Region Conservation Authority (CRCA) initially, I learned that contractors who intend to demolish a bridge over water must acquire two distinct permits. One of these is to safeguard the riverbed and bank, and the other, to safeguard the species who make it their home. In particular, when an area is populated by SAR, attention must be paid to ensuring their wellbeing, and action taken to mitigate risk to their habitat, throughout the process. CRCA confirmed that the first kind of permit was in place for the demolition of the bridge, and referred me to the office of Public Works to inquire about the second permit, that would protect the turtles living (and soon to be hatched) in and around the river.

I also connected with the Think Turtle Conservation Initiative, and with the Turtle Trauma Centre in Peterborough, for information about how a turtle population can be protected, during the demolition project. Both were extremely concerned that the correct in-water



permit must be in place, meaning that a fulsome, unbiased, environmental impact assessment had been completed, with emphasis on the impact of the demolition on SAR. And, both echoed CRCA, advising me to raise the question with the Office of Public Works, among other suggestions, such as alerting media and so forth.

I followed up with Gan Public Works, and was assured that due diligence had been done with regard to protecting wildlife on the river. Upon my request, they shared an impact assessment report from a consultant biologist - with reassurance that they and Town Council were confident all necessary steps had been taken to protect SAR during the demolition. Unfortunately, they were incorrect. A careful reading of the report revealed significantly inaccurate information, upon which decisions had been made and a workplan developed and accepted by the Town Council, placing the turtle population in an extremely vulnerable position. **It appears that they remain in this vulnerable position, today.**

The SAR list within the consultant's report highlights several species of turtles that are either at risk or endangered in Ontario and/or federally, at this time. Those species are the Blanding's, Northern Painted and Map Turtles, as well as the Snapping Turtle. **All of these species are regularly observed at Stone's Mill**, quietly inhabiting the waters below the bridge, and I attach several photos from this summer for your reference. However, the report states that a "desktop review" was performed - it is immediately obvious that no site visit was conducted by the biologist - allowing them to posit the following:

- Snapping Turtles (Ontario - Special concern): **Low suitable habitat is found on the project area.**
- Midland Painted Turtle (Ontario - Not at risk): **Suitable habitat is not found on the project area.**
- Northern Map Turtle (Ontario - special concern): **Suitable habitat is not found on the project area.**
- Blanding's Turtle (Ontario - Threatened): **Suitable habitat is not found on the project area.**

This information is false and potentially lethal. For those in doubt, a quick visit to Stone's Mill parking lot on a warm afternoon will confirm that the area in question is unquestionably "suitable habitat" for turtles; it is an active mating and hatching ground annually. It is currently well-populated with both adult and baby turtles, whose habitat has apparently (as far as can be ascertained by a concerned citizen) has not been intentionally safeguarded, pending the forthcoming demolition. The prospect of their demise either by decimation of habitat or by direct injury, is horrific.

Pages 6 - 7 of the consulting biologist's report claims that "the presence of fast-moving water in the river at this juncture prevents turtles from inhabiting it" - again, this is patently false. Through the year, the water flows in this part of the river at varying speeds, and the

turtles regularly float around in a soft-moving stream. When the flow is faster (or the sun particularly warm) they climb out on the rocks and sun themselves for long periods. In the spring, the rocks beside the river are often so densely populated that arriving turtles cannot find a spot - they can be seen nudging others off the shore and into the water, to create space for themselves. **Contrary to the consulting biologists report, this is, by any reasonable measure, significant and important habitat for all species of turtles found in Ontario.**

Increasingly concerned, in early September I consulted with experts at the Ministry of Natural Resources (MNR) both at the Kingston-Kemptville office, and at their head office in Peterborough about turtle habitat and behaviour, as well as experts on in-water permits (the 2nd permit required when working in SAR habitat). An Integrated Resource Manager (IRM) from Kingston-Kemptville MNR informed me that he would investigate whether the in-water permit was in place. He told me that if it was, we could be confident that an MNR biologist had done a site visit and approved the work plan, and that it was therefore safe for the turtle population. He also said that if it was not, he would contact the contractor directly to rectify the situation and safeguard the turtles. Some days later, the same man informed me that he was "in discussion with the contractor", which suggested that the in-water permit had not been procured, and therefore that the turtle population (along with the fish, water-snakes, beavers, herons, groundhogs and occasional deer that we see on this in-town river) had not, in fact, been protected within the work plan. At this point, the start of the demolition project was already a week in the past, and outside my window, the emergence and initial swimming ventures of this year's baby turtles was a daily occurrence.

As a citizen, I have no way to know, nor to find out, whether or not an in-water permit is actually in place, because nobody with the authority to do so, is willing to respond to the question. However, even if such a permit was obtained, **the protective measures recommended in the consulting biologist's report do not take the presence nor the wellbeing of turtles into account, because the desktop review enabled the biologist to conclude that there are no turtles in the Gan River.** This seemed like a serious error, so I drew the attention of the Public Works officer to it, and invited him to meet me at Stone's Mill to observe the turtle population for himself; I did not receive a response to that e-mail.

A few days later, I heard back from the IRM at the MNR. He informed me that after doing a "deep dive" into the situation (plus having been "in discussion with the contractor", as above) he had determined that the MNR are not responsible for the wildlife. He added that in his opinion, I should contact the reporting line of the Ministry of the Environment, Conservation and Parks (MECP) to ensure the safety of the turtles. Fortunately, I had already placed that report on Sept 9th; however, all I have received is an automatic response stating they appreciate my concern for wildlife and will contact me within 15 days (by Sept 24th). I look forward to hearing from the MECP, soon.

Yesterday evening, the turtles were still out sunning themselves in the September warmth. The babies are growing daily, but one wonders how they will cope with what now seems to be inevitable trauma. Can it really be the case that there is no way to find out whether appropriate steps have been taken to safeguard their habitat and their bodies? Where do we go from here, to insist upon political transparency and appropriate stewardship of these peaceful, beautiful creatures? Why is everyone so quiet, when one raises these important and responsible questions? Might there be something happening that is less than responsible, less than compassionate, less than kind, perhaps? In my experience, when powerful people are proud of their conduct in such situations, they are not usually afraid to highlight it.

Today, therefore:

I call upon the **Office of Public Works**, to critically re-read the consultant's report; to recognize the obvious omissions and the resultant threat to the turtle population; and to insist on a fulsome, unbiased environmental impact assessment with a focus on the turtle population, before any action is taken toward the demolition of the Train (AKA Pedestrian) Bridge.

I call upon all members of the **Gan Town Council** to respond to this letter in writing, with assurance that the Office of Public Works will be facilitated and supported in ensuring that the contractor will safeguard the turtle population in the Gan River while the Bridge is demolished.

I call upon the **contractor** to defer any demolition activity until the aforementioned fulsome, unbiased environmental impact assessment with a focus on the turtle population has been completed, and the mitigation recommendations therein clearly understood, and deemed possible.

I call upon **all citizens** within and beyond Gananoque to insist on careful, well-informed management of the natural environment, and responsible care of the natural habitat of all species of turtles, and every other SAR who makes their home in this region.

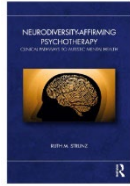
And, I call on the **media** to highlight and attend to this critical and dangerous situation, as a matter of urgency.

Thank you for your time, concern and attention to this critical situation. As above, I can be contacted at [ruth.strunz@gmail.com](mailto:ruth.strunz@gmail.com). I urge you to do what you can, personally or professionally, to safeguard the extant turtle population, currently living peacefully in the Gan River, just below the Train Bridge.

Sincerely,

Ruth M Strunz, RP, CCC

ASD/ADHD Mental Health Specialist  
Author/Speaker/Consultant



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