THE CORPORATION OF THE TOWN OF

GANANOQUE

Canadian Gateway to the 1000 Islands

Council Report – FIN-2026-31

Date:	September 2, 2026	☐	**IN CAMERA**
Subject:	Municipal Accommodation Tax (MAT) Revenue Report		
Author:	Tanya Dallaire, Deputy Treasurer	☒	**OPEN SESSION**

RECOMMENDATION:
BE IT RESOLVED THAT THE COUNCIL OF THE TOWN OF GANANOQUE RECEIVES FOR INFORMATION, THE SUMMARY OF MUNICIPAL ACCOMMODATION TAX (MAT) REVENUE, AS PRESENTED IN COUNCIL REPORT FIN-2026-31

STRATEGIC PLAN COMMENTS:

2 Champion a Strong and Sustainable Local Economy

2) Invest in tourism development, employment and industry growth to bolster long-term economic resilience.

BACKGROUND:
The intent of this report is to provide Council with a summary of Municipal Accommodation Tax (MAT) revenue from the program's inception October 31, 2019 through to July 31, 2026.

Municipal Accommodation Tax (MAT) is a tax charged on the purchase of short-term accommodations, such as hotel rooms, motels, inns, bed-and-breakfasts, and some vacation rentals. The tax is collected from visitors and remitted to the municipality. The tax is applied to accommodation charge before HST. Accommodation providers collect the tax from guests and remit it to the municipality on a quarterly basis. The tax is paid primarily by visitors rather than local residents.

The current rate for MAT for the Town of Gananoque is 4%.

INFORMATION/DISCUSSION:
Since its inception, the Municipal Accommodation Tax (MAT) has raised $2,137,671 for the Town of Gananoque.

The following is a summary MAT revenue earned by year and by quarter:

Year	Q1 Jan-Mar	Q2 Apr-Jun	Q3 Jul-Sep	Q4 Oct-Dec	Total
2019				324	324
2020	18,550	7,987	107,829	19,796	154,161
2021	9,095	17,764	179,704	50,331	256,895
2022	16,784	84,274	210,232	69,490	380,780
2023	21,511	84,404	233,097	57,189	396,201
2024	22,394	103,556	195,378	52,251	373,579
2025	25,984	97,050	267,987	67,746	458,768
2026	20,441	96,522	-	-	116,964
Total	134,759	491,557	1,194,227	317,128	2,137,671

As indicated in previous reports, MAT collected and remitted was adversely impacted by the COVID-19 pandemic but has continued to recover from 2022 to 2026.

On quarterly MAT returns, accommodation providers are required to report total accommodations revenue and the number of room-nights that correspond to the MAT collected and remitted.

Across all accommodation providers, it is estimated that the Town of Gananoque has 650 rooms available.

Based on the room-night information collected through quarterly MAT returns, the following is the estimated combined % occupancy by year and by quarter:

Year	Q1 Jan-Mar	Q2 Apr-Jun	Q3 Jul-Sep	Q4 Oct-Dec	Total
2019				0%	0%
2020	5%	1%	29%	5%	10%
2021	3%	6%	53%	17%	19%
2022	7%	39%	56%	24%	31%
2023	4%	29%	53%	20%	26%
2024	7%	25%	40%	15%	22%
2025	11%	33%	68%	25%	34%
2026	9%	27%			18%

Some accommodation providers choose to open seasonally from approximately May to October. When closed, accommodation providers are required to file “nil” MAT returns.

APPLICABLE POLICY/LEGISLATION:
Town of Gananoque By-law No. 2019-058

FINANCIAL CONSIDERATIONS:
To keep municipal accommodation tax rate status-quo at 4% or consider an increase or decrease to meet the needs of accommodation providers and the Town.

CONSULTATIONS:
None

ATTACHMENTS:
None

APPROVAL	______________________________ Tanya Dallaire, Deputy Treasurer ______________________________ John Morrison, Treasurer Certifies that unless otherwise provided for in this report the funds are contained within the approved Budgets and that the financial transactions follow Council's own policies and guidelines and the *Municipal Act* and regulations. ______________________________ Melanie Kirkby, CAO