

THE CORPORATION OF THE TOWN OF GANANOQUE

BY-LAW NO. 2024-017

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BEING A BY-LAW TO SET THE:

- 1) 2024 TAX RATES; AND;
  - 2) 2024 TAX RATIOS
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**WHEREAS** the Council of The Town of Gananoque has prepared a budget including estimates of all sums it requires during the year 2024 for the purposes of the Town pursuant to Section 290 of the *Municipal Act*, 2001, S.O. 2001, c. 25 as amended;

**AND WHEREAS** the Town of Gananoque 2024 Capital and Operating Budgets requirements were adopted by By-law No. 2024-001 providing that the following amounts be raised through taxation:

General Municipal Levy	\$7,387,185
Police Services Levy	<u>\$3,178,015</u>
Total Municipal Levy	\$10,565,200

**AND WHEREAS** the 2023 Returned Assessment Roll for The Town of Gananoque, for taxation in 2024, the amount of taxable assessment thereon is \$616,646,700;

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

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

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

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

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

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

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

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

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

**AND WHEREAS** the Council of the Town of Gananoque reviewed Report Council-FIN-2024-05, and concurs with the staff recommendation;

**AND WHEREAS** the Council of The Corporation of the Town of Gananoque deems it appropriate to pass such a By-law to approve the 2024 Tax Rates and Ratios.

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

That the sum of \$7,387,185 shall be raised, for general municipal purposes, in the year 2024 by taxation on the whole of taxable assessment by means of a tax rate imposed on the respective assessments in accordance with the statutes in that behalf, and as set forth in Schedule 'A', which is attached hereto and is declared to be included and form part of this By-law.

1. That the sum of \$3,178,015 shall be raised, for general Police Services purposes, including emergency services building costs, in the year 2024 by taxation on the whole of taxable assessment by means of a tax rate imposed on the respective assessments in accordance with the statutes in that behalf, and as set forth in Schedule 'A' which is attached hereto and declared to be included and form part of this By-law.
2. Further that the Police Services levy be indicated on the 2024 final tax bill separate from the general municipal levy.
3. That the 2024 tax ratio for property in:
  - A) The residential property class is 1.0000;
  - B) The multi-residential property class is 1.8475;
  - C) The commercial property class is 1.8475;
  - D) The industrial property class is 1.89400;
  - E) The pipeline property class is 1.5789;
  - F) The farmland property class is 0.2500, and;
  - G) The managed forest property class is 0.2500.
  - H) The new to class multi-residential property class is 1.0000 for a period of 2 years
4. That for the purposes of this By-law the Commercial Property Class includes all Commercial, and Shopping Centre Property Tax Classes as per Ontario Regulation 282/98.
5. That the Town of Gananoque has completed four (4) year phase out of the Tax Capping Program, which commenced in 2017 for the Commercial Class and that the Industrial and Multi-Residential Classes continue to be excluded from the capping program.
6. A minimum Current Value Assessment (CVA) tax of 100% of Current Value Assessment for, newly constructed properties, and new-to-the-class property is hereby created.
7. The Town of Gananoque, calculate, bill and collect the education levy using education tax rates as set by the Province of Ontario.
8. The said taxes imposed by the By-law together with any Local Improvement amounts and special charges and rents and rates payable, and reduced by the amount of the interim levy of taxes authorized by By-law No. 2024-003 of the Town of Gananoque passed on the 16<sup>th</sup> day of January, 2024, shall be payable in two (2) installments as follows:

**August 30, 2024**

**October 31, 2024.**



9. In the event of non-payment of these installments of taxes by the due dates, a penalty of 1.25% shall be added on the first day of each calendar month thereafter in which default continues but not after the 31<sup>st</sup> day of December, 2024.
10. All taxes unpaid and overdue as of December 31, 2024, shall be entered into the tax arrears ledger and the Treasurer shall add to the amount of all such unpaid taxes, interest at the rate of 1.25% on the first day of each calendar month thereafter in which default continues.
11. The Tax Administrator shall not accept payment for the current year taxes until all arrears, including penalty and interest, of former years applicable to such property have been paid in full.
12. A statement of the time and manner of payment and different rates imposed shall be printed on or be forwarded with the tax bills.
13. The Tax Administrator, not later than twenty-one (21) days prior to the date that the first installment is due, shall mail the tax notice or cause it to be mailed to the last known address or the residence, or the place of business, for all persons in respect to which taxes are payable.
14. That the following payment alternatives be provided to the property owners of The Town of Gananoque:
  - A) Preauthorized Payment Plans;
  - B) Telephone Payments through most financial institutions;
  - C) On-line internet banking Payments;
  - D) ATM Payments at most financial institutions in Canada;
  - E) Debit Card payments;
  - F) Cheque payments at the Municipal Office
  - G) By drop box at the Municipal Office, located at 30 King Street East, Gananoque, Ontario.
15. Except as provided in the By-law, all rates imposed for the year 2024 are deemed to have been imposed and to be due on and from the 1<sup>st</sup> day of January, 2024.
16. If any Section or portion of this By-law or of Schedule 'A' is found by a court of competent jurisdiction to be invalid, it is the intent of the Council of the Town of Gananoque that all remaining sections and portions of the By-law and Schedule 'A' continue in force and effect.
17. That the effective date of this By-law shall be the date of final passage thereof.

Read a first and second time this 20<sup>th</sup> day of February, 2024.

  
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John Beddows, Mayor

  
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Penny Kelly, Clerk

(Seal)

Read a third time and finally passed this 5<sup>th</sup> day of March, 2024.

  
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John Beddows, Mayor

  
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Penny Kelly, Clerk

(Seal)

Town of Gananoque  
2024 Tax Rates

By-law No. 2024-01 Schedule 'A'



TAX CLASS

			RATIO	MUNICIPAL TAX RATE	POLICE SERVICES TAX RATE	TOTAL MUNICIPAL TAX RATE	EDUCATION TAX RATE	TOTAL TAX RATE
Residential	RT		1	0.01064826	0.00427123	0.01491949	0.00153000	0.01644949
Multi-Residential	MT		1.8475	0.01967266	0.00789110	0.02756375	0.00153000	0.02909375
Farmlands	FT		0.2500	0.00266206	0.00106781	0.00372987	0.00038250	0.00411237
Commercial - Occupied	CT		1.8475	0.01967266	0.00789110	0.02756375	0.00880000	0.03636375
Commercial - Excess Land	CU		1.2933	0.01377086	0.00552377	0.01929463	0.00880000	0.02809463
Commercial - Vacant Land	CX		1.2933	0.01377086	0.00552377	0.01929463	0.00880000	0.02809463
Commercial (New Constr) - Occupied	XT		1.8475	0.01967266	0.00789110	0.02756375	0.00880000	0.03636375
Commercial (New Constr) - Excess Land	XU		1.2933	0.01377086	0.00552377	0.01929463	0.00880000	0.02809463
Commercial (New Constr) - Vacant Land	XX		1.2933	0.01377086	0.00552377	0.01929463	0.00880000	0.02809463
Industrial - Occupied	IT		1.8940	0.02016780	0.00808971	0.02825751	0.00880000	0.03705751
Industrial - Excess Land	IU		1.2311	0.01310907	0.00525831	0.01836738	0.00880000	0.02716738
Industrial - Vacant Land	IX		1.2311	0.01310907	0.00525831	0.01836738	0.00880000	0.02716738
Pipeline	PT		1.5789	0.01681253	0.00674385	0.02355638	0.00880000	0.03235638
Shopping Centre	ST		1.8475	0.01967266	0.00789110	0.02756375	0.00880000	0.03636375
Shopping Centre ( New Const)	ZT		1.8475	0.01967266	0.00789110	0.02756375	0.00880000	0.03636375
Managed Forests	TT		0.2500	0.00266206	0.00106781	0.00372987	0.00038250	0.00411237
Residential - PIL General	RG		1	0.01064826	0.00427123	0.01491949	0.00000000	0.01491949
Residential - PIL Full	RP		1	0.01064826	0.00427123	0.01491949	0.00153000	0.01644949
Commercial PIL - Full	CF		1.8475	0.01967266	0.00789110	0.02756375	0.00880000	0.03636375
Commercial PIL - General	CG		1.8475	0.01967266	0.00789110	0.02756375	0.00000000	0.02756375