THE CORPORATION OF
THE TOWNSHIP OF GEORGIAN BAY

BY-LAW 2026-027

Being a By-law to adopt the 2026 taxation rates and to establish due dates for payment of taxes and to charge penalties for non-payment of taxes.

(2026 Final Tax Rate)

WHEREAS Section 290 of the Municipal Act, 2001, S.O. 2001, c.25 hereinafter referred to as "the "Act", provides that the council of a local municipality shall in each year prepare and adopt estimates of all sums required during the year for the purposes of the municipality including amounts sufficient to pay all debts of the municipality falling due within the year, amounts required to be raised for sinking funds or retirement funds and amounts required for any board, commission or other body; and

WHEREAS notice of the draft budget was provided in accordance with the Township's procedure by-law, and the draft budget was presented at a Public Meeting held on November 3, 2025, and subsequently adopted by Council at its meeting held on December 01, 2025; and

WHEREAS the Council of the Township of Georgian Bay adopted the 2026 consolidated budget, which includes both operating and Capital expenditures to be funded through general taxation; and

WHEREAS Section 307 of the Act provides that all taxes shall be levied upon the whole of the assessment for real property or other assessment made under the Assessment Act according to the amounts assessed and not upon one or more kinds of property or assessment or in different proportions, unless expressly authorized by statute and that taxes shall be deemed to have been imposed and to be due and payable on the dates specified in the tax rate by-law, as adopted by Council; and

WHEREAS Subsection 308(5) of the Act provides that upper-tier municipalities shall pass a by-law in each year to establish the tax ratios for that year for the upper-tier and its lower-tier municipalities; and

WHEREAS the Council of the District Municipality of Muskoka has, in accordance with subsections 7 and 8 of Section 308 of the Act established the following tax ratios for the taxation year by By-law 2026-09; and

Property Classification	Tax Ratio
Residential	1.0000
Multi-Residential	1.0000
Commercial	1.1000
Industrial	1.1000
Pipeline	0.7000
Farm	0.2500
Managed Forests	0.2500
Landfill	1.1000
Aggregate Extraction	1.1000

WHEREAS Subsection 312(2) of the Act provides that for the purpose of raising the general local municipal levy, a local municipality shall, each year, pass a by-law levying a separate tax rate, on the assessment in each property class in the local municipality ratable for local municipality purposes; and

WHEREAS Section 345 of the Act provides that a local municipality may, in a by-law, impose late payment charges for the non-payment of taxes by the due date. Charges imposed under subsections 345(2) and 345(3) are deemed to be part of the taxes on which the charges have been imposed. No interest shall be imposed on the charges that are deemed to be taxes; and

WHEREAS Subsection 391(1) of the Act provides that a municipality may pass by-laws imposing fees or charges on any class of persons for services or activities provided or done by or on behalf of the municipality; and

WHEREAS Subsection 398(1) of the Act as provides that fees or charges imposed by a municipality constitute a debt of the person to the municipality; and

WHEREAS Subsection 398(2) further provides that the treasurer may add such fees and charges to the tax roll for any property for which all of the owners are responsible for payment, and are to be collected in the same manner as municipal taxes; and

WHEREAS the Assessment Act, R.S.O. 1990, c. A.31 as amended, prescribes the classes of the real property and sets out the rules for assessing properties in Ontario, and provides for preparation and amendment of the assessment roll used for taxation purposes; and

WHEREAS the Council of the District Municipality of Muskoka has established the tax rates for District purposes for the 2026 taxation year by By-law 2026-14; and

WHEREAS the Minister of Finance has prescribed the 2026 education tax rates by O. Reg. 400/98, as amended, for school board purposes; and

WHEREAS the Council of the Township of Georgian Bay deems it necessary to pass a by-law to adopt and approve the rates for the 2026 taxation year;

NOW THEREFORE the Council of the Corporation of the Township of Georgian Bay enacts as follows:

1. 2026 Tax Levies

That the 2026 budget estimates be adopted and that the following monies be levied in the amount as set out hereafter:

Township of Georgian Bay Purposes:

Township Purposes	$ 9,854,433

District of Muskoka Purposes:

District General Purposes	$ 10,438,400
District Healthcare Purposes	$ 274,580
District Waste Management Purposes	$ 1,990,850
District Urban Areas A – Water Services	$ 160,349
District Urban Areas A – Sewer Services	$ 366,740

School Board Purposes:

English Public School Purposes	$ 4,502,368
English Separate School Purposes	$ 323,851
French Public School Purposes	$ 6,159
French Separate School Purposes	$ 8,604

2. Tax Rates

The tax rates shown on Schedule "A" attached hereto and forming part of this By-law shall be levied upon and collected from the whole of the assessment for real property, in accordance with the last returned Assessment Roll for the Township of Georgian Bay.

3. Assessment Added After the By-law

The tax rates be applicable and levied upon any assessment which has been added to the collector's roll after the passing of this By-law, for the current year, and that was not on the assessment roll upon which the tax rates were levied.

4. Special Levies

In addition to the foregoing Tax Rates, the following Special Levies shall be levied and collected:

a. A levy for the purpose of recovering amounts advanced under the provisions of the Tile Drainage Act, R.S.O. 1990 from the benefiting properties; and

b. A levy for the purpose of recovering amounts expended under the provisions of the Drainage Act, R.S.O. 1990 from the benefiting properties; and

c. A levy for any or all other amounts collectable pursuant to any statute or by-law chargeable to any or all real property and business and/or any person to be raised in the same manner as all other levies, rates, charges and/or collections.

4. Tax Bills

4.1 All taxes and local improvement charges as levied, less the amount of the interim tax levy, shall become due and payable on August 26, 2026.

4.2 The Treasurer/Director of Finance or Designate is hereby authorized to mail, deliver or cause to be mailed or delivered, the Final Tax Notices to the person and address shown on the last revised Assessment Roll for The Township of Georgian Bay, in accordance with Section 343 of the Municipal Act.

4.3 Taxes shall be payable:

a. In person at the Georgian Bay Township Administration Offices, 99 Lone Pine Road, Port Severn, Ontario; or

b. By mail to The Township of Georgian Bay, 99 Lone Pine Road, Port Severn, ON L0K 1S0; or

c. At most financial institutions (service charge may apply); or

d. By telephone or web banking provided by certain financial institutions (service charges may apply); or

e. By pre-authorized payment; or

f. By credit card provider (as per the Township Portal); service charge applicable).

4.4 That pursuant to subsection 345(3) of the Act the Treasurer/ Director of Finance or Designate shall impose interest at a rate of one and one-quarter percent (1.25%) on the first day of each calendar month following the due date, and on the first day of the calendar month in which default continues.

4.5 That the notice to be mailed pursuant to this By-law contain the relevant particulars set out in this By-law, together with the information required under Section 340 of the Municipal Act, 2001, S.O. 2001, c.25, to be entered in the Collector's Roll.

4.7 That the Treasurer/Director of Finance or their designate shall be authorized to accept part payment from time to time on account of any taxes due, and to issue a receipt for such part payments,

provided that the acceptance of any such part payment shall not affect the collection of any percentage charge imposed and collectable under Section 4.4 of this By-law in respect of non-payment or late payment of any taxes or any instalment thereof.

4.8 That failure to receive the aforementioned notice prior to the date for payment shall not affect the timing of default or the date from which penalty and/or interest may be imposed.

4.9 That nothing in this By-law shall prevent the Treasurer/Director of Finance or Designate from proceeding at any time with the collection of any tax, or any part thereof, in accordance with the provisions or the statutes and By-laws governing the collection of taxes.

5. General

That in the event of any conflict between the provisions of this By-law and any other by-law, the provisions of this By-law shall prevail.

6. Force and Effect

That this By-law shall come into force and take effect on the day it is passed.

READ AND ADOPTED in Open Council this 4th day of May, 2026.

DEEMED ENACTED on the date of signing this 6th day of May, 2026.

PETER KOETSIER, MAYOR

KAREN WAY, CLERK

The Corporation of the Township of Georgian Bay

2026 Final Tax Rates

Schedule "A" - By-law 2026-027

Property Class	Township of Georgian Bay	District of Muskoka					Province	Total
	General	General	Healthcare	Solid Waste	Water	Sewer	Education	
Residential	0.324415	0.343640	0.009040	0.065540	-	-	0.153000	0.895635
Multi-Residential	0.324415	0.343640	0.009040	0.065540	-	-	0.153000	0.895635
Urban Residential*	0.324415	0.343640	0.009040	0.065540	0.087000	0.199200	0.153000	1.181835
Commercial - Occupied	0.356857	0.378000	0.009940	0.072090	-	-	0.681019	1.497906
Commercial - Vacant/Excess Land	0.356857	0.378000	0.009940	0.072090	-	-	0.681019	1.497906
Urban Commercial*	0.356857	0.378000	0.009940	0.072090	0.095700	0.219120	0.681019	1.812726
Industrial - Occupied	0.356857	0.378000	0.009940	0.072090	-	-	0.799699	1.616586
Industrial - Vacant/Excess Land	0.356857	0.378000	0.009940	0.072090	-	-	0.799699	1.616586
Landfill	0.356857	0.378000	0.009940	0.072090	-	-	0.790439	1.607326
Pipelines	0.227091	0.240550	0.006330	0.045880	-	-	0.425921	0.945772
Farmlands	0.081104	0.085910	0.002260	0.016390	-	-	0.038250	0.223914
Managed Forest	0.081104	0.085910	0.002260	0.016390	-	-	0.038250	0.223914
Aggregate Extraction	0.356857	0.378000	0.009940	0.072090	-	-	0.511000	1.327887

* Properties identified by the District Municipality of Muskoka to apply the water and sewer rates