

THE CORPORATION OF THE TOWNSHIP OF LAKE OF BAYS

BY-LAW NUMBER 2026-068

BEING A BY-LAW TO ADOPT THE ESTIMATES FOR THE SUMS REQUIRED DURING THE YEAR 2026 FOR THE LOCAL, MUSKOKA, AND EDUCATION PURPOSES.

WHEREAS the Council of the Corporation of the Township of Lake of Bays (hereinafter referred to as the "Corporation") shall in each year prepare and adopt estimates of the sums it requires during the year for the purposes of the Corporation pursuant to Section 290 of the Municipal Act, S.O. 2001, c.25, as amended (hereinafter referred to as the Municipal Act);

AND WHEREAS it is necessary for the "Corporation", pursuant to Section 312 of the Municipal Act, to raise certain sums for the general and special municipal levies for the year 2026;

AND WHEREAS all property assessment rolls on which the 2026 taxes are to be levied have been returned and revised pursuant to the provisions of the Assessment Act, R.S.O. 1990, c. A.31, as amended (hereinafter referred to as the "Assessment Act") subject to appeals at present before the Assessment Review Board, the Ontario Municipal Board and the District Court;

AND WHEREAS the Residential/Farm, Multi-Residential, Commercial, Industrial, Pipeline, Farmlands and Managed Forests Assessments and the applicable subclasses pursuant to Section 7 of the Assessment Act have been determined on the basis of the aforementioned property assessment rolls;

AND WHEREAS the tax ratios and the tax reductions for prescribed property subclasses on the aforementioned property for the 2026 taxation year, have been set out in By-law 2026-14 by the District Municipality of Muskoka;

AND WHEREAS these tax rates on the aforementioned Residential/Farm, Multi-Residential, Commercial, Industrial, Pipeline, Farmlands and Managed Forests Assessments and the applicable subclasses have been calculated pursuant to the provisions of the said Municipal Act in the manner set out therein.

NOW THEREFORE the Corporation of the Township of Lake of Bays enacts as follows:

1. That the "Corporation" adopt the sum of \$16,887,230 as detailed in Column 2 of Schedule "A" attached hereto and which forms part hereof as the gross expenditures required during the year 2026 for local purposes of the Township of Lake of Bays including all sums required by law to be provided by the Council for any local board of the Corporation, excluding school boards.
2. That having duly adopted the gross revenue estimate set out in Column 1 of Schedule "A" and having deducted therefrom for the estimated revenues other than property taxes for the year 2026 the amount of \$8,723,287 detailed in Column 1 of Schedule "A", the Council hereby adopts the sum of \$8,163,943 as per Column 3 of Schedule "A" 2026 Tax Levy as its estimate of the property tax levy required during the year 2026 for the General Purposes of the Corporation, including the sums required by law to be provided by Council for all local boards of the Corporation, excluding school boards.
3.
 - a. That for the year 2026 in the Township of Lake of Bays, the municipality shall levy upon Residential/Farm, Multi-Residential, Commercial, Industrial, Pipeline, Farmlands and Managed Forests Assessments and applicable subclasses the tax rates for District of Muskoka - General purposes set out in Schedule "B" attached hereto and which forms part hereof.

- b. That for the year 2026 in the Township of Lake of Bays, the municipality shall levy upon Residential/Farm, Multi-Residential, Commercial, Industrial, Pipeline, Farmlands and Managed Forests Assessments and applicable subclasses the tax rates for District of Muskoka - Waste Management purposes set out in Schedule "C" attached hereto and which forms part hereof.
- c. That for the year 2026 in the Township of Lake of Bays, the municipality shall levy upon Residential/Farm, Multi-Residential, Commercial, Industrial, Pipeline, Farmlands and Managed Forests Assessments and applicable subclasses the tax rates for District of Muskoka – Healthcare Facilities purposes set out in Schedule "D" attached hereto and which forms part hereof.
- d. That for the year 2026 in the Township of Lake of Bays, the municipality shall levy upon Residential/Farm, Multi-Residential, Commercial, Industrial, Pipeline, Farmlands and Managed Forest Assessment and applicable subclasses the tax rates for District of Muskoka – Water Services (Urban Area A) purposes set out in Schedule "E" attached hereto and which forms part hereof.
- e. That for the year 2026 in the Township of Lake of Bays, the municipality shall levy upon Residential/Farm, Multi-Residential, Commercial, Industrial, Pipeline, Farmlands and Managed Forest Assessment and applicable subclasses the tax rates for District of Muskoka – Sewer Services (Urban Area A) purposes set out in Schedule "F" attached hereto and which forms part hereof.
- f. That for the year 2026 in the Township of Lake of Bays, the municipality shall levy upon Residential/Farm, Multi-Residential, Commercial, Industrial, Pipeline, Farmlands and Managed Forests Assessments and applicable subclasses the tax rates for Township of Lake of Bays - General purposes set out in Schedule "A" attached hereto and which forms part hereof.
- g. That for the year 2026 in the Township of Lake of Bays, the municipality shall levy upon Residential/Farm, Multi-Residential, Commercial, Industrial, Pipeline, Farmlands and Managed Forests Assessments and applicable subclasses the tax rates for Township of Lake of Bays - Street Lights - Franklin purposes set out in Schedule "G" attached hereto and which forms part hereof.
- h. That for the year 2026 in the Township of Lake of Bays, the municipality shall levy upon Residential/Farm, Multi-Residential, Commercial, Industrial, Pipeline, Farmlands and Managed Forests Assessments and applicable subclasses the tax rates for Township of Lake of Bays – Street Lights – Sinclair purposes set out in Schedule "H" attached hereto and which forms part hereof.
- i. That for the year 2026 in the Township of Lake of Bays, the municipality shall levy upon Residential/Farm, Multi-Residential, Commercial, Industrial, Pipeline, Farmlands and Managed Forests Assessments and applicable subclasses the tax rates for Township of Lake of Bays - Street Lights - Ridout purposes set out in Schedule "I" attached hereto and which forms part hereof.
- j. That for the year 2026 in the Township of Lake of Bays, the municipality shall levy upon Residential/Farm, Multi-Residential, Commercial, Industrial, Pipeline, Farmlands and Managed Forests Assessments and applicable subclasses the tax rates for Township of Lake of Bays – Street Lights –

McLean purposes set out in Schedule “J” attached hereto and which forms part hereof.

- k. That for the year 2026 in the Township of Lake of Bays, the municipality shall levy upon Residential/Farm, Multi-Residential, Commercial, Industrial, Pipeline, Farmlands and Managed Forests Assessments and applicable subclasses the tax rates for Education purposes set out in Schedule “K” attached hereto and which forms part hereof.
4. That Council directs that the municipality levy the local, special and District Municipality of Muskoka general, special, and education tax rates as specified herein.
5. The demand date for payment of taxes shall be June 19th, 2026.
6. Taxes shall be due and payable on July 27th, 2026 and September 28th, 2026.
7. Penalties and interest shall be charged at 1¼ % on current and arrears taxes remaining unpaid. The first day of default being August 1st, 2026 and October 1st, 2026, for each installment respectively, and on the first day of each calendar month thereafter in which default continues.
8. That the Treasurer is hereby directed and authorized to undertake any required action necessary to collect the levies herein, including advising residents of the terms of this by-law forthwith after its enactment.
9. That the various bodies, local boards, and departments of the Corporation are hereby authorized to proceed with the expenditures and approved programs as provided for by the adopted estimates, subject to any approved Township policies respecting same.
10. The levy provided for in Schedules “A-K” attached to this by-law shall be reduced by the amount of the applicable interim levies for 2026.
11. The Tax Collector is hereby authorized to mail or deliver the notice of taxes due to the address of the residence or place of business of the person to whom such notice is required to be given.
12. All taxes shall be paid to The Corporation of the Township of Lake of Bays.
13. The Tax Collector is hereby empowered to accept part payment from time to time on account of any taxes due.
14. For payments-in-lieu of taxes due to the Corporation, the actual amount due shall be based on the assessment roll and the tax rates for the year 2026.
15. If any section or portion of this by-law or schedules is found by a court of competent jurisdiction to be invalid, it is the intent of the Council of the Corporation of the Township of Lake of Bays that all remaining sections and portions of this by-law and schedules continue in force and effect.
16. Schedules “A” to “K” inclusive shall be and form a part of this by-law.
17. That this by-law comes into force and effect upon the date of passing thereof.

READ and **PASSED** this 12th day of May 2026.

Mayor – Terry Glover

Clerk – Carrie Sykes

SCHEDULE “A”

Corporation of the Township of Lake of Bays
2026 Estimates – Local General Levy

	(Column 1) 2026 Gross Revenues	(Column 2) 2026 Gross Expenditures	(Column 3) 2026 Levy	(Column 4) 2025 Levy	
General Government	\$1,896,231	\$3,069,988	\$1,173,757	\$1,281,116	
Protection to Persons & Property	1,652,500	3,311,785	1,659,285	1,794,969	
Transportation	3,021,800	5,390,422	2,368,622	3,312,508	
Environment	4,000	15,888	11,888	10,333	
Health Services	51,500	125,003	73,503	69,801	
Recreation and Cultural Services	1,728,766	3,502,941	1,774,175	91,952	
Planning & Economic Development	<u>368,490</u>	<u>1,471,203</u>	<u>1,102,713</u>	<u>1,077,825</u>	
Totals	<u>\$8,723,287</u>	<u>\$16,887,230</u>	<u>\$8,163,943</u>	<u>\$7,638,504</u>	A

Corporation of the Township of Lake of Bays
Special -Local Street Lighting Levy

Street Lighting – Franklin(Schedule “G”)	\$6,100	\$3,600	
Street Lighting – Sinclair(Schedule “H”)	3,700	1,200	
Street Lighting - Ridout(Schedule “I”)	9,000	9,000	
Street Lighting - McLean (Schedule “J”)	<u>16,200</u>	<u>16,200</u>	
Totals	<u>\$35,000</u>	<u>\$30,000</u>	B

District Municipality of Muskoka
Tax Levy

	2026	2025	
General (Schedule “B”)	\$11,832,050	\$11,257,037	
Waste Management (Schedule “C”)	1,395,860	1,275,526	
Healthcare Facilities (Schedule “D”)	311,260	260,755	
Water Services Urban Area A (Schedule “E”)	43,321	41,822	
Sewer Services Urban Area A (Schedule “F”)	<u>98,590</u>	<u>98,053</u>	
Totals	<u>\$13,681,081</u>	<u>\$12,933,193</u>	C

Education
Tax Levy

General (Schedule “K”)	<u>\$5,488,990</u>	<u>\$5,420,203</u>	D
Total (A + B + C + D)	<u>\$27,369,014</u>	<u>\$26,021,900</u>	

SCHEDULE “B”

District Municipality of Muskoka – General

	Assessment	Tax Rates	Taxation 2026	Taxation 2025
1. Residential/Farm	3,373,806,027	0.00343640	\$11,593,750	\$11,033,637
2. Multi-Residential	2,385,800	0.00343640	8,200	7,910
3. Commercial / New Construction	46,499,400	0.00378000	175,770	163,750
- Excess Land	192,200	0.00378000	730	700
- Vacant Land	377,900	0.00378000	1,430	1,320
4. Industrial / New Construction	3,067,100	0.00378000	11,590	11,530
- Excess Land	87,800	0.00378000	330	320
- Vacant Land	0	0.00378000	0	0
5. Aggregate Extraction	1,804,200	0.00378000	6,820	6,670
6. Farmlands	368,500	0.00085910	320	310
7. Managed Forest	<u>38,545,300</u>	0.00085910	<u>33,110</u>	<u>30,890</u>
Total	<u>3,467,134,227</u>		<u>\$11,832,050</u>	<u>\$11,257,037</u>

SCHEDULE “C”

District Municipality of Muskoka – Waste Management

	Assessment	Tax Rates	Taxation 2026	Taxation 2025
1. Residential/Farm	3,373,806,027	0.00040540	\$1,367,740	\$1,250,196
2. Multi-Residential	2,385,800	0.00040540	970	900
3. Commercial / New Construction	46,499,400	0.00044590	20,730	18,560
- Excess Land	192,200	0.00044590	90	80
- Vacant Land	377,900	0.00044590	170	150
4. Industrial	3,067,100	0.00044590	1,370	1,310
- Excess Land	87,800	0.00044590	40	40
- Vacant Land	0	0.00044590	0	0
5. Aggregate Extraction	1,804,200	0.00044590	800	760
6. Farmlands	368,500	0.00010140	40	30
7. Managed Forest	<u>38,545,300</u>	0.00010140	<u>3,910</u>	<u>3,500</u>
Total	<u>3,467,134,227</u>		<u>\$1,395,860</u>	<u>\$1,275,526</u>

SCHEDULE “D”

District Municipality of Muskoka – Healthcare Facilities

	Assessment	Tax Rates	Taxation 2026	Taxation 2025
1. Residential/Farm	3,373,806,027	0.00009040	\$304,990	\$255,575
2. Multi-Residential	2,385,800	0.00009040	220	180
3. Commercial / New Construction	46,499,400	0.00009940	4,620	3,790
- Excess Land	192,200	0.00009940	20	20
- Vacant Land	377,900	0.00009940	40	30
4. Industrial	3,067,100	0.00009940	300	270
- Excess Land	87,800	0.00009940	10	10
- Vacant Land	0	0.00009940	0	0
5. Aggregate Extraction	1,804,200	0.00009940	180	150
6. Farmlands	368,500	0.00002260	10	10
7. Managed Forest	<u>38,545,300</u>	0.00002260	<u>870</u>	<u>720</u>
Total	<u>3,467,134,227</u>		<u>\$311,260</u>	<u>\$260,755</u>

SCHEDULE “E”

District Municipality of Muskoka – Water Services (Urban Area A)

	Assessment	Tax Rates	Taxation 2026	Taxation 2025
1. Residential/Farm	40,708,200	0.00087000	\$35,416	\$34,107
2. Multi-Residential	805,200	0.00087000	701	676
3. Commercial / New Construction	6,813,900	0.00095700	6,521	6,292
- Excess Land	0	0.00095700	0	0
- Vacant Land	116,000	0.00095700	111	107
4. Industrial	516,000	0.00095700	494	565
- Excess Land	0	0.00095700	0	0
- Vacant Land	0	0.00095700	0	0
5. Aggregate Extraction	0	0.00095700	0	0
6. Farmlands	0	0.00021750	0	0
7. Managed Forest	<u>357,000</u>	0.00021750	<u>78</u>	<u>75</u>
Total	<u>49,316,300</u>		<u>\$43,321</u>	<u>\$41,822</u>

SCHEDULE “F”

District Municipality of Muskoka – Sewer Services (Urban Area A)

	Assessment	Tax Rates	Taxation 2026	Taxation 2025
1. Residential/Farm	40,504,200	0.00199200	\$80,680	\$80,043
2. Multi-Residential	805,200	0.00199200	1,600	1,590
3. Commercial / New Construction	6,813,900	0.00219120	14,930	14,840
- Excess Land	0	0.00219120	0	0
- Vacant Land	116,000	0.00219120	250	250
4. Industrial	516,000	0.00219120	1,130	1,330
- Excess Land	0	0.00219120	0	0
- Vacant Land	0	0.00219120	0	0
5. Aggregate Extraction	0	0.00219120	0	0
6. Farmlands	0	0.00049800	0	0
7. Managed Forest	<u>0</u>	0.00049800	<u>0</u>	<u>0</u>
Total	<u>48,755,300</u>		<u>\$98,590</u>	<u>\$98,053</u>

SCHEDULE “A”

Township of Lake of Bays – General

	Assessment	Tax Rates	Taxation 2026	Taxation 2025
1. Residential/Farm	3,373,806,027	0.00237107	\$7,999,519	\$7,486,925
2. Multi-Residential	2,385,800	0.00237107	5,657	5,366
3. Commercial / New Construction	46,499,400	0.00260817	121,278	111,109
- Excess Land	192,200	0.00260817	501	476
- Vacant Land	377,900	0.00260817	986	894
4. Industrial / New Construction	3,067,100	0.00260817	8,000	7,826
- Excess Land	87,800	0.00260817	229	217
- Vacant Land	0	0.00260817	0	0
5. Aggregate Extraction	1,804,200	0.00260817	4,706	4,525
6. Farmlands	368,500	0.00059277	218	207
7. Managed Forest	<u>38,545,300</u>	0.00059277	<u>22,848</u>	<u>20,959</u>
Total	<u>3,467,134,227</u>		<u>\$8,163,942</u>	<u>\$7,638,504</u>

SCHEDULE “G”

Township of Lake of Bays - Street Lights – Franklin

	Assessment	Tax Rates	Taxation 2026	Taxation 2025
1. Residential/Farm	1,692,198,327	0.00000353	\$5,971	\$3,523
2. Multi-Residential	806,000	0.00000353	3	2
3. Commercial / New Construction	25,117,700	0.00000388	98	59
- Excess Land	171,000	0.00000388	1	0
- Vacant Land	240,400	0.00000388	1	1
4. Industrial	1,690,400	0.00000388	7	4
- Excess Land	87,800	0.00000388	0	0
- Vacant Land	0	0.00000388	0	0
5. Aggregate Extraction	1,461,300	0.00000388	6	3
6. Farmlands	262,600	0.00000088	0	0
7. Managed Forest	<u>15,024,700</u>	0.00000088	<u>13</u>	<u>8</u>
Total	<u>1,737,060,227</u>		<u>\$6,100</u>	<u>\$3,600</u>

SCHEDULE “H”

Township of Lake of Bays - Street Lights – Sinclair

	Assessment	Tax Rates	Taxation 2026	Taxation 2025
1. Residential/Farm	429,428,600	0.00000840	\$3,608	\$1,170
2. Multi-Residential	774,600	0.00000840	7	2
3. Commercial / New Construction	5,648,500	0.00000924	52	17
- Excess Land	21,200	0.00000924	0	0
- Vacant Land	21,500	0.00000924	0	0
4. Industrial	349,700	0.00000924	3	1
- Excess Land	0	0.00000924	0	0
- Vacant Land	0	0.00000924	0	0
5. Aggregate Extraction	267,500	0.00000924	2	1
6. Farmlands	0	0.00000210	0	0
7. Managed Forest	<u>13,106,400</u>	0.00000210	<u>28</u>	<u>9</u>
Total	<u>449,618,000</u>		<u>\$3,700</u>	<u>\$1,200</u>

SCHEDULE “I”

Township of Lake of Bays - Street Lights – Ridout

	Assessment	Tax Rates	Taxation 2026	Taxation 2025
1. Residential/Farm	628,479,100	0.00001413	\$8,879	\$8,907
2. Multi-Residential	0	0.00001413	0	0
3. Commercial / New Construction	7,053,200	0.00001554	110	84
- Excess Land	0	0.00001554	0	0
- Vacant Land	0	0.00001554	0	0
4. Industrial	46,500	0.00001554	1	1
- Excess Land	0	0.00001554	0	0
- Vacant Land	0	0.00001554	0	0
5. Aggregate Extraction	0	0.00001554	0	0
6. Farmlands	11,500	0.00000353	0	0
7. Managed Forest	<u>2,738,700</u>	0.00000353	<u>10</u>	<u>8</u>
Total	<u><u>638,329,000</u></u>		<u><u>\$9,000</u></u>	<u><u>\$9,000</u></u>

SCHEDULE “J”

Township of Lake of Bays - Street Lights – McLean

	Assessment	Tax Rates	Taxation 2026	Taxation 2025
1. Residential/Farm	623,700,000	0.00002542	\$15,855	\$15,849
2. Multi-Residential	805,200	0.00002542	20	21
3. Commercial	8,680,000	0.00002796	243	245
- Excess Land	0	0.00002796	0	0
- Vacant Land	116,000	0.00002796	3	3
4. Industrial	980,500	0.00002796	27	30
- Excess Land	0	0.00002796	0	0
- Vacant Land	0	0.00002796	0	0
5. Aggregate Extraction	75,400	0.00002796	2	2
6. Farmlands	94,400	0.00000636	1	1
7. Managed Forest	<u>7,675,500</u>	0.00000636	<u>49</u>	<u>49</u>
Total	<u><u>642,127,000</u></u>		<u><u>\$16,200</u></u>	<u><u>\$16,200</u></u>

SCHEDULE “K”

Education

	Assessment	Tax Rates	Taxation 2026	Taxation 2025
1. Residential/Farm	3,373,420,027	0.00153000	\$5,161,334	\$5,092,242
2. Multi-Residential	2,385,800	0.00153000	3,650	3,650
3. Commercial / New Construction	39,762,400	0.00681019	270,790	270,798
- Excess Land	192,200	0.00681019	1,309	1,309
- Vacant Land	377,900	0.00681019	2,574	2,461
4. Industrial	3,067,100	0.00799699	24,528	25,296
- Excess Land	87,800	0.00799699	702	702
- Vacant Land	0	0.00799699	0	0
5. Aggregate Extraction	1,804,200	0.00511000	9,219	9,347
6. Farmlands	368,500	0.00038250	141	141
7. Managed Forest	<u>38,545,300</u>	0.00038250	<u>14,744</u>	<u>14,257</u>
Total	<u><u>3,460,011,227</u></u>		<u><u>\$5,488,990</u></u>	<u><u>\$5,420,203</u></u>