The Township of Cavan Monaghan

By-law No. 2025-34

Being a by-law to provide for the adoption of the levy and to provide for the adoption of tax rates and to further provide for penalty and interest in default of payment thereof for 2025

Whereas subsection 290 of the Municipal Act, 2001 as amended, provides for a local municipality in each year to prepare and adopt a budget including estimates of all sums required during the year for the purpose 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 subsection 312 of the Act provides that the general local municipal levy is the amount the local municipality decided to raise in its' budget for the year under section 290 on all rateable property in the municipality;

And Whereas subsection 312(2) of the Act provides that for the purposes of raising the general local municipality levy, a local municipality shall, each year, pass a by-law levying a separate tax rate, as specified in the by-law, on the assessment in each property calls in the local municipality rateable for local municipality purpose;

And Whereas subsection 312(4) of the Act provides that for the purposes of raising a special local municipality levy, a local municipality shall, each year, pass a by-law levying a separate tax rate, as specified in the by-law, on all or part of the assessment, as specified in the by-law, in each property class in the local municipality rateable for the local municipality purposes;

And Whereas certain regulations require reductions in certain tax rates for certain classes or subclasses of property;

And Whereas the Province of Ontario has prescribed the education tax rates for the various classes of assessable property within the municipality;

And Whereas the Council of the Township of Cavan Monaghan approved the 2025 budget document;

Now Therefore the Council of the Township of Cavan Monaghan enacts as follows:

1. That the following sums be and are hereby levied for the year 2025

General Municipal Purposes \$12,537,148 (including Special Services Levy)
Education Purposes \$3,307,052

2. That the attached tax rates be hereby adopted to be applied against the whole of the assessment for real property as per the attached Schedule "A" forming part of this by-law.

Every owner shall be taxed according to the tax rates in this by-law and such tax shall become due and payable in two installments as follows:

- (a) The regular installment dates by the last days of August and October;
- (b) For taxpayers who are enrolled in the monthly pre-authorized property tax payment program, the installment dates be the 15th, or first business day thereafter, of each of the months of July to November;
- (c) For taxpayers who are enrolled in the pre-authorized installment program, the final installment dates shall be August 31 and October 31;
- 3. A percentage charge of 1.25 percent of taxes due and unpaid be imposed as a penalty for non-payment of taxes, or any installment thereof, and shall be added to any tax or installment remaining unpaid on the first day of default.
- 4. Interest charges shall be imposed for the non-payment of taxes at the rate of 1.25 percent per month of taxes due and unpaid and shall start to accrue on the first day of default.
- 5. The due dates set out therein shall apply to the Commercial, Shopping Center, Industrial and Multi-Residential property classes. The final property taxes for 2025 on properties in "capped" classes (properties assessed as commercial, industrial or multi-residential) shall be levied in accordance with the ratio established by the County of Peterborough and Township by-laws.
- 6. The Treasurer may mail or cause to be mailed, all notices of taxes required in accordance with the provisions of the Act, to the address of the residence or place of business of the person taxes pursuant to this by-law. Notices will not be mailed to tenants. It is the responsibility of the person taxed to notify and collect taxes from tenants or other persons.

- 7. The taxes are payable at the Township of Cavan Monaghan Municipal Office, by mail, telephone banking, Interac, web/online banking and direct withdrawal.
- 8. The Treasurer and designate(s) are hereby empowered to accept part payment from time to time on account of any taxes due. Payments shall be credited first to all penalties and interest, and then to the oldest tax arrears.

	Read	a first.	, second ar	nd third tin	ne and pa	assed this	23rd day	of June,	2025.
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Matthew Graham	Cindy Page
Mayor	Clerk

For the Taxation Year 2025

Township of Cavan Monaghan (All Wards) Schedule "A"

Summary of Taxation Township of Cavan Monaghan Summary of Taxation For the Taxation Year 2025

			Schedu	le "A"											
	Assessment	Ratio	General	Environment	Total Ward	General County	Total County	Education	Total Rate	Property Class	Township	County	Education	Total Levy	Environmental Area Levy
					(Column A)		(Column B)	(Column C)	(Column D)						
Res/Farm RTEP	1,274,883,970	1.00000	0.00775632	0.00027235	0.00802867	0.00441128	0.00441128	0.00153000		Res/Farm RTEP	10,235,623	5,623,870	1,950,572	17,810,065	347,215
Res/Farm RTES	76,890,001	1.00000	0.00775632	0.00027235	0.00802867	0.00441128	0.00441128	0.00153000		Res/Farm RTES	617,324	339,183	117,642	1,074,149	20,941
Res/Farm no sup RTN	50,700	1.00000	0.00775632	0.00027235	0.00802867	0.00441128	0.00441128	0.00153000		Res/Farm no sup RTN	407	224	78	709	14
Res/Farm RTFP	1,936,220	1.00000	0.00775632	0.00027235	0.00802867	0.00441128	0.00441128	0.00153000		Res/Farm RTFP	15,545	8,541	2,962	27,048	527
Res/Farm RTFS	3,074,993	1.00000	0.00775632	0.00027235	0.00802867	0.00441128	0.00441128	0.00153000		Res/Farm RTFS	24,688	13,565	4,705	42,958	837
Multi-Res MTEP	4,009,000	1.00000	0.00775632	0.00027235	0.00802867	0.00441128	0.00441128	0.00153000		Multi-Res MTEP	32,187	17,685	6,134	56,006	1,092
Multi-Res MTFS		1.00000	0.00775632	0.00027235	0.00802867	0.00441128	0.00441128	0.00153000		Multi-Res MTFS	0	0	0	0	
Res/Farm I R1EP		0.35000	0.00271471	0.00009532	0.00281003	0.00154395	0.00154395	0.00153000		Res/Farm I R1EP	0	0	0	0	
MF TTEP	8,006,147	0.25000	0.00193908	0.00006809	0.00200717	0.00110282	0.00110282	0.00038250	0.00349249		16,070	8,829	3,062	27,961	545
MF TTES	698,699	0.25000	0.00193908	0.00006809	0.00200717	0.00110282	0.00110282	0.00038250	0.00349249		1,402	771	267	2,440	48
MF TTFP	15,844	0.25000	0.00193908	0.00006809	0.00200717	0.00110282	0.00110282	0.00038250	0.00349249		32	17	6	55	1
MF TTFS	8,510	0.25000	0.00193908	0.00006809	0.00200717	0.00110282	0.00110282	0.00038250	0.00349249		17	9	3	29	1
AGG EXT VT	225,700	1.25571	0.00973970	0.00034199	0.01008170	0.00553930	0.00553930	0.00511000	0.02073100		2,275	1,250	1,153	4,678	77
Farm FTEP	215,951,900	0.25000	0.00193908	0.00006809	0.00200717	0.00110282	0.00110282	0.00038250		Farm FTEP	433,452	238,156	82,602	754,210	14,704
Farm FTES	1,995,000	0.25000	0.00193908	0.00006809	0.00200717	0.00110282	0.00110282	0.00038250		Farm FTES	4,004	2,200	763	6,967	136
Farm full no sup FTN		0.25000	0.00193908	0.00006809	0.00200717	0.00110282	0.00110282	0.00038250	0.00349249	Farm full no sup FTN	0	0	0	0	0
Farm FTFP		0.25000	0.00193908	0.00006809	0.00200717	0.00110282	0.00110282	0.00038250	0.00349249	Farm FTFP	0	0	0	0	0
Farm FTFS		0.25000	0.00193908	0.00006809	0.00200717	0.00110282	0.00110282	0.00038250	0.00349249	Farm FTFS	0	0	0	0	0
Comm CTN	99,348,944	1.09860	0.00852109	0.00029920	0.00882030	0.00484623	0.00484623	0.00880000	0.02246653	Comm CTN	876,287	481,468	874,271	2,232,026	29,726
comm vac/EXC CUN	3,356,507	0.76902	0.00596477	0.00020943	0.00617420	0.00339236	0.00339236	0.00880000	0.01836656	comm vac/EXC CUN	20,724	11,386	29,537	61,647	703
comm vacant CXN	3,772,300	0.76902	0.00596477	0.00020943	0.00617420	0.00339236	0.00339236	0.00880000	0.01836656	comm vacant CXN	23,291	12,797	33,196	69,284	790
comm vac land shared CJN	112,000	0.76902	0.00596477	0.00020943	0.00617420	0.00339236	0.00339236	0.00980000	0.01936656	comm vac land shared CJN	692	380	1,098	2,170	23
New Construction Commercial Full XT		1.09860	0.00852109	0.00029920	0.00882030	0.00484623	0.00484623	0.00880000	0.02246653	Comm New XT	0	0	0	0	0
Indust ITN	6,719,700	1.54320	0.01196955	0.00042029	0.01238984	0.00680749	0.00680749	0.00880000	0.02799733	Indust ITN	83,256	45,744	59,133	188,133	2,824
Ind shared PIL IHN	117,300	1.54320	0.01196955	0.00042029	0.01238984	0.00680749	0.00680749	0.01250000	0.03169733	Ind shared PIL IHN	1,453	799	1,466	3,718	49
Indust vac/exc IUN	411,300	1.00308	0.00778021	0.00027319	0.00805340	0.00442487	0.00442487	0.00880000	0.02127827	Indust vac/exc IUN	3,312	1,820	3,619	8,751	112
Ind vac/exc shared PIL IK	57,200	1.00308	0.00778021	0.00027319	0.00805340	0.00442487	0.00442487	0.01250000	0.02497827	Indust vac/exc IUN	461	253	715	1,429	16
Indust - Vac IXN	3,834,900	1.00308	0.00778021	0.00027319	0.00805340	0.00442487	0.00442487	0.00880000	0.02127827	Indust - Vac IXN	30,884	16,969	33,747	81,600	1,048
New Industrial Taxable JTN		1.54320	0.01196955	0.00042029	0.01238984	0.00680749	0.00680749	0.00880000	0.02799733	New Industrial Taxable JTN	0	0	0	0	0
Large Ind LTN	0	1.54320	0.01196955	0.00042029	0.01238984	0.00680749	0.00680749	0.00880000	0.02799733	Large Ind LTN	0	0	0	0	0
Lge Ind vac LUN	0	1.00308	0.00778021	0.00027319	0.00805340	0.00442487	0.00442487	0.00880000	0.02127827	Lge Ind vac LUN	0	0	0	0	0
Pipeline PTN	8.135.000	0.93860	0.00728008	0.00025563	0.00753571	0.00414043	0.00414043	0.00880000		Pipeline PTN	61.303	33.682	71.588	166.573	2079.53
Total taxable	1.713.611.835									Total taxable	12.484.689	6.859.598	3,278,319	22.622.606	423.508
PIL	, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,									PILs	, , , , , , , , , , , , , , , , , , , ,	.,,	., ., .	, , , , , , , , , , , , , , , , , , , ,	
Comm-full-no sup CFN	2,690,700	1.09860	0.00852109	0.00029920	0.00882030	0.00484623	0.00484623	0.00980000	0.02346653	Comm-full-no sup CFN	23,733	13,040	26,369	63,142	805
Comm- Gen -no sup CGN	1,161,000	1.09860	0.00852109	0.00029920	0.00882030	0.00484623	0.00484623	0.00000000		Comm-gen-no sup CGN	10,240	5,626	0	15.866	347
CommVac Gen No SUP CZN	0	0.76902	0.00596477	0.00020943	0.00617420	0.00339236	0.00339236	0.00000000		CommVacGenNo SUP CZN	0	0,020	0	0.0,000	0
Comm Full Excess Land CV	105.000	0.76902	0.00596477	0.00020943	0.00617420	0.00339236	0.00339236	0.00980000		Comm-vac-no SUP CVN	648	356	1.029	2.033	22
Comm-vac-no SUP CYN	136,000	0.76902	0.00596477	0.00020943	0.00617420	0.00339236	0.00339236	0.00980000		Comm-vac-no SUP CYN	840	461	1,333	2,634	
Farm-full-EP	0	0.25000	0.00193908	0.00006809	0.00200717	0.00110282	0.00110282	0.00038250		Farm-full-EP	0	0	0	2,004	0
Indust-full-no sup	0	1.54320	0.01196955	0.00042029	0.01238984	0.00680749	0.00680749	0.00880000		Indust-full-no sup	0	0	0	0	0
Res/Farm Gen NoSup RGN	2,117,000	1.00000	0.00775632	0.00042025	0.00802867	0.00441128	0.00441128	0.00000000		Res/FarmGenNoSup RGN	16.997	9.339	0	26,336	577
Res/Farm-full-EP RPEP (R1?)	2,117,000	1.00000	0.00775632	0.00027235	0.00802867	0.00441128	0.00441128	0.00153000		Res/Farm-full-EP RFEP	16,997	9,339	0	20,330	0
ResFarmProvTen RPEP	0	1.00000	0.00775632	0.00027235	0.00802867	0.00441128	0.00441128	0.00153000		ResFarmProvTen RPEP	0	0	0	0	0
ResFarmProvTen RPES	0	1.00000	0.00775632	0.00027235	0.00802867	0.00441128	0.00441128	0.00153000		ResFarmProvTen RPES	0	0	0	0	0
Resparmerovien RPES Total P.I.L.	6,209,700	1.00000	0.00773032	0.00021233	0.00002007	0.00441128	0.00441128	0.00153000	0.01390995	Total P.I.L.		28.822	-	U	•
											52,458		28,731	110,011	1,779
Exempt	86,288,565									Total Levy	12,537,147	6,888,420	3,307,050	22,732,617	425,287
Assessment Total	1,806,110,100	. Manusia in al Manas.	-4 D-11 T-4-1												
Total CVA (All Wards)	1,806,110,100 2025	Municipal Assessmer	nt Koli i otal												