

# THE CORPORATION OF THE MUNICIPALITY OF STRATHROY-CARADOC

## BY-LAW NO. 48-26

### A BY-LAW TO PROVIDE FOR THE ADOPTION OF 2026 TAX RATES AND TO FURTHER PROVIDE FOR PENALTY AND INTEREST IN DEFAULT OF PAYMENT THEREOF

**AND WHEREAS** Section 312 of the *Municipal Act, 2001*, c.25 as amended, provides that the Council of a local municipality shall, after the adoption of estimates for the year, pass a by-law to levy a separate tax rate on the assessment in each property class, and require tax rates to be established in the same proportion to tax ratios, and;

**AND WHEREAS** the Assessment Roll made in 2025 and upon which the 2026 taxes are to be levied has been received by the Municipality of Strathroy-Caradoc, and;

**AND WHEREAS** it is necessary and expedient to levy on the whole rateable property according to the last revised assessment roll of the Municipality of Strathroy-Caradoc, the sum of \$48,602,227 for the General, County and Education purposes of the said Municipality of Strathroy-Caradoc for the current year as set out in the 2026 Budget approved by Council on February 17, 2026;

**AND WHEREAS** the Corporation of the County of Middlesex passed By-law No. 7393 being by-law to adopt the 2026 estimates of the County of Middlesex, to adopt tax rates to be levied by local municipalities in the County of Middlesex, and to establish tax ratios, tax reductions for farmland awaiting development, and tax reductions for mandated subclasses of vacant and excess land for the 2026 property taxation year;

**AND WHEREAS** the Province of Ontario has enacted Ontario Regulation 400/98, establishing tax rates for school purposes for the year 2026;

**AND WHEREAS** the whole of the taxable assessment on real property in the Municipality of Strathroy-Caradoc, according to the 2025 assessment roll as returned pursuant to the provisions of the *Assessment Act*, is in the amount of \$3,501,143,200 upon which the rate of taxation for Municipal and Education purposes for the year 2026 shall be fixed and levied pursuant to the provisions of the *Municipal Act, 2001*, as may be amended and Regulations thereto:

**NOW THEREFORE** the Council of the Municipality of Strathroy-Caradoc enacts as follows:

1. **THAT:** there shall be levied and collected upon the whole of the taxable assessment of real property in the Municipality of Strathroy-Caradoc according to the 2025 assessment roll, as returned, upon which the taxes for the year 2026 shall be levied upon the assessments of the real property in each of the classes at the rates shown on Schedule 'A'.

**AND WHEREAS** the Assessment of each of the bodies for which it is necessary to levy rates is as follows:

General Municipal	3,501,143,200
Middlesex County	3,501,143,200
Education	3,501,143,200

2. **THAT:** the estimates be adopted and the following amounts be levied therefore in the manner as set out hereinafter:

a) General Purposes	\$26,227,594
County Purposes	14,980,985
Education Purposes	7,393,648

**b) Strathroy Business Improvement Area**

As assessed in 2025 assessment roll for 2026 taxation to each commercial property within the defined area, and prorated to reflect each property's 2025 assessment for 2026 taxation as a percentage of the total assessment for the designated area. The total levy on the 2026 final tax bills is \$101,500.

3. **THAT:** all taxes levied respectively as aforesaid and other rates payable as taxes shall be payable into the hands of the Tax Collector, or designates, in accordance with the provisions of this by-law.

4. **THAT:** in accordance with the *Municipal Act, 2001* and the *Assessment Act*, the Treasurer may strike from the roll taxes that by reason of a decision under Section 357, 358 or 359, or of a decision of a judge of any court are uncollectible and/or refund any overpayment received.

5. **THAT:** all residential, pipeline and farm land taxes; all multi-residential, commercial and industrial taxes and other related rates; and all other related rates and charges, payable as taxes included in the tax roll for the year 2026 shall be payable upon the following dates on the 2026 final tax bill:

**50% thereof on the 31<sup>st</sup> day of August 2026 (Monday)**

**50% thereof on the 30<sup>th</sup> day of October 2026 (Friday)**

6. **THAT:** there shall be imposed on all instalments of taxes payable and remaining unpaid on the dates specified in Section 5, an additional percentage charge for non-payment of one and one quarter per cent (1-1/4%) on the first day of each calendar month thereafter in which such default continues.

7. **THAT:** the Treasurer and Tax Collector, or designates, are hereby authorized to accept part payment from time to time on account of taxes due and to give a receipt of such part payment, provided that acceptance of any such part payment shall not affect the collection of any percentage charge imposed and collectable under Section 6 in respect of non-payment of any taxes or any class or any instalment thereof.

8. **THAT:** the Tax Collector shall mail or cause to be mailed to the address of the residence or place of business of the property owner, a notice specifying the amount of taxes payable by each property owner for each property as outlined in Section 343 (6) of the *Municipal Act, 2001, c.25*.

9. **THAT:** the Tax Collector may send a tax bill to the taxpayer electronically in the manner specified by the Treasurer and Tax Collector, if the taxpayer has chosen to receive the tax

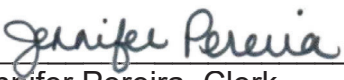
bill in that manner as outlined in Section 343 (6.1) of the *Municipal Act ,2001, c.25.*

10. **NOTWITHSTANDING** the provisions of this by-law for payment of taxes or instalments thereof without an additional percentage charge on or before the dates hereinbefore set forth, all taxes for the year 2026 and prior, including local improvement rates and other rates payable as taxes, shall be deemed to have been imposed and to be due on and from the 1<sup>st</sup> day of January 2026. Outstanding accounts including but not limited to User Fees, Municipal Drains, Tile Drain Loans, and Utility Connections, will be added to the final tax notice.
11. **THAT:** nothing herein contained shall prevent the Tax Collector from proceeding at any time with the collection of any rate, tax or assessment, or any part thereof, in accordance with the provisions of the Statutes and By-laws governing the collection of taxes.
12. **THAT:** In the event of conflict between the provisions of this by-law and any other by-law, the provisions of this by-law shall prevail.
13. **THAT:** this by-law shall come into full force and take effect on the date of its final passage by Council.

**READ A FIRST AND SECOND TIME this 1<sup>st</sup> day of June, 2026.**

**READ A THIRD TIME AND FINALLY PASSED in Open Council this 1<sup>st</sup> day of June, 2026.**

  
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Colin Grantham, Mayor

  
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Jennifer Pereira, Clerk

2026 **Tax Rates**  
**Schedule "A" to By-law No. 48-26**  
**01-Jun-26**

		GENERAL RATES			
		County Rate	Education Rate	Municipal Rate	Base
<b>TAXABLE</b>					
<b>C1</b>	Commercial:Farmland Awaiting Development 1	0.00312111	0.00099450	0.00546420	0.00957980
<b>C7</b>	Commercial Small Scale On Farm Business	0.00549747	0.00220000	0.00962456	0.01732202
<b>CT</b>	Commercial Taxable: Full	0.00549747	0.00880000	0.00962456	0.02392202
<b>CU</b>	Commercial Taxable: Excess Land	0.00384823	0.00880000	0.00673719	0.01938542
<b>CX</b>	Commercial Taxable: Vacant Land	0.00384823	0.00880000	0.00673719	0.01938542
<b>FT</b>	Farmlands Taxable: Full	0.00120043	0.00038250	0.00210162	0.00368454
<b>IT</b>	Industrial Taxable: Full	0.00837945	0.00880000	0.01467011	0.03184956
<b>IU</b>	Industrial Taxable: Excess Land	0.00544664	0.00880000	0.00953557	0.02378221
<b>IX</b>	Industrial Taxable: Vacant Land	0.00544664	0.00880000	0.00953557	0.02378221
<b>JT</b>	New Construction Industrial	0.00837945	0.00880000	0.01467011	0.03184956
<b>JU</b>	New Construction Industrial: Excess Land	0.00544664	0.00880000	0.00953557	0.02378221
<b>LT</b>	Large Industrial Taxable: Full	0.00837945	0.00880000	0.01467011	0.03184956
<b>LU</b>	Large Industrial Taxable: Excess Land	0.00544664	0.00880000	0.00953557	0.02378221
<b>MT</b>	Multi-Residential Taxable: Full	0.00849757	0.00153000	0.01487691	0.02490448
<b>MI</b>	Multi-Residential Taxable: Farmland 1	0.00312111	0.00099450	0.00546420	0.00957980
<b>NT</b>	Multi-Residential Taxable: NEW	0.00480170	0.00153000	0.00840646	0.01473816
<b>PT</b>	Pipeline Taxable: Full	0.00506819	0.00880000	0.00887302	0.02274121
<b>RTN</b>	Residential/No Support	0.00480170	0.00153000	0.00840646	0.01473816
<b>RT</b>	<b>Residential/Farm Taxable: Full</b>	0.00480170	0.00153000	0.00840646	0.01473816
<b>RI</b>	Residential/Farm Taxable: Farmland 1	0.00312111	0.00099450	0.00546420	0.00957980
<b>ST</b>	Shopping Centre Taxable: Full	0.00549747	0.00880000	0.00962456	0.02392202
<b>SU</b>	Shopping Centre Taxable: Excess Land	0.00384823	0.00880000	0.00673719	0.01938542
<b>TT</b>	Managed Forest Taxable: Full	0.00120043	0.00038250	0.00210162	0.00368454
<b>XT</b>	Commercial (New Construction): Taxable Full	0.00549747	0.00880000	0.00962456	0.02392202
<b>XU</b>	Commercial (New Construction) Excess Land	0.00384823	0.00880000	0.00673719	0.01938542
<b>GT</b>	Parking Lot Taxable: Full	0.00549747	0.00880000	0.00962456	0.02392202
<b>PAYMENT IN LIEU</b>					
<b>CF</b>	Commercial Payment-in-Lieu: Full	0.00549747	0.01220720	0.00962456	0.02732922
<b>CG</b>	Commercial Payment-in-Lieu: General	0.00549747	0.00000000	0.00962456	0.01512202
<b>CH</b>	Commercial Taxable: Full, Shared PIL	0.00549747	0.01220720	0.00962456	0.02732922
<b>CZ</b>	Commercial Payment-in-Lieu: General Vacant Land	0.00384823	0.00000000	0.00673719	0.01058542
<b>FP</b>	Farm PIL Full, Taxable Tenant of Province	0.00120043	0.00038250	0.00210162	0.00368454
<b>IH</b>	Industrial Taxable: Full, Shared PIL	0.00837945	0.01250000	0.01467011	0.03554956
<b>IK</b>	Industrial Taxable: Excess Land, Shared PIL	0.00544664	0.01250000	0.00953557	0.02748221
<b>RG</b>	Residential/Farm Payment-in-Lieu: General	0.00480170	0.00000000	0.00840646	0.01320816
<b>RH</b>	Residential/Farm Taxable: Full, Shared PIL	0.00480170	0.00153000	0.00840646	0.01473816
<b>RP</b>	Res/Farm PIL: Full, Taxable Tenant of Province	0.00480170	0.00153000	0.00840646	0.01473816

\*Schedule A