The Corporation of the Municipality of Southwest Middlesex

By-law 2026/038

Being a by-law to set the tax rates and to further provide for penalty and interest in default of payment in 2026

April 8, 2026

Whereas Section 312 of the *Municipal Act, 2001*, provides that the Council of a local municipality shall, after the adoption of the estimates for the year, pass a by-law to levy a separate tax rate on the assessment in each property class;

And whereas Sections 307 and 308 of said Act require tax rates to be established in the same proportion to tax ratios;

And whereas the *Assessment Act*, R.S.O. 1990, Chapter A.31, as amended, establishes the classes of real property and methods of assessment, as well as provides for alterations to the Collectors Roll;

And whereas the *Municipal Act, 2001,* S.O. 2001, Chapter 25, Section 290 provides that Municipalities shall prepare and adopt estimates of all sums required during the year for the purposes of the Municipality;

And whereas Council for the Municipality of Southwest Middlesex has reviewed and adopted the estimates required for all Municipal purposes for the year 2026 under By-law 2026/016;

And whereas The Council of the Corporation of the County of Middlesex, pursuant to the *Municipal Act*, *2001*, S.O., c.25, as amended, has established the tax ratios for the year for the upper-tier municipality and its lower-tier municipalities;

And whereas it is necessary for the Council of the Municipality of Southwest Middlesex, pursuant to the *Municipal Act*, *2001*, S.O., c.25, as amended, to levy the tax rates specified in the upper-tier rating by-law passed for that year;

And whereas the Province of Ontario has, by regulation 445/12, specified certain tax rates for school purposes be levied;

And whereas the *Municipal Act*, *2001*, S.O., c.25, as amended, requires tax adjustments to certain properties within the commercial and industrial assessment classes or subclasses;

And whereas the *Municipal Act*, *2001* provides for collection of taxes on assessment added to the assessment roll during the current year;

And whereas the *Municipal Act*, *2001* authorizes municipalities to collect penalty/interest on late payments;

Now therefore, the Council of the Municipality of Southwest Middlesex enacts as follows:

Definitions:

"Property classes" are prescribed under the Assessment Act and include the residential property class and appropriate sub-classes, the multi-residential property class and the appropriate sub-classes, the commercial property class and appropriate sub-classes, the industrial property class and appropriate sub-classes, and pipeline property class, the farm property class and the managed forests property class.

"Tax rate" means the tax rate to be levied against the taxable assessment of property expressed as a percentage to six decimal places.

"Tax ration" means the ratio that the tax rate for each property class to the tax rate for the residential property class, within the allowable range.

1. That the assessment contained in the assessment roll of the Municipality of Southwest Middlesex as made pursuant to Province of Ontario Regulations be hereby adopted and confirmed as the assessment on which the rate of taxation for the 2026 year shall be levied.

2. That said assessment roll be hereby adopted and confirmed as the last revised assessment roll for the said municipality.

3. For the purposes of providing for the municipality's general purposes, the tax rates set out in Schedule "A" be hereby adopted and levied for the year 2026 upon the whole of the said assessment of the municipality according to the last revised assessment roll.

4. For the purposes of providing for the County of Middlesex general levy, the tax rates set out in the County of Middlesex By-Law will hereby be levied for the year 2026 upon the whole of the said assessment of the municipality according to the last revised assessment roll.

5. For the purposes of providing for the public and separate school education purposes, the tax rates set out by the Minister of Finance under O. Reg. 445/12, as amended, of the Education Act be hereby levied for the year 2026 upon the respective portions of the said assessment of the school supporters of the municipality according to the last revised assessment roll.

6. That the municipality provide for the required tax adjustments under Part IX of the *Municipal Act, 2001,* S.O. 2001, c.25, as amended for commercial and industrial properties.

    a. THAT the reduction in the tax rate for commercial excess land is established at 30%.
    b. THAT the reduction in the tax rate for commercial vacant land is established at 30%.
    c. THAT the reduction in the tax rate for industrial excess land is established at 35%.
    d. THAT the reduction in the tax rate for industrial vacant land is established at 35%.

7. All taxes and other special rates shall be paid into the office of the Treasurer or Deputy Treasurer of the Municipality of Southwest Middlesex.

8. That in addition to the foregoing, the special charges and collections be levied and collected.

   a. A levy for the purpose of recovering amounts advanced under the provisions of the *Tile Drainage Act, 1990* from the benefiting properties;
   b. A levy for the purpose of recovering amounts expended under the provisions of the *Drainage Act, 1990* from the benefiting properties;
   c. A levy for the purpose of recovering amounts debentured or incurred for the purpose of constructing a sewer system or water system from the applicable benefiting property owners;
   d. A levy for any or all other amounts collectable pursuant to any statute or by-law and chargeable to any or all real property or persons to be raised int eh same manner and at the same time as all other levies, rates, charges, and/or collections.

9. The said final tax levy shall become due and payable one-half on or before August 28, 2026 and one-half on or before November 28, 2026 and non-payment of the amount, as noted, on the dates stated in accordance with this section shall constitute default.

10. For payments-in-lieu of taxes due to the Municipality of Southwest Middlesex, the actual amount due and payable shall be based on the last revised assessment roll and the tax rates for the year 2026.

11. For railway rights-of-way and electrical corridors, taxes due to the Municipality of Southwest Middlesex shall be calculated in accordance with the regulations established by the Minister of Finance and based on the last revised assessment roll.

12. If the taxes of any class or instalment thereof so levied in accordance with this By-Law remain unpaid on the due date, a penalty of one and one quarter per cent (1.25%) per calendar month of the taxes remaining unpaid shall be levied on the first day of default.

13. On the first day of the calendar month following the due date and every month thereafter for as long as there are taxes remaining unpaid, interest at a rate of one and one quarter per cent (1.25%) of the unpaid taxes shall be levied.

14. Penalties and interest added on all taxes of the final tax levy in default shall become due and payable and shall be collected forthwith as if the same had originally been imposed and formed part of such unpaid tax levy.

15. All taxes payable pursuant to this by-law are payable to the municipality. All taxes, including local improvement assessments, water and wastewater charges, and other rates or charges payable or collected as taxes, can be paid as follows:

   - At the Municipal Office, 153 McKellar Street, Glencoe ON, N0L 1M0 including 24 hour drop box
   - By mail
   - At any financial institution
   - By internet banking and e-transfer

- Under the municipality's pre-authorized property tax payment program

1. Partial Payments: The Treasurer is authorized and directed to accept part payment from time-to-time on account of any taxes due, and to give a receipt for the payment. Acceptance of any payment shall not affect the collection of any percentage charge imposed and collectable under any applicable legislation, common law or Municipal By-Law in respect of non-payment of any taxes or any class of taxes or any instalment of taxes.

2. All by-laws inconsistent with the provisions of this by-law are hereby repealed.

Read a first, second, third and final time this 8th day of April, 2026.

By signing this by-law on April 8th, 2026, Mayor Mayhew has granted approval and will not exercise the power to veto this by-law under Strong Mayor Powers.

Allan Mayhew, Mayor

Colleen Kelly

Colleen Kelly, Clerk

THE MUNICIPALITY OF SOUTHWEST MIDDLESEX

BY-LAW NO 2026/038

Schedule "A"

Southwest Middlesex 2026 Tax Rates

	CLASS DESCRIPTION	MUNICIPAL	COUNTY	EDUCATION	TOTAL
	Residential				
RT	Residential	0.01088896	0.00480170	0.00153000	0.01722066
MT	Multi-Residential	0.01927128	0.00849757	0.00153000	0.02929885
	Farm/Managed Forest				
FT	Farmland	0.00272239	0.00120043	0.00038250	0.00430532
TT	Managed Forest	0.00272239	0.00120043	0.00038250	0.00430532
	Commercial				
CT	Commercial/Parking Lot	0.01246747	0.00549747	0.00880000	0.02676494
XT	Comm New Construction	0.01246747	0.00549747	0.00880000	0.02676494
CU	Comm Excess Land	0.00872723	0.00384823	0.00880000	0.02137546
CX	Comm Vacant Land	0.00872723	0.00384823	0.00880000	0.02137546
	Industrial				
IT	Industrial	0.01900339	0.00837945	0.00880000	0.03618284
IU	Ind Excess Land	0.01235221	0.00544664	0.00880000	0.02659885
IX	Ind Vacant Land	0.01235221	0.00544664	0.00880000	0.02659885
	Pipeline				
PT	Pipeline	0.01149394	0.00506819	0.00880000	0.02536213
	Landfill				
HF	Landfill	0.01197853	0.00528187	0.00980000	0.02706040

Notes:
County rates are set by Middlesex County Council Bylaw #7389
Education reates are provided by the Minister of Finance, Ontario