

Town of Whitby

Staff Report

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Report Title: 2026 Property Tax Levy

Report to: Committee of the Whole

Date of meeting: April 13, 2026

Report Number: FS 19-26

Department(s) Responsible:

Financial Services Department

Submitted by:

Fuwing Wong, Treasurer and
Commissioner of Financial Services

**Acknowledged by M. Gaskell,
Chief Administrative Officer**

For additional information, contact:

Crystal Doucette, Senior Manager,
Revenue and Taxation

1. Recommendation:

1. That the 2026 property tax rates for the General Municipal Town Levies, shown in Attachment A of Report FS 19-26, be approved;
2. That the 2026 special tax levy and tax rates for the properties located within the Downtown Whitby Business Improvement Area (BIA), shown in Attachment B of Report FS 19-26, be approved;
3. That the final property tax bill due dates for all property tax classes be June 30, 2026 and September 29, 2026;
4. That prior to the issuance of the final tax bills, the Treasurer be authorized to adjust the due dates, if required, and notify Council at the earliest opportunity;
5. That a by-law for the General Municipal Town Levies and a separate by-law for the Special Tax Levy in support of the Downtown Whitby BIA, to set the due dates and levy rates for 2026 in accordance with the approved budgets and regulations, be brought forward to a future Council meeting; and,
6. That a by-law be brought forward to a future Council meeting, in accordance with the Section 355 of the Municipal Act, that sets actual taxes payable to \$0 (zero) for a property tax account that has annual property taxes of less than \$15.00 calculated in any year.

2. Highlights:

- The Town of Whitby levies property taxes to fund local municipal programs and services included in the annual budgets approved by Council. After the budget is approved, tax rates are established to calculate property taxes required to fund the budget.
- These tax rates are calculated based on the Current Value Assessments (“**CVA**”) as determined by the Municipal Property Assessment Corporation (“**MPAC**”) and the tax ratios set by the Region of Durham.
- The Town also levies a Special Tax Levy from properties within the Downtown Whitby Business Improvement Area (“**BIA**”) to fund programs, services, and events organized by the Downtown Whitby BIA Board of Management (“**BIA Board**”).
- Subject to Council approval of this report and subsequent by-law, actual property taxes payable will be set at \$0.00 (zero) if, in any year, the total amount of taxes to be imposed on a property is less than \$15.00 for the year.
 - For properties that qualify, no property tax bill will be printed and mailed.
 - Based on a review of last year’s (2025) final tax bills, there are 105 impacted tax accounts with the Town’s portion of revenues estimated at \$94 per year and direct costs (printing, paper, envelope, and postage) of issuing property tax bills twice a year estimated at \$420 per year.

3. Background:

3.1 Municipal Levy:

The Town of Whitby adopted its 2026 Current and Capital Budgets at a meeting held on November 27, 2025.

Section 312(2) of the *Municipal Act, S.O. 2001 c 25* (the “**Municipal Act**”), as amended provides that for purposes of raising the general local municipal 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 class in the local municipality ratable for local municipal purposes.

3.2 Special Tax Levy for the Downtown Whitby Business Improvement Area:

By-law 7268-17 established a Downtown Whitby Business Improvement Area (“**BIA**”) in accordance with Subsection 204 of the *Municipal Act*.

Section 208 (1) of the *Municipal Act* provides that the municipality shall annually raise the amount required for the purposes of a board of management, including any interest payable by the municipality on money borrowed by it for the purposes of the board of management.

The amount to be raised for the Downtown Whitby BIA will be a special tax levy, which is payable by property owners within the defined Downtown Whitby Business Improvement Area that are in one of the prescribed business property classes, in addition to the Town's general tax levy.

The Whitby Downtown BIA's 2026 budget was reviewed at the March 23, 2026 General Committee Meeting (see Staff Report [FS 18-26](#)) and is subject to Council approval on April 20, 2026. The proposed Special Tax Levy rates outlined in Attachment B attached to this report are in addition to the Town, Region, and Education property taxes. Funds collected from the Special Tax levy will be transferred to the BIA Board for the provision of enhanced services and events in the Downtown Whitby Business Improvement Area.

3.3 Property Tax Collection on behalf of the Region of Durham and School Boards

The Region of Durham adopted its 2026 Current and Capital Budgets on January 28, 2026. By-law 2026-006 Regional levy rates of taxation for Regional General purposes, By-law 2026-007 Regional levy rates of taxation for Durham Regional Police Services Board purposes, By-law 2026-008 Regional levy rates of taxation for Durham Region Transit Commission purposes and By-law 2026-009 Regional levy rates of taxation for Solid Waste Management purposes were approved on January 28, 2026.

As the Town also collects property taxes on behalf of the Region of Durham, final 2026 property tax bills (issued by the Town) will include the rates included in the approved Regional by-laws, and property tax ratios set by the Region of Durham under By-law 2025-060.

Further, the 2026 property tax bills issued by the Town will include property taxes collected on behalf of the Province of Ontario for Education. The final Education tax rates for all classes are established by regulation by the Province of Ontario.

3.4 Taxes Less than a minimum tax amount

In accordance with Section 355 of the Municipal Act, the municipality may pass a by-law providing that where, in any year, the total amount of taxes to be imposed on a property would be less than the tax amount specified by the municipality in the by-law, the amount of actual taxes payable shall be zero or an amount not exceeding the specified amount.

4. Discussion:

4.1 Tax Rates

The property tax rates for the Town of Whitby general municipal levy have been calculated to support the town's approved 2026 budget (see Attachment A).

Further, tax rates for a Special Tax Levy, in support of the Downtown Whitby BIA 2026 budget are included in Attachment B.

The tax rates for the Region of Durham general purposes, Region of Durham, Transit Commission, Region of Durham Solid Waste purposes and Durham Police Services Board purposes were approved by Regional Council January 28, 2026.

The tax rates for Education purposes have been regulated by the province.

4.2 Due Dates

The Final Tax Billing for all tax classes will be issued with tax instalment due dates of June 30, 2026 and September 29, 2026.

The Municipal Act requires tax bills to be sent a minimum of 21 days prior to the due date. Accordingly, any delays in the billing process may require a change in the payment due dates for all properties. It is recommended that the Treasurer be authorized to adjust the due dates, should this be required. This adjustment would be known prior to the issuance of the final 2026 tax bills. Adjustments will be communicated to Council at the earliest opportunity.

As in prior years, the Special Tax Levy for the Downtown Whitby BIA will also be issued (only to properties within the Downtown Whitby Business Improvement Area and in one of the prescribed business property tax classes) as part of the final billing with the same due dates as all other business property tax classes.

4.3 Taxes Less Than a Minimum Amount:

There are administrative costs involved in the issuance of property tax bills each year such as the cost of paper, contract printer fees, envelope supply costs, and postage. The Town of Whitby incurs the full cost of issuing property tax bills even though the tax bills are also issued on behalf of the Region and the Province (for the Education portion of property taxes). In accordance with section 355 of the Municipal Act, it is recommended that actual taxes payable be set at \$0.00 (zero) if the total amount of taxes imposed on a property, in any year, is less than a minimum of \$15.00 for the year. The \$15.00 represents taxes calculated based on CVA multiplied by the Town, Regional, and Education (final) tax rates for the year (i.e., the Town's portion is a percentage of the \$15.00). Staff will bring forward a by-law at a future Council to set this minimum amount in accordance with the legislation. Once approved, tax bills for such properties will no longer be printed/mailed.

4.4 Current Value Assessment and Province-wide Re-Assessments

The final tax rates for 2026 are based on the reassessment values completed by MPAC in 2016. A province-wide reassessment was scheduled to be completed, by MPAC, in 2020 to update the 2016 values. However, the Province of Ontario delayed the province-wide reassessment due to the COVID-19

pandemic. Province-wide reassessments are currently still on hold while the province reviews the accuracy and fairness of the property reassessment system/methodology. Accordingly, 2026 property taxes will be calculated with the same assessment base as the years 2020 - 2025.

5. Financial Considerations:

The property tax levy for Town purposes totals \$142,345,180.13. Tax rates based on this levy, current value assessments for the various tax classes (as shown in Attachment A) will be included in a future by-law for Council adoption.

The Special Tax Levy for Downtown Whitby Business Improvement Area purposes is included in Attachment B to this report and will also be included in a future by-law for Council adoption.

Similar to the 2020 - 2025 taxation years, the average residential property CVA in Whitby is \$503,000. The Town's portion of property taxes on the average residential tax bill in 2026 is \$2,355, or \$468 per \$100,000 of residential CVA.

The Special Tax Levy for the Downtown Whitby Business Improvement Area is \$183 per \$100,000 of commercial CVA for the impacted properties.

By establishing the minimum amount of taxes imposed on a property, in any year, where property taxes payable will be set at \$0.00 (zero), approximately 210 tax bills (= 105 accounts impacted based on last year's/2025 final tax bills x 2 printings per year) a year will not need to be printed and mailed out:

- At a cost of \$2 per bill for direct costs, such as printing, paper, envelope, and postage, the Town's projected savings is \$420 (= 210 tax bills * \$2 per bill) per year.
- The Town's projected annual revenue from the same 105 accounts (with annual taxes less than \$15.00 per account) is approximately \$94 per year (Town portion of the overall tax bill).

Further, since the minimum amount of taxes imposed, i.e., \$15.00, would include the Regional and Education portion of taxes, the Region and School Boards would also share the financial impact of reducing the actual taxes payable for these properties to \$0.00.

6. Communication and Public Engagement:

In addition to mailing tax bills, the Town will advertise the tax instalment due dates on the Town's page and in the Brooklin Town Crier prior to each due date. Town staff will also utilize the website and social media to assist with this communication.

7. Input from Departments/Sources:

N/A

8. Strategic Priorities:

- N/A

Attachments:

Attachment A - 2026 General Municipal Town Tax Rates

Attachment B – 2026 Downtown Whitby BIA Special Tax Levy Rates