

To: Corporate and Finance Services Committee

From: Stephanie Sinnott, Commissioner,
Corporate and Finance Services Department

Report Number: CF-25-27

Date of Report: April 2, 2025

Date of Meeting: April 7, 2025

Subject: 2025 Final Tax Rates By-Law

Ward: All Wards

File: 03-05

1.0 Purpose

The purpose of this report is to obtain approval for the 2025 Final Tax Rate By-Law. Contained in this report are the following attachments:

- Attachment 1 – 2025 Final Tax Rate By-Law
- Attachment 2 – Schedule A – City of Oshawa Tax Rates
- Attachment 3 – Schedule B – City of Oshawa, Region of Durham and School Board Tax Rates

2.0 Recommendation

That the Corporate and Finance Services Committee recommend to City Council:

That in accordance with Report CF-25-27 dated April 2, 2025, the 2025 Final Tax Rates By-law providing for the billing and collection of the 2025 final tax levy for all property classes be approved.

3.0 Input From Other Sources

- Municipal Property Assessment Corporation (M.P.A.C.)
- The Regional Municipality of Durham

4.0 Analysis

City Council is required to approve the 2025 Final Tax Rate By-Law (Attachment 1) to allow for the billing and collection of the 2025 final tax levy. The by-law sets the tax rates for the various property tax classes and establishes the tax installment due dates.

The following dates will apply for the 2025 final billing:

Residential property will have a due date of June 30, 2025 for the third installment and September 29, 2025 for the fourth installment.

Multi-residential, commercial and industrial properties will have a third installment due date of September 29, 2025 and a fourth installment due date of October 31, 2025.

5.0 Financial Implications

There are no financial implications arising from this report

6.0 Relationship to the Oshawa Strategic Plan

This report responds to the Oshawa Strategic Plan Priority Area “Lead: Governance and Service Excellence” with the goal to provide transparent, efficient, and responsible fiscal stewardship and use of resources.

A handwritten signature in black ink, appearing to read 'S. Sinnott', with a long horizontal line extending to the left.

Stephanie Sinnott, Commissioner,
Corporate and Finance Services Department



By-law -2025 of The Corporation of the City of Oshawa

Being a by-law to adopt the estimates of all sums required to be raised by taxation for the year 2025 and to establish the Tax Rates necessary to raise those sums ("2025 Final Tax Rate By-law").

RECITALS:

1. It is necessary for the Council of The Corporation of the City of Oshawa, pursuant to the *Municipal Act, 2001*, S.O. 2001 c. 25 ("*Municipal Act, 2001*"), to pass a by-law to levy a separate tax rate on the assessment in each Realty Tax Class.
2. The Minister of Finance has, pursuant to the *Assessment Act*, R.S.O. 1990, c. A.31 and its Regulations, prescribed the Realty Tax Classes.
3. It is necessary for the Council of The Corporation of the City of Oshawa, pursuant to the *Municipal Act, 2001* to levy on the whole rateable property according to the last revised assessment roll for The Corporation of the City of Oshawa, the sums set forth for various purposes in Schedule "A" for the current year.
4. The Regional Municipality of Durham has passed By-laws 2025-002, 2025-003, 2025-004, 2025-005 and 2025-006 to provide a levy and set rates on Area Municipalities.
5. Pursuant to the *Education Act*, R.S.O. 1990, c. E.2, and the Regulations passed and to be passed pursuant to that *Education Act*, The Corporation of the City of Oshawa levies specified tax rates on the assessment for school purposes.
6. An interim levy for all Realty Tax Classes was made by the Council of The Corporation of the City of Oshawa (pursuant to By-law 120-2024, as amended) before the adoption of the estimates for the current year.

NOW THEREFORE the Council of The Corporation of the City of Oshawa enacts as follows:

1. That for the year 2025, the Corporation of the City of Oshawa (the "City") shall levy upon the Property Classes set out in Schedule "A", the rates of taxation as set out in Schedule "A" for City of Oshawa purposes on the current value assessment as also set out in Schedule "A".
2. That the City shall also levy upon the Realty Tax Classes set out in Schedule "B" the rates of taxation prescribed by The Regional Municipality of Durham for its purposes, and the rates of taxation prescribed by the Province of Ontario for educational purposes.
3. That the levy provided for in this 2025 Final Tax Rate By-law shall be reduced by the amount of the interim levy for 2025.
4. That the payment of taxes against properties in the Uncapped Realty Tax Classes in one amount or by instalments. For the purposes of this section, properties in the

“Uncapped Tax Classes” are the properties that are assessed in the Realty Tax Classes designated by the letters “F”, “P”, “R” and “T” in the column headed “Realty Tax Class” on the attached Schedule “A”. The date or dates in the year for which the taxes are imposed on which the taxes or instalments are due:

- (a) The first instalment due on the 30th day of June, 2025.
- (b) The second instalment due on the 29th day of September, 2025.

5. That the payment of taxes against properties in the Capped Realty Tax Classes in one amount or by instalments. For the purposes of this section, properties in the “Capped Tax Classes” are the properties that are assessed in the Realty Tax Classes designated by the letters “C”, “D”, “G”, “H”, “I”, “J”, “K”, “L”, “M”, “N”, “S”, “V”, “X”, “Y”, and “Z” in the column headed “Realty Tax Class” on the attached Schedule “A”. The date or dates in the year for which the taxes are imposed on which the taxes or instalments are due:

- (a) The first instalment due on the 29th day of September, 2025.
- (b) The second instalment due on the 31st day of October, 2025.

6. That the municipal tax rates:

- (a) Be levied upon and collected from the property assessment the rates of taxation set out in this 2025 Final Tax Rate By-law.
- (b) Interim taxes levied in 2025 shall be shown as a reduction from the 2025 tax levy.
- (c) Special rate, as set by Ontario Regulation 387/98, be levied and collected upon the rateable property that is in the Utility Right-of-Way and Railway Right-of-Way property classes, as defined in the *Assessment Act*, R.S.O. 1990 c. A.31, as amended.

7. That the City of Oshawa shall comply with the City of Oshawa Tax Collection Policy, as amended.

8. That the Education levies shall be levied and collected upon the whole assessment for real property with the municipality using the Education tax rates as set out in Ontario Regulation 400/98.

9. That all omitted and supplementary taxes levied under the Assessment Act will be due not less than twenty-one (21) days after demand, and penalties and interest will be added in the same manner as other tax levies under this 2025 Final Tax Rate By-law.

10. That Taxation Services is hereby authorized to mail, e-mail, deliver or cause to be mailed or delivered 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.

11. That the taxes shall be payable, however provided they are paid on or before the due date as specified herein, to The Corporation of the City of Oshawa in the following:

- (a) City Hall located at 50 Centre Street South, Oshawa, Ontario.
 - i The processing of Taxation Services items from the drop box located outside City Hall at south main entrance are completed the following business day.
- (b) By mail or courier to Taxation Services, City Hall, 50 Centre Street South, Oshawa, Ontario, L1H 3Z7.
- (c) Any Chartered Bank of Canada to the credit of The Corporation of the City of Oshawa.
- (d) In accordance with the City of Oshawa pre-authorized payment plans administered by Taxation Services upon completion of the application process.
- (e) Telephone banking or online electronic fund transfer or payment options as made available through chartered banks, charges may apply as per the banking institution.

12. That pursuant to Section 347 of the *Municipal Act, 2001*, where any payment is received on tax accounts, all payment and/or part payment of taxes due and owing be processed as follows:

- (a) The payment shall first be applied against late payment charges owing in respect of those taxes according to the length of time the charges have been owing, with the charges imposed earlier being discharged before charges imposed later.
- (b) The payment shall then be applied against the taxes owing according to the length of times they have been owed, with the taxes imposed earlier being discharged before the taxes imposed later.
- (c) No part payment shall be accepted on account of taxes in respect of which a tax arrears certificate is registered except under an extension agreement which has been approved by the Commissioner, Corporate and Finance Services.
- (d) The Commissioner of Corporate and Finance Services is hereby authorized to accept part payment from time to time on account of any taxes due and to give a receipt for such payment, provided that acceptance of any such payment shall not affect the collection of any percentage charge imposed and collectable under Part IX of the *Municipal Act, 2001*.
- (e) In default of payment of any instalment of taxes, or any part of any instalment, by the day named for payment thereof, the subsequent instalment or instalments shall forthwith become payable.

13. That the penalty and interest charge to be imposed on unpaid property taxes by at 1.25% on the first day of the month following each month of default.

14. If any section or portion of this 2025 Final Tax Rate By-law or of Schedule "A" and/or Schedule "B" is found by a court of competent jurisdiction to be invalid, it is the intent

of Council for the City that all remaining sections and portions of this By-law and of Schedule "A" and/or Schedule "B" continue in force and effect.

15. This 2025 Final Tax Rate By-law comes into force on the date of its passage.

The 2025 Final Tax Rate By-law passed this day of , 2025.

Mayor

City Clerk

Schedule "A" to City of Oshawa By-law - 2025 Tax Rates

2025 City of Oshawa Tax Rates

Taxable Distribution	RTC/ RTQ	Current Value Assessment	City of Oshawa Tax Rate	City of Oshawa Tax Levy
Commercial - PIL Full	CF	56,319,800	0.932524%	\$525,195.73
Commercial - PIL General	CG	44,897,600	0.932524%	\$418,680.96
Commercial - Taxable / Shared PIL Full	CH	3,090,000	0.932524%	\$28,815.00
Commercial - Taxable Full	CT	1,682,002,133	0.932524%	\$15,685,075.86
Commercial - PIL / Tenant of Province - Tenant Full	CP	930,900	0.932524%	\$8,680.87
Commercial - PIL - Vacant Units/Excess Land Full	CV	5,420,200	0.932524%	\$50,544.67
Commercial – Taxable - Vacant Units/Excess Land Full	CU	26,956,790	0.932524%	\$251,378.57
Commercial - PIL - Vacant Land Full	CY	2,087,100	0.932524%	\$19,462.71
Commercial - PIL - Vacant Land General	CZ	2,032,000	0.932524%	\$18,948.89
Commercial – Taxable - Vacant Land Full	CX	68,288,800	0.932524%	\$636,809.54
Office Building - Taxable General	DG	31,997,800	0.932524%	\$298,387.21
Office Building - Taxable Full	DT	70,900,350	0.932524%	\$661,162.88
Office Building - PIL / Tenant of Province - Tennant Full	DP	293,300	0.932524%	\$2,735.09
Exempt	E	1,591,273,600	0.000000%	\$0.00
Farmlands - Taxable Full	FT	94,664,800	0.128624%	\$121,761.67
Parking Lots - PIL Full	GF	5,077,000	0.932524%	\$47,344.25
Parking Lots - Taxable Full	GT	12,998,800	0.932524%	\$121,216.95
Industrial - Taxable Full	IT	97,902,270	1.301354%	\$1,274,054.63
Industrial - Taxable / Shared PIL Full	IH	4,994,500	1.301354%	\$64,996.10
Industrial - Taxable / Shared PIL - Vacant Land Full	IJ	424,000	1.301354%	\$5,517.74
Industrial - Taxable / Shared PIL - Excess Land Full	IK	163,500	1.301354%	\$2,127.71
Industrial - Taxable - Vacant Units/Excess Land Full	IU	1,338,700	1.301354%	\$17,421.22
Industrial - PIL: - Vacant Land General	IZ	1,467,300	1.301354%	\$19,094.76
Industrial - Taxable - Vacant Land Full	IX	32,583,500	1.301354%	\$424,026.52
Large Industrial - Taxable Full	LT	151,589,514	1.301354%	\$1,972,715.46
Large Industrial - Taxable - Vacant Units/Excess Land Full	LU	3,462,908	1.301354%	\$45,064.67
Multi-Residential – PIL General	MG	576,100	1.200384%	\$6,915.41

RTC - Realty Tax Class
RTQ - Realty Tax Qualifier

General - City Region Levies Only

PIL - Payment-in-Lieu

Schedule "A" to City of Oshawa By-law - 2025 Tax Rates

2025 City of Oshawa Tax Rates

Taxable Distribution	RTC/ RTQ	Current Value Assessment	City of Oshawa Tax Rate	City of Oshawa Tax Levy
Multi-Residential - Taxable Full	MT	1,251,174,067	1.200384%	\$15,018,889.00
New Multi-Residential - Taxable Full	NT	210,881,600	0.707432%	\$1,491,844.14
Pipeline – Taxable Full	PT	42,278,000	0.790652%	\$334,271.79
Residential - PIL General	RG	6,350,000	0.643120%	\$40,838.13
Residential - Taxable / Shared PIL Full	RH	282,000	0.643120%	\$1,813.60
Residential - Taxable Full	RT	20,453,912,009	0.643120%	\$131,543,218.10
Residential - Taxable School Only	RD	7,868,900	0.000000%	\$0.00
Residential - PIL / Tenant of Province - Tenant Full	RP	7,464,400	0.643120%	\$48,005.06
Shopping Centre - Taxable Full	ST	995,421,966	0.932524%	\$9,282,550.09
Shopping Centre - Taxable - Vacant Units/Excess Land Full	SU	2,105,360	0.932524%	\$19,632.99
Managed Forest - Taxable Full	TT	3,800,900	0.160780%	\$6,111.09
Aggregate Extraction Taxable Full	VT	286,000	1.058920%	\$3,028.51
Total		26,975,558,467		\$180,518,337.55

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Schedule "B" to City of Oshawa By-law - 2025 Tax Rates
2025 City of Oshawa Tax Rates

CF-25-27 Attachment 3

Taxable Distribution	RTC/R TQ	Current Value Assessment	City of Oshawa Tax Rate	Region of Durham Tax Rate	Education Rate	Total Tax Rate
Commercial - PIL Full	CF	56,319,800	0.932524%	1.056116%	0.980000%	2.968640%
Commercial - PIL General	CG	44,897,600	0.932524%	1.056116%	0.000000%	1.988640%
Commercial - Taxable / Shared PIL Full	CH	3,090,000	0.932524%	1.056116%	0.980000%	2.968640%
Commercial - Taxable Full	CT	1,682,002,133	0.932524%	1.056116%	0.880000%	2.868640%
Commercial - PIL / Tenant of Province - Tenant Full	CP	930,900	0.932524%	1.056116%	0.880000%	2.968640%
Commercial - PIL - Vacant	CV	5,420,200	0.932524%	1.056116%	0.980000%	2.968640%
Commercial – Taxable - Vacant Units/Excess Land Full	CU	26,956,790	0.932524%	1.056116%	0.880000%	2.868640%
Commercial - PIL - Vacant Land	CY	2,087,100	0.932524%	1.056116%	0.980000%	2.968640%
Commercial - PIL - Vacant Land General	CZ	2,032,000	0.932524%	1.056116%	0.000000%	1.988640%
Commercial - Taxable - Vacant Land Full	CX	68,288,800	0.932524%	1.056116%	0.880000%	2.868640%
Office Building - Taxable General	DG	31,997,800	0.932524%	1.056116%	0.000000%	1.988640%
Office Building - Taxable Full	DT	70,900,350	0.932524%	1.056116%	0.880000%	2.868640%
Office Building - PIL / Tenant of Province: - Tennant Full	DP	293,300	0.932524%	1.056116%	0.880000%	2.868640%
Exempt	E	1,591,273,600	0.000000%	0.000000%	0.000000%	0.000000%
Farmlands - Taxable Full	FT	94,664,800	0.128624%	0.145672%	0.038250%	0.312546%
Parking Lots - PIL Full	GF	5,077,000	0.932524%	1.056116%	0.980000%	2.968640%
Parking Lots - Taxable Full	GT	12,998,800	0.932524%	1.056116%	0.880000%	2.868640%
Industrial - Taxable Full	IT	97,902,270	1.301354%	1.473826%	0.880000%	3.655180%
Industrial - Taxable / Shared PIL Full	IH	4,994,500	1.301354%	1.473826%	1.250000%	4.025180%

RTC - Realty Tax Class
RTQ - Realty Tax Qualifier

General - City Region Levies Only

PIL - Payment-in-Lieu

**Schedule "B" to City of Oshawa By-law - 2025 Tax Rates
2025 City of Oshawa Tax Rates**

CF-25-27 Attachment 3

Taxable Distribution	RTC/R TQ	Current Value Assessment	City of Oshawa Tax Rate	Region of Durham Tax Rate	Education Rate	Total Tax Rate
Industrial - Taxable / Shared PIL - Excess Land Full	IK	163,500	1.301354%	1.473826%	1.250000%	4.025180%
Industrial Taxable Vacant Land Shared PIL	IJ	424,000	1.301354%	1.473826%	1.250000%	4.025180%
Industrial - Taxable - Vacant Units/Excess Land Full	IU	1,338,700	1.301354%	1.473826%	0.880000%	3.655180%
Industrial - PIL - Vacant Land General	IZ	1,467,300	1.301354%	1.473826%	0.000000%	2.775180%
Industrial - Taxable - Vacant Land Full	IX	32,583,500	1.301354%	1.473826%	0.880000%	3.655180%
Large Industrial - Taxable Full	LT	151,589,514	1.301354%	1.473826%	0.880000%	3.655180%
Large Industrial - Taxable - Vacant Units/Excess Land Full	LU	3,462,908	1.301354%	1.473826%	0.880000%	3.655180%
Multi-Residential PIL General	MG	576,100	1.200384%	1.359476%	0.000000%	2.559860%
Multi-Residential - Taxable Full	MT	1,251,174,067	1.200384%	1.359476%	0.153000%	2.712860%
New Multi-Residential - Taxable Full	NT	210,881,600	0.707432%	0.801190%	0.153000%	1.661622%
Pipeline – Taxable Full	PT	42,278,000	0.790652%	0.895441%	0.880000%	2.566093%
Residential - PIL General	RG	6,350,000	0.643120%	0.728355%	0.000000%	1.371475%
Residential - Taxable / Shared PIL Full	RH	282,000	0.643120%	0.728355%	0.153000%	1.524475%
Residential - Taxable Full	RT	20,453,912,009	0.643120%	0.728355%	0.153000%	1.524475%
Residential - Taxable School Only	RD	7,868,900	0.000000%	0.000000%	0.153000%	0.153000%
Residential - PIL / Tenant of Province - Tenant Full	RP	7,464,400	0.643120%	0.728355%	0.153000%	1.524475%

RTC - Realty Tax Class
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General - City Region Levies Only

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**Schedule "B" to City of Oshawa By-law - 2025 Tax Rates
2025 City of Oshawa Tax Rates**

CF-25-27 Attachment 3

Taxable Distribution	RTC/R TQ	Current Value Assessment	City of Oshawa Tax Rate	Region of Durham Tax Rate	Education Rate	Total Tax Rate
Shopping Centre – Taxable Full	ST	995,421,966	0.932524%	1.056116%	0.880000%	2.868640%
Shopping Centre - Taxable Vacant Units/Excess Land Full	SU	2,105,360	0.932524%	1.056116%	0.880000%	2.868640%
Managed Forest - Taxable Full	TT	3,800,900	0.160780%	0.182089%	0.038250%	0.381119%
Aggregate Extraction Taxable Full	VT	286,000	1.058920%	1.199261%	0.511000%	2.769181%
Total		26,975,558,467				

RTC - Realty Tax Class
RTQ - Realty Tax Qualifier

General - City Region Levies Only

PIL - Payment-in-Lieu