

THE CORPORATION OF THE CITY OF CAMBRIDGE

BY-LAW 25-021

Being a by-law to establish 2025 Final Tax Rates for City purposes only, for the payment of 2025 Property Taxes and to repeal By-law 24-126

**WHEREAS** all property assessment rolls on which the 2025 taxes are to be levied have been returned and revised pursuant to the provisions of the *Assessment Act* subject to appeals at present before the District Court and the Ontario Municipal Board;

**AND WHEREAS** Residential/Farm, Multi-Residential, New Multi-residential, Commercial, New Construction Commercial, Office Building, New Construction Office Building, Parking Lot, Shopping Centre, New Construction Shopping Centre, Industrial, New Construction Industrial, Large Industrial, New Construction Large Industrial, Pipeline, Landfill, Farmland and Managed Forest categories, as defined in the *Assessment Act* and further amended by Regulations thereto, have been determined on the basis of the aforementioned property assessment rolls;

**AND WHEREAS** the tax ratios on the aforementioned property classes for the taxation year have been set out in By-law Number 25-013 of the Regional Municipality of Waterloo;

**AND WHEREAS** the sub-class rate reductions on prescribed sub-classes on the aforementioned property classes for the taxation year have been set out in By-law Number 19-020 of the Regional Municipality of Waterloo;

**AND WHEREAS** the Region of Waterloo and the City of Cambridge will establish the cut-off date that will be used for calculating 2025 tax liabilities on property assessed as Multi-residential, Commercial, New Construction Commercial, Office Building, New Construction Office Building, Parking Lot, Shopping Centre, New Construction Shopping Centre, Industrial, New Construction Industrial, Large Industrial, New Construction Large Industrial and Pipeline;

**AND WHEREAS** the tax rates on the aforementioned property classes and property sub-classes have been calculated pursuant to the provisions of the *Municipal Act, 2001, S.O., c. 25, section 340*;

**AND WHEREAS** the approved levy required to be raised by means of taxation for the year 2025 total \$ 121,933,800,

**NOW THEREFORE BE IT RESOLVED THAT** the Corporation of the City of Cambridge enacts as follows:

1. **THAT** the rate of taxation for the year 2025 shall be levied on the assessment according to the last revised assessment roll for 2025 taxation.

2. **THAT** the tax rate of The Corporation of the City of Cambridge for the year 2025 for the municipal purposes mentioned in this by-law, but not including Local Improvement rates, or other special rates or rents collected as taxes, are set out in Schedule “A” and “B” of this By-law.
3. **THAT** the City Treasurer and/or designate is directed to add to the City Tax Rate, the tax rates as established by the Regional Municipality of Waterloo, and by the Province of Ontario for the Waterloo Region District School Board, Waterloo Catholic District School Board, Conseil Scolaire Catholique MonAvenir, and Conseil Scolaire Viamonde to determine the overall rate to be used for the calculation of the 2025 Final Tax Levy.
4. **THAT** the Collector’s Roll shall be made out according to this by-law, including all other rates required pursuant to section 3 of this by-law.
5. **THAT** the 2025 Final Tax Levy, in respect of assessment of real property classified as Residential/ Farm, Farmland, and Managed Forest shall be due no later than December 31, 2025.
6. **THAT** the 2025 Final Tax Levy for real property classified as Multi-residential, New Multi-residential, Commercial, New Construction Commercial, Office Building, New Construction Office Building, Parking Lot, Shopping Centre, New Construction Shopping Centre, Industrial, New Construction Industrial, Large Industrial, New Construction Large Industrial, Landfill and Pipeline shall be due no later than December 31, 2025.
7. **THAT** the City Treasurer and/or designate will determine the demand date for properties mentioned in sections 5 and 6 of this by-law and that those taxes will not be due earlier than 21 days from the demand date.
8. **THAT** a charge of 1.25% of the amount of the unpaid levy by the end of the demand date shall be imposed as a penalty for the non-payment.
9. **THAT** an interest charge of 1.25% of the amount of the unpaid levy by the demand date shall be imposed for each month or fraction thereof, in which the default continues.
10. **THAT** all penalty and interest charges provided for in this by-law shall be deemed to be part of the 2025 Final Tax Levy on which the penalty and interest charges have been imposed.
11. **THAT** ratepayers are given the option of paying their annual realty taxes in pre-authorized monthly instalments that are due on the first working day of each month, except in those months with a due date the monthly withdrawal will be made on the due dates
12. **THAT** the City Treasurer and/or designate may receive payment on account of taxes in advance of the due date, but that no interest or discount shall be allowed for taxes paid in advance.
13. **THAT** if a Court of competent jurisdiction should declare any section or part of the section of this by-law to be invalid, such section or part of a section shall not be construed as having persuaded or influenced Council to pass the remainder of this by-law and it is hereby declared that the remainder of this by-law shall be valid and shall remain in full force and effect.

14. **THAT** the City Treasurer shall receive all taxes, assessments, rents, rates, and instalments thereof, tendered for payment at the Municipal Office of the Corporation of the City of Cambridge, located at 50 Dickson Street, Cambridge, Ontario, or at most chartered banks and financial institutions.
15. **THAT** By-law 24-126 is repealed.
16. **AND THAT** Report 25-019-CRS implements property tax relief measures by way of a tax deferral program to eligible residents and businesses for a maximum six-month term not to exceed November 30, 2025.

**ENACTED AND PASSED** this 29<sup>th</sup> day of April, 202

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MAYOR

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CLERK

**Schedule A**  
**2025 Final Tax By-Law**

CH	Commercial - Taxable at Full Rate, Shared like PIL	0.0096787
CT	Commercial - Taxable at Full Rate	0.0096787
CU	Commercial - Taxable at Excess Land Rate	0.0096787
CX	Commercial - Taxable at Vacant Land Rate	0.0096787
DT	Office Building - Taxable at Full Rate	0.0096787
FT	Farmland - Taxable at Full Rate	0.0012409
GT	Parking Lot - Taxable at Full Rate	0.0096787
HT	Landfill - Taxable at Full Rate	0.0076437
I1	Industrial/Farm - Taxable Farm Awaiting Develop Ph 1 Rate	0.0037226
I4	Industrial/Farm - Taxable Farm Awaiting Develop Ph 4 Rate	0.0096787
IH	Industrial - Taxable at Full Rate, Shared like PIL	0.0096787
IK	Industrial - Taxable at Excess Land Rate, Shared like PIL	0.0096787
IT	Industrial - Taxable at Full Rate	0.0096787
IU	Industrial - Taxable at Excess Land Rate	0.0096787
IX	Industrial - Taxable at Vacant Land Rate	0.0096787
JT	Industrial New Construction - Taxable at Full Rate	0.0096787
JU	Industrial New Construction - Taxable at Excess Land Rate	0.0096787
KT	Large Industrial New Construction - Taxable at Full Rate	0.0096787
LT	Large Industrial - Taxable at Full Rate	0.0096787
LU	Large Industrial - Taxable at Excess Land Rate	0.0096787
M1	Multi-Residential - Taxable Farm Awaiting Develop Ph 1 Rate	0.0037226
MT	Multi-Residential - Taxable at Full Rate	0.0096787
NT	New Multi-Residential - Taxable at Full Rate	0.0049634
PT	Pipelines	0.0057640
R1	Residential/Farm - Taxable Farm Awaiting Develop Ph 1 Rate	0.0037226
RT	Residential and Farm - Taxable at Full Rate	0.0049634
ST	Shopping Centre - Taxable at Full Rate	0.0096787
SU	Shopping Centre - Taxable at Excess Land Rate	0.0096787
TT	Managed Forest - Taxable at Full Rate	0.0012409
XT	Commercial New Construction - Taxable at Full Rate	0.0096787

XU	Commercial New Construction - Taxable Excess Land Rate	0.0096787
YT	Office Building New Construction - Taxable at Full Rate	0.0096787
ZT	Shopping Centre New Construction - Taxable at Full Rate	0.0096787
ZU	Shopping Centre New Construction - Taxable Excess Land Rate	0.0096787

**Schedule B**  
**2025 Final Tax Infrastructure By-Law**

CH	Commercial - Taxable at Full Rate, Shared like PIL	0.0001896
CT	Commercial - Taxable at Full Rate	0.0001896
CU	Commercial - Taxable at Excess Land Rate	0.0001896
CX	Commercial - Taxable at Vacant Land Rate	0.0001896
DT	Office Building - Taxable at Full Rate	0.0001896
FT	Farmland - Taxable at Full Rate	0.0000243
GT	Parking Lot - Taxable at Full Rate	0.0001896
HT	Landfill - Taxable at Full Rate	0.0001497
I1	Industrial/Farm - Taxable Farm Awaiting Develop Ph 1 Rate	0.0000729
I4	Industrial/Farm - Taxable Farm Awaiting Develop Ph 4 Rate	0.0001896
IH	Industrial - Taxable at Full Rate, Shared like PIL	0.0001896
IK	Industrial - Taxable at Excess Land Rate, Shared like PIL	0.0001896
IT	Industrial - Taxable at Full Rate	0.0001896
IU	Industrial - Taxable at Excess Land Rate	0.0001896
IX	Industrial - Taxable at Vacant Land Rate	0.0001896
JT	Industrial New Construction - Taxable at Full Rate	0.0001896
JU	Industrial New Construction - Taxable at Excess Land Rate	0.0001896
KT	Large Industrial New Construction - Taxable at Full Rate	0.0001896
LT	Large Industrial - Taxable at Full Rate	0.0001896
LU	Large Industrial - Taxable at Excess Land Rate	0.0001896
M1	Multi-Residential - Taxable Farm Awaiting Develop Ph 1 Rate	0.0000729
MT	Multi-Residential - Taxable at Full Rate	0.0001896
NT	New Multi-Residential - Taxable at Full Rate	0.0000972
PT	Pipelines	0.0001129
R1	Residential/Farm - Taxable Farm Awaiting Develop Ph 1 Rate	0.0000729
RT	Residential and Farm - Taxable at Full Rate	0.0000972
ST	Shopping Centre - Taxable at Full Rate	0.0001896
SU	Shopping Centre - Taxable at Excess Land Rate	0.0001896
TT	Managed Forest - Taxable at Full Rate	0.0000243
XT	Commercial New Construction - Taxable at Full Rate	0.0001896

XU	Commercial New Construction - Taxable Excess Land Rate	0.0001896
YT	Office Building New Construction - Taxable at Full Rate	0.0001896
ZT	Shopping Centre New Construction - Taxable at Full Rate	0.0001896
ZU	Shopping Centre New Construction - Taxable Excess Land Rate	0.0001896