

## 2026 Interim Tax Insert

### Municipal taxes

Tax bills are mailed twice per year. The interim bill shows the amounts owing for the first two installments (February 28th and May 31st) and the final bill shows the amount owing for the last two installments (September and November). The interim bill is based on 50% of 2025 total taxes billed. The final bill is based on your 2026 assessment multiplied by the approved 2026 tax rate.

If your mortgage company pays your taxes, the tax notice you receive will show the name of the company and a mortgage number on the bill.

### Payment options

Ensure payments for ANY amounts owing to the Municipality are received in office by the due date to avoid late penalties.

If making branch, telephone, or internet payments for taxes, utilities, etc., please allow for processing time (up to three business days).

If paying taxes with online banking, use the 15-digit roll number found on your bill without the dashes. Do not include "4020" found on MPAC Assessment Notices.

Cheques must be in Canadian dollars. Highlight the dates on postdated cheques.  
<https://bit.ly/bluewaterpayment>

### Go paperless!

Sign up to receive cash receipts, invoices, tax bills and utility bills by email. Register today through our website  
<https://bit.ly/bluewaterpaperless>

It is your responsibility to notify our office of any changes to your information and to check your email for bills.

### Supplementary/omitted tax bill

MPAC issues property change notices when the current value assessment or the tax classification of your property has changed due to approved reasons. This triggers the Municipality to issue a supplementary and/or omitted tax bill. If you disagree with the supplementary and/or omitted assessment, you must file a Request for Reconsideration (RfR) with MPAC within the time mentioned on the Property Assessment Change Notice.

More information: <https://bit.ly/3OhPJ00>

### Agricorp – Farm tax program

The Government of Ontario supports agriculture through the Farm Property Class Tax Rate Program, also known as the "Farm Tax Program." Your property must be assessed as farmland and placed in the Farm Property Tax Class Rate Program by Agricorp. For more information, visit <https://bit.ly/3DGhZ84>

Any 2026 pending farmland tax incentive adjustments will be processed after the 2026 final tax levy has been processed.

### Request for reconsideration

Property owners who disagree with their property assessment can file a request for reconsideration with MPAC. For all property concerns regarding assessment, please contact MPAC (Municipal Property Assessment Corporation) at 1.866.296.6722.

### Tax arrears

Under the Municipal Act, 2001, municipalities must begin the tax sale process if property taxes remain unpaid for three years. This process starts with the registration of a Tax Arrears Certificate against the property.

Property owners are strongly encouraged to keep their tax accounts current to avoid additional costs, legal action, and the possible sale of their property.

If you would like to discuss your account or need assistance, please contact the Tax Clerk at extension 222.

### Updating your mailing address

Request a change of address through our website using the change of address form. Changes to mailing addresses need to be made in writing. Visit <https://bit.ly/BWaddresschange>

### Utility updates

Quarterly due dates: January 31, April 30, July 31, October 31.

New water and sewer rates will take effect on January 1<sup>st</sup>, 2026, and will show on your April bill (By-law 43-2021).

If you register for pre-authorized payments, you will still receive a copy of your bill. It will state the amount that is to be withdrawn from your account on the due date.

A reminder that it is illegal for anyone other than municipal staff to operate the municipal

water service. If a turn on or shut off is required, contact the Utilities Clerk.

The spring watermain flushing schedule will be posted to our website closer to the date.

### **Renovations and new buildings**

Renovating? Be sure your outdoor water transmitter box is protected. If it is removed to complete the renovation, make sure it is connected after the renovation is done. Property owners pay for a new transmitter if the old one is damaged or lost.

If you have completed the build of a new home or structure that is connected to the municipal water/wastewater system contact the Utilities Clerk to ensure a new account has been created. The sooner we know the lesser chance of a large “back bill”.

### **2026 Municipal election**

There will be a municipal election on Monday, October 26, 2026. The nomination period opens May 1, 2026. Voting will be done by telephone and internet. Register to vote in the municipal election or check that you are registered at

<https://www.elections.on.ca/en.html>

### **Bluewater official plan review**

The Municipality of Bluewater is updating the Bluewater Official Plan (OP). A draft document is available online, as well as an interactive mapping tool. A second draft is underway.

A public meeting will be held to obtain public comment on the project.

More details and next steps in the project are available here: <https://bit.ly/BWOPReview>

### **Planning application update**

The Municipality is working to create a servicing allocation policy to help manage and distribute allocation in the expanded Bayfield wastewater treatment facility. Completion of the expansion project is expected in summer 2026. Planning applications for the Bayfield Settlement Area are now being accepted. Contact Lindsay Whalen, Planning Coordinator for more information.

### **Dog tag renewals**

The Municipality issues lifetime dog tags. Renewal fees are due annually by February 28<sup>th</sup>; however, you keep the same tag for the life of the dog. Anyone adding a new dog to their household is reminded that tags must be purchased within 15 days of the animal entering the household. Licence applications and renewals can be submitted online. See our website for more information.

### **Changes to carbon monoxide alarm requirements**

As of January 1, 2026, the Ontario Fire Code will require all homes with fuel-burning appliances, fireplaces, or attached garages to have a working carbon monoxide alarm on every storey, not just outside bedrooms.

### **Public skating**

Thank you to our generous sponsors who made public skating possible for everyone in Bluewater—your support helps keep our community active and connected. See our website for skating schedules and sponsorship information.

### **Seniors active living programming**

Bluewater is offering fitness classes and social programming for seniors: 55+ Fitness, Chair and Gentle Yoga, Cards and Coffee, specialty workshops and more!

See our website for spring programming for all ages.

### **Entrance permits**

An entrance permit is required for any new driveway or for modifications to an existing one (i.e. paving, relocating, extending culverts). See our website for more details or contact the administrative assistant to Public Works.

### **Garbage and recycling**

Changes are coming to what can and cannot be recycled. Download the Bluewater Recycling mobile app from the Bluewater Recycling Association (BRA) website to easily set up alerts to remind you that recycling collection is coming up or that a special e-waste day is taking place nearby. Never miss another collection day for garbage, recycling, yard waste, household hazardous waste, electronic waste and more.

Under the new system, commercial and industrial collection will be done separately from residential collection.

### **Reduced load season**

Reduced load limits are in effect on municipal roads from March 1st to April 30th. The time period may change from year to year depending on weather and road conditions. Roads are most vulnerable to heavy vehicle damage in the early spring when frost is leaving the ground and load restrictions help to minimize the damage. Please refer to our By-Law 26-2012 to restrict load limits on municipal roadways. We thank you for your cooperation and understanding.

### **Contact us**

Municipal and council contact information can be found on our website.