



**City of Kenora  
Committee of the Whole Agenda**

**Tuesday, April 14, 2026, 9:00 a.m.  
City Hall Council Chambers**

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**Pages**

- 1. Public Information Notice**

As required under Notice By-law #160-2022, the public is advised of Council's intention to adopt the following at its, April 28, 2026 meeting:-

  - Amend the Tariff of Fees and Charges Bylaw to add a new recreation fee, Pickleball Court fees
  - Amend the Public Information Notices bylaw
- 2. Land Acknowledgement**
  - Councillor Koch
- 3. Declaration of Pecuniary Interest & General Nature Thereof**
  - On today's agenda
  - From a meeting at which a Member was not in attendance.
- 4. Confirmation of Previous Committee Minutes**
  - March 10 2026 Regular Committee of the Whole
- 5. Deputations/Presentations**
  - None
- 6. Reports:**
  - 6.1 Infrastructure & Operations**
    - No Reports
  - 6.2 Fire & Emergency Services**
    - No Reports
  - 6.3 Economic Development & Tourism**
    - No Reports
  - 6.4 Recreation & Culture**
    - 6.4.1 Amendment to Tariff of Fees and Charges - Pickleball Fees 3
    - 6.4.2 Amendment to MUSE Policies -Security Policy and Care of Collections Policy 6

<b>6.5</b>	<b>Corporate Services/Finance/Human Resources</b>	
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<b>6.6</b>	<b>Planning &amp; Building Services</b>	
6.6.1	Deeming Bylaw - 612 9th Street North	147
<b>7.</b>	<b>Other - 12:00 p.m. Planning Statutory Meetings</b>	
7.1	D07-26-01 Application for Draft Plan of Subdivision Approval – 1 Johnson Road	149
7.2	D14-26-01 Site Specific Zoning By-law Amendment-612 9th Street North	158
<b>8.</b>	<b>Motion- Adjourn to Closed Meeting</b>	
	Pursuant to Section 239 of the Municipal Act, 2001, as amended, authorization will be provided for Committee to move into a Closed Session to discuss items pertaining to the following:	
	- Educating & Training Members of Council (2 matters-Development update, infrastructure update)	
	- The receiving of advice that is subject to solicitor-client privilege, including communications necessary for that purpose (1 matter-recreation lands)	
<b>9.</b>	<b>Adjournment</b>	



**April 3, 2026**

## **City Council Committee Report**

**To: Mayor and Council**

**Fr: Andrew Smith, General Manager of Recreation and Culture**

**Re: Pickleball Court Fee's – Rentals and Pickleball Club**

### **Recommendation:**

That Council hereby approves an amendment to the Tariff of Fees and Charges bylaw, Schedule B-Recreation and Culture, to add pickleball court rental fees and pickleball drop-in rates; and further

That in accordance with public notices bylaw 160-2022 notice is hereby given that Council intends to amend the Tariff of Fees and Charges bylaw to add pickleball court rental fees at its April 28, 2026 meeting; and further

That bylaw number 24-2026 be hereby repealed; and further

That three readings be given to a bylaw for this purpose.

### **Background:**

In 2019, Council authorized a Memorandum of Understanding between the City of Kenora and the Kenora Pickleball Club for the conversion of the Garrow Park tennis courts into multiple, fully accessible, regulation-sized pickleball courts. The courts were completed in July 2019 and remain a City-owned asset, with the City responsible for ongoing operation and maintenance.

Since their completion, the courts have been available for free public use and have been heavily utilized, supporting the continued growth of pickleball within the community. However, over time, misunderstandings have occurred regarding court access, scheduling, and user priority. The introduction of defined rental and drop-in rates is intended to formalize and clarify usage, ensuring equitable and consistent access for all users.

Over the past several years, the Kenora Pickleball Club has played a significant role in the day-to-day upkeep of the facility, including clearing debris, adjusting nets, and contributing to the repair and replacement of fencing, windscreens, and minor surface cracks. The Club's membership continues to grow steadily and remains highly accessible, fostering an inclusive and welcoming environment for both new and experienced players.

Now entering nearly seven years of operation, the introduction of a modest, mutually agreed upon user fee of \$55.00 per week, equivalent to approximately \$5.00 per session, is intended to support the long-term sustainability and viability of the courts, recognize the past investment in the courts, while also supporting the Club in their continued maintenance practices that assist the City in providing a high-quality space for everyone to use. This rate structure was developed in consultation with Pickleball Club members,

where several options were explored, with the weekly lump sum approach identified as the most fair and beneficial model for both the City and its users.

**Hours of Play**

With the introduction of defined hours of play, administration will begin utilizing the Activenet booking system to manage court rentals and scheduled play times. A link to the schedule will be posted at the pickleball courts and online, allowing individuals to check court availability prior to arriving to the courts. Online booking options will also be available up to one day prior to rental times, to ensure that there are no last second rentals causing confusion.

All non-booked hours, or hours outside of the designated rental times, are considered drop-in, and individuals may use the courts at their leisure. Tournaments will be considered on a case-by-case basis.

**Budget:** This initiative is expected to have a positive impact on repairs and maintenance, estimated at approximately \$2,000 annually.

**Risk Analysis:** This initiative presents a low level of risk. The introduction of defined fees and scheduled hours may result in some initial adjustment for users; however, clear communication and accessible scheduling tools will help mitigate confusion. Establishing structured access is expected to reduce previous misunderstandings related to court use and improve overall user experience. The continued involvement of the Pickleball Club in daily maintenance further supports the quality and sustainability of the facility.

**Communication Plan / Notice By-law Requirements:**

An amendment to By-law 151-2026 will be required.

**Strategic Plan or Other Guiding Document:**

City of Kenora’s Charting Our Course 2027 Strategic Plan, 2022 Parks and Recreation Master Plan

## Pickleball Court Rental Fee's – Recreation Services

### Pickle Ball Rental Fee's

Pickleball Court Rental (All Courts Included)			
<b>Youth –</b> Weekday 4:00PM to 6:00PM Weekend 12:00PM to 2:00PM Saturday-Sunday Tournaments 12:00PM to 8:00PM <b>Adult –</b> Weekday N/A Weekend 12:00PM to 2:00PM Saturday – Sunday Tournaments 12:00PM to 8:00PM <b>Court Rentals Based on first                      come first serve, with rentals                      accepted May 1<sup>st</sup> annually.</b>		2026: \$20.00/Hour  2026: \$100/Day  2026:\$30.00/Hour 2026:\$140.00/Day	Yearly increase: \$500.00
<b>Comparators:</b> Collingwood                      Delta                      Lakeshore \$5.00/Hour/Court                      \$25.00/Hour/court                      \$10.00/court/Hour Pickleball clubs typically are used with a membership and hourly court rentals are far less common.			
<b>Kenora Pickle Ball Club</b> (May 1 to September 30) Monday – Thursday 9:00AM to 12:00PM 6:00PM to 9:00PM  Friday – Sunday 9:00AM to 12:00PM  1 Spring Tournament  1 Day tournament  Additional Tournaments	New Fee	2026: \$1265.00 Annual Fee          2026: \$100.00/Day	Yearly increase: \$1265.00
Pickleball Court Drop-In			
<b>Drop – In</b> <b>Youth/Senior</b> <b>Adult</b>	N/A N/A	Free Free	



**April 3, 2026**

## **City Council Committee Report**

**To: Mayor and Council**

**Fr: Andrew Smith, General Manager of Recreation and Culture  
Braden Murray, Muse Director**

**Re: Amendments to the Muse Comprehensive Policy Manual**

### **Recommendation:**

That Council hereby authorizes the adoption of new Muse Policies:

DFAC-2026-04 - Security Policy;

DFAC-2026-05 - Care of Collections Policy; and further

That these amended policies form part of the City's Comprehensive Policy Manual for the Muse; and further

That three readings be given to two bylaws to adopt these policies.

### **Background:**

The City of Kenora maintains a comprehensive policy manual for the operation of The Muse regarding the governance and operation. In keeping with evolving provincial and federal standards, new policies should be added, and old policies reviewed, and amended, by the Muse Board on a regular basis.

**DFAC-2026-04 Security Policy** - In order to make application as a category "A" gallery, the Muse needs a written security policy that is tailored to the Douglas Family Art Centre. This document is policy and procedures specifically related to galleries.

**DFAC-2026-05 - Care of Collections Policy** - This policy lays out the policies and procedures around the care of the collection at the Douglas Family Art Centre. This was formerly a section of the collections management policy that, because of its size, has been spun of into it its own document.

**Budget:** N/A

**Risk Analysis:** There is a risk associated with this report. Without a specific security and care of collections policies, the Douglas Family Art Centre application as category "A" gallery will be denied.

**Communication Plan/Notice By-law Requirements:** Bylaws

**Strategic Plan or other Guiding Document:** Administrative



Section	Date	By-Law Number	Page	Of
Douglas Family Art Centre			1	11
Subsection	Repeals By-Law Number		Policy Number	
Security			DFAC-2026-04	

### Purpose

1. This Policy establishes governance, minimum controls, and operating procedures used to prevent, deter, detect, respond to, and recover from security incidents that may affect people, collections, facilities, or information at the Douglas Family Art Centre (“DFAC”).

### Definitions

**Building Automated System (BAS)** - a centralized, networked system of hardware and software that automatically monitors and controls a facility's mechanical systems. It integrates HVAC, security, and fire safety to maintain environmental conditions, reduce energy consumption, and lower operational costs.

**Collection:** All accessioned artworks, loans (incoming and outgoing), and items under DFAC custody.

**Crime Prevention Through Environmental Design (“CPTED”):** design strategies applied to reduce opportunities for crime through sight lines, lighting, and territorial cues.

**Dissociation:** The loss of artworks, artwork information, or the ability to reliably connect objects with their records.

**Incident:** Any event or near miss that threatens the safety, security, or integrity of people, collections, facilities, or information (e.g., theft attempt, vandalism, door- prop alarm, environmental alarm, data breach).

### **Scope**

2. This Policy applies to the Douglas Family Art Centre (including the Annex), all staff, volunteers, contractors, and visitors, and to all collections whether on display, in storage, in work areas, or in transit. This document is to be read in concert with the DFAC Emergency & Disaster Plan. (Appendix A)
3. Security is coordinated with life safety, fire protection, environmental management, workplace health and safety, cyber security, and emergency preparedness. This is managed as a single integrated protection program.

### **Objectives**

4. These are the objectives of this policy:
  - A. A safe and secure environment for staff, visitors, and collections is maintained.
  - B. Security incidents are detected, reported, and resolved promptly.
  - C. A culture of security awareness and accountability is embedded in daily operations.
  - D. Security is integrated with life- safety, emergency preparedness, occupational health and safety, and inspection/testing/maintenance (ITM).

### **PART I – GOVERNANCE & RESPONSIBILITIES**

5. The Director serves as DFAC's Security Authority and is accountable for institutional security oversight and compliance. The Director integrates this Policy with the DFAC Emergency & Disaster Plan and ensures compliance with City of Kenora policies and procedures. This document has been written to avoid any conflict with City of Kenora policies.
6. Reports summarizing incidents, drills, training, tests, and improvements, will be included in the monthly Directors Report delivered at the Muse Board meeting. Interim briefings may be requested following major incidents.

7. Collections- security procedures for exhibition, storage, handling, loans, and transit are implemented by the Curator and other authorized staff members.
8. DFAC staff, volunteers, and Board Member are expected to report security concerns, risks, incidents (including near-misses) to the Director promptly.
9. DFAC staff will work with City Facilities / City IT, and contractors, to ensure the integrity and maintenance of security systems (CCTV, intrusion alarms, access control, BAS), including vendor oversight and records of inspection, testing, and maintenance.
10. Reports summarizing incidents, drills, training, tests, and improvements, will be included in the monthly Directors Report delivered at the Muse Board meeting. Interim briefings may be requested following major incidents.

## **PART II - TRAINING AND COMPLIANCE**

11. Monthly health and safety meetings are to be attended by all staff. Meetings will include training that covers site risks, recent incidents, prevention of slips, trips, and falls, and emergency procedures.
12. Annual evacuation procedure drills are conducted in spring.
13. Training on this policy will be provided on an ongoing basis to ensure compliance.

### **Inspection, Testing & Maintenance (ITM)**

14. A documented ITM program is followed:
  - A. Monthly alarm signal tests and extinguisher checks are completed.
  - B. Monthly sensor walk-tests are completed.
  - C. Monthly panic-alarm tests are completed.
  - D. Annual certifications for intrusion, fire, and CCTV systems are completed by certified contractors.
  - E. Routine vendor inspection, testing, and maintenance for sprinklers, alarms, HVAC or BAS, and emergency lighting are completed.

### **Emergency Preparedness**

15. A DFAC Emergency and Disaster Plan will be maintained and updated on an annual basis in January.
16. Staff will be trained in basic first aid and emergency response procedures outlined in the DFAC Emergency And Disaster Plan.
17. Physical copies of the DFAC Emergency And Disaster Plan will be kept on site in the disaster bin. Copies will also be kept off site in two locations. One copy will be kept at the City of Kenora Facilities Office, and one in a secure place at the Lake of the Woods Museum. Digital copies will also be available from any internet connected computer terminal.
18. DFAC maintains business continuity measures to support recovery and continuation of operations following a major security/emergency incident. That plan is contained in the DFAC Emergency and Disaster Plan.

### **PART III – SECURITY RISK ASSESSMENT**

19. Security risk assessment documents are designed to evaluate the likelihood and risk to the DFAC, and will be prepared, and included, as part of the DFAC Emergency and Disaster Plan. Security risk assessments include plausible risks to the staff, collection, facilities, or information technology of the DFAC.
20. Security risk assessments will be reviewed and updated as necessary each January during the annual renewal of the DFAC Emergency & Disaster Plan. They can also be updated or renewed before or after any major change such as construction or a high-value exhibition. The assessment covers threats, vulnerabilities, and consequences by section of the building and by priority objects.
21. Protection levels for the perimeter, public spaces, galleries, vault, and special exhibitions are established from this assessment. They also inform staffing, procedures, and technology such as secure hanging hardware or adding attendants/docents in the gallery spaces.
22. Common foreseeable security risks could include:
  - A. Opportunistic theft;
  - B. Forced entry;
  - C. Vandalism;
  - D. Unauthorized photography;
  - E. Data leak; and

- F. Insider misuse.

## **PART IV – INCIDENT MANAGEMENT & REPORTING**

### **Immediate Actions**

- 23. During any incident, staff safety is prioritized. When it is safe to do so the following actions are taken:
  - A. Emergency services are to be called or the panic alarm is activated.
  - B. The Director or delegate is alerted;
  - C. Evidence such as CCTV exports, photographs, and witness names are preserved without compromising safety; and
  - D. A personal report of the incident is made by all involved staff as soon as possible after the event.

### **Reporting & Review**

- 24. All incidents and near- misses are documented using the standard Kenora Incident Report form, and shared with city management and the City of Kenora Joint Health and Safety Committee.
- 25. Response and recovery are coordinated by the Director in conjunction with City Facilities/City IT, and with law enforcement if required.
- 26. After an incident, a post- incident review is completed by the Director. Corrective actions are assigned and are tracked to completion by the Director.
- 27. After any incident, staff will be offered appropriate supports.

## **PART V - PROTECTING PEOPLE**

### **Public & Personnel Safety**

- 28. DFAC prioritizes safety of visitors, staff, volunteers, and contractors. Controls include:
  - A. single entrance under constant supervision;
  - B. panic button alarms at front desk and in admin space;
  - C. CCTV coverage;
  - D. monthly health and safety inspections;
  - E. Annual City of Kenora health and safety training;
  - F. training in use of panic button and de-escalation techniques;
  - G. training in emergency procedures and protocols;
  - H. training in evacuation procedures; and

I. first aid training.

29. Police record checks including, vulnerable sector check, are required for staff/program volunteers.
30. The DFAC staff will follow City of Kenora health and safety policies, including monthly health & safety inspections, emergency preparedness, material handling, and personal protective equipment (PPE) use.
31. DFAC will maintain a respectful and safe workplace, following both *City of Kenora Policies HR 1-4 Workplace Harassment Policy* and *HR 2-26 Community Conduct Policy*, as well as all relevant provincial legislation.
32. Any threats or incidents of violence will be addressed promptly and reported. If at any time a staff member feels threatened they should press the “panic button” or call 911.
33. In the event of a theft or public disturbance, staff will prioritize personal safety.
34. Any incident should be reported to the Director. Staff will be asked to provide a written record of their experience to include with the incident report.

## **PART VI - PROTECTING COLLECTIONS & PHYSICAL ASSETS**

### **Loss Prevention**

35. The DFAC’s collection and physical (IE its materials and equipment) will be safeguarded to prevent loss or dissociation. Procedures and preventative measures will be used to limit access and movement of such assets. Loss prevention measures apply to both external and internal risks. To achieve this, the DFAC will:
  - A. Maintain a catalogue of all fine art items in the collection as outlined in *DFAC-01-02 Collections Management Policy*;
  - B. Label all equipment (vacuums, blowers, tools etc);
  - C. Ensure that the movement or loaning of non-collection assets are tracked in the loan log book;
  - D. Document the entry and removal of collection, and other assets, to/from building;
  - E. Document the internal and external movements of all cultural property;

- F. Carry out collection inventory verifications after large exhibitions, and investigate if an artwork does not appear to be in its designated spot in the vault; and
  - G. Perform inventory verifications as part of risk-based reviews.
36. In the event of theft, staff will immediately notify the Director, and notify the police. If there is a crime scene, it will be sealed off from the public until police arrive. While the police are working, the Director will follow up with Insurers (if necessary), the Muse Board, and the City Administration.

### **Contractors**

37. Contractors must sign in/out and may be escorted in non-public areas. If staff deem necessary, contractor toolboxes and bags may be inspected before entry and exit when work occurs in or near collections areas.

### **Gallery & Exhibition Security**

38. Food and drink in galleries are prohibited unless an exception is authorized by the Curator.
39. Backpacks or large bags/purses are prohibited in the galleries. Guests are encouraged to use the cloak room for coats.
40. Photography for personal use is permitted in the galleries. Professional photography equipment, or photography for commercial use, is generally not permitted in the galleries. Exceptions can be authorized by the Curator, on a case by case basis, for special events (weddings, political ceremonies, etc)
41. Any contractor or City staff members working in the galleries must meet with the Curator to be trained on how to move safely in sensitive spaces.
42. Some exhibitions may require gallery attendants (paid or volunteer) to monitor visitor behaviour, enforce bag policy, and report anomalies. Prior to any work, gallery attendants will be trained in DFAC emergency procedures. Gallery attendants are not permitted to physically intervene in incidents. They should report concerns to DFAC staff immediately.

**Physical Safeguards in Galleries**

43. Examples of physical safeguards used in the galleries include, but are not limited to:
- A. Security screws;
  - B. Concealed hanging locks;
  - C. Brackets, and/or display cases with tamper-resistant hardware;
  - D. Stanchions; or
  - E. Added gallery attendants as risk warrants.

**LOANS & TRANSIT****Loan Conditions**

44. Security and environmental requirements of lenders or borrowers are to be confirmed before any shipment.
45. Artwork condition reports will be completed by the Curator on arrival and on departure.

**Packing Artwork**

46. Loading of artwork is supervised by staff and under CCTV in the shipping and receiving area. Access to shipping and receiving area is restricted to staff.

**Transport**

47. The Curator will decide what mode of transportation is appropriate for loaned items. Transport methods are matched to object vulnerability, lender requirements, and risk assessment. Some options for shipping include:
- A. Fine Art Shipper;
  - B. Personal Delivery by Curator or designate;
  - C. Private courier;
  - D. Canada Post (or other postal service); and
  - E. Freight shipping company.
48. Applicable federal requirements for controlled cultural property are followed. This includes export permits under the Cultural Property Export Control List and CBSA procedures. For foreign loans in Ontario, protection under the *Foreign Cultural Objects Immunity from Seizure Act* may be sought.

**PART VII - PROTECTING FACILITIES**

49. Only the main entrance and balcony are kept unlocked during public hours.
50. The vault is kept locked at all times. Only authorized staff may enter. All visitors to the vault are to be escorted. Photography and workroom activities in the vault are prohibited.
51. CPTED measures for lighting, sight lines, and signs are applied outdoors. The perimeter is reviewed periodically with the City of Kenora's Neighbourhood Empowerment Team (NET) to reduce after-hours risks and nuisance activity around the exterior of the building.

## **ELECTRONIC SECURITY SYSTEMS**

### **Intrusion Detection, Access Control & CCTV**

52. All exterior doors are equipped with contact sensors. Volumetric motion detectors are armed when the building is unoccupied. A contracted alarm call centre monitors the building at all times. Police are dispatched on alarms and the Director is notified to meet police. Motion detector walk-tests are performed as part of the monthly health and safety inspection. Annual certifications are completed by certified contractors.

### **Key & Fob Management**

53. Access is controlled by electronic fobs that are issued to staff. Programmed schedules define auto-lock/unlock, with the default being locked. Electronic fobs issuance, access zones control, and returns are logged and maintained by City of Kenora IT staff.
54. A key fob register with holder, areas, issue/return dates, and authorization is maintained by City of Kenora IT staff.
55. Key fobs are deactivated when lost, or with a role change/termination. Staff will contact the Director and report the loss as soon as the loss is realized. The Director will follow up with IT.
56. DFAC spare keys are to be kept in a separate, locked key cabinet with controlled access for staff.

### **Closed-circuit Television (CCTV)**

57. Continuous recording via CCTV is maintained at entrances, galleries, circulation areas, stairs, administrative areas, and exterior approaches.

58. The DFAC will abide by *City of Kenora Policy AF-1-3 - Video Surveillance Policy*. In addition:
- A. The array of security cameras in the DFAC will be maintained by a third party security contracting company;
  - B. Signs are installed to notify the public of video surveillance activity;
  - C. Staff will monitor visitor behaviour in real time during open hours;
  - D. Footage is retained for a period of at least 30 days and not more than 90 days;
  - E. Staff will cooperate with law enforcement when asked for security camera footage of building and grounds;
  - F. CCTV cameras are not to be used as a primary tool for staff/personnel surveillance; and
  - G. Under no circumstances is CCTV footage to be made public.

### **Fire Protection**

59. The DFAC will maintain the following fire protection measures:
- A. wet- pipe sprinklers;
  - B. fire alarm pulls;
  - C. zoned water shut- offs;
  - D. annual maintenance and inspection by qualified contractors;
  - E. Monthly extinguisher checks as part of the monthly health and safety inspection;
  - F. staff trained on basic fire response, evacuation; and
  - G. sprinkler isolation.

## **PART VIII - PROTECTING INFORMATION**

### **Security Records & Privacy**

60. Security records that include incidents, access logs, inspection or testing or maintenance reports, and CCTV exports are treated as confidential. CCTV is operated under the *City of Kenora Policy AF-1-3 - Video Surveillance* and the *Municipal Freedom of Information and Protection of Privacy Act*.
61. Staff passwords and access controls are to be used to protect personal work stations, network access, and any digital records.
62. Paper copies of staff passwords are kept in a secure location on site.

63. Where recommended by City IT, staff will use two-factor authentication.
64. Weekly backups are to be maintained and stored via a cloud based solution off site.
65. Staff will abide by City of Kenora *HR- 2-06 Technology Usage Policy*, and work with City of Kenora IT staff and contractors to prevent phishing attempts, malware, and other IT related issues, including annual training.
66. In collaboration with City IT, security and BAS networks are segmented. Strong authentication including multi- factor authentication for remote access is enforced. Vendor credentials are controlled and logs are available for review.

**PART IX - Renewal**

67. This Policy is reviewed by staff annually in January and after any significant incident, in parallel with the Emergency & Disaster Plan's annual refresh cycle. Updates are to be submitted to the Muse Board for approval and communicated to all personnel.
68. This policy will be reviewed by the Muse Board at least every three years.



Section	Date	By-Law Number	Page	Of
Douglas Family Art Centre			1	8
Subsection	Repeals By-Law Number		Policy Number	
Care of Collections			DFAC-2026-05	

### Purpose

The Douglas Family Art Centre (the “DFAC”), as part of The Muse, holds its collections in trust for the public. This Policy establishes governance-level direction and minimum standards for the long-term care, preservation, conservation, and safe use of artworks in the DFAC’s Permanent Collection and in its custody on loan.

1. This Policy supports the DFAC’s *Collections Management Policy* (DFAC-01-02) and has been developed to strengthen the DFAC’s capacity to preserve art works and cultural property over the long term and make it accessible to the public through exhibitions, programs, research, and publications.
2. This Policy applies to all DFAC staff, volunteers, contractors, interns, and any other persons who handle, transport, install, store, conserve, or otherwise work with artworks in the DFAC’s custody, including incoming and outgoing loans.
3. This Policy is a ‘what and why’ document. Detailed ‘how’ procedures (e.g., handling protocols, environmental monitoring procedures, light exposure tracking, and emergency response checklists) are maintained separately as internal working documents and are reviewed and updated as needed.

### Definitions:

- A. **Board:** refers to The Muse Board of Directors.
- B. **Director:** refers to the Director of The Muse.
- C. **Curator:** refers to the Curator of the Douglas Family Art Centre or their delegate.
- D. **Collection:** All accessioned artworks, loans (incoming and outgoing), and items under DFAC custody.
- E. **Artwork:** refers to cultural property in the class of Objects of Fine Art, including (but not limited to) paintings, drawings, prints, photographs, sculpture, and mixed-media works that are part of the Collection or in the DFAC's custody on loan.
- F. **Preventive conservation:** refers to measures that reduce risk of deterioration and damage through suitable environments, safe handling, storage, security, and maintenance, rather than interventive treatment.
- G. **Conservation treatment:** refers to interventive actions undertaken to stabilize, repair, or otherwise preserve an artwork, and are documented and performed by qualified personnel.

**Authority and accountability:**

- 4. The Board approves this Policy and ensures adequate resources are allocated for its implementation.
- 5. The Director is accountable for implementation of this Policy, including ensuring that appropriate facilities, staffing, training, contracts, and budgets are in place.
- 6. The Curator is responsible for the day-to-day application of professional standards for collections care, including environmental monitoring, handling, storage, exhibition preparation, and, in consultation with the Director, initiating conservation action.
- 7. All staff and volunteers share responsibility to follow approved handling, security, and emergency procedures and to report any incident, loss, suspected theft, pest activity, or change in condition of an art work immediately.

**Policy:**

- 8. In all collections care activities, the DFAC will meet professional standards and ethical obligations, comply with applicable laws, and maintain the public trust in its stewardship of cultural property.
- 9. The DFAC will prioritize preventive conservation as the primary means of preservation, recognizing that preventing deterioration is preferable to interventive treatment.

10. Staff will not work outside of, or beyond, their training in the conservation of collections.
11. The DFAC will apply a risk management approach to collections care, focusing on the most significant and likely risks (including physical forces, fire, water, pests, theft/vandalism, and environmental hazards).
12. The DFAC will balance conservation with access by providing public and research access in ways that do not place artworks at unacceptable risk.

**Environmental management:**

13. The DFAC will provide stable environmental conditions in exhibition galleries, storage areas, and any other spaces where artworks are stored or handled. The environmental conditions will be monitored and controlled by the Building Automated System (BAS).
14. Environmental controls will address temperature, relative humidity (RH), light (visible and ultraviolet), airborne pollutants/particulates, and water intrusion risks.
15. Environmental monitoring will be conducted year-round. A seven day average of temperature and humidity will be generated on the BAS every day by the Director or designate to identify trends, anomalies, and required corrective actions. Records of the previous month's environmental conditions will be automatically generated by the BAS on the first day of the month, and emailed to the Director, Curator and City of Kenora Facilities staff for review. These records will be retained for not less than seven years.
16. The DFAC will monitor and manage illumination (lux) and ultraviolet radiation in display and storage areas where light-sensitive materials are present, and will take steps to reduce unnecessary exposure (including the use of UV-filtering strategies where appropriate).
17. When building-wide control cannot achieve desired conditions, the DFAC will employ microclimate solutions (e.g., sealed frames, display cases, enclosures, and appropriate packaging) to reduce risk to sensitive works.
18. Environmental targets and allowable variation, including light exposure targets for light-sensitive works, will be set in internal standards informed by collection needs, historical conditions, and sustainability considerations.

**Security and access control:**

19. The DFAC will maintain physical and procedural security measures to protect the Collection and loans against theft, vandalism, and unauthorized access as outlined in *DFAC-01-04 Security Policy*.
20. Access to vault and back-of-house collection areas will be restricted to authorized personnel. Guest and contractor access will be supervised by DFAC staff or City of Kenora Facilities staff.
21. Keys, access codes, and alarm credentials will be issued, tracked, and revoked in accordance with DFAC security procedures.
22. Any suspected theft, loss, or security breach will be reported immediately to the Director and Curator, documented as an incident, and managed in accordance with insurance, legal, and police reporting requirements.

**Storage, housekeeping, and pest management:**

23. Artworks will be stored using appropriate systems that provide physical support, separation, and protection from dust, light, pests, and physical impact.
24. Storage furniture, mounts, and enclosures will be selected to reduce risk of abrasion, deformation, and chemical damage.
25. Housekeeping and maintenance practices will reduce dust and debris and will be coordinated to avoid introducing risks (e.g., excess moisture, chemicals, or vibration).
26. The DFAC will implement an Integrated Pest Management (IPM) approach based on prevention, monitoring, identification, and non-chemical response whenever necessary.
27. New acquisitions and incoming loans will be assessed for pest risk and, where appropriate, quarantined or treated before entering collection storage.
28. There is to be no eating or drinking in the vicinity of artwork in storage, include no food or drink at any time in the vault.
29. Only archival-safe materials will be used in the packing and storage of collection items.

**Handling, installation, and movement:**

30. Artworks are at their most vulnerable when being handled. Handling will be minimized and undertaken only by trained personnel using appropriate supports and personal protective measures.
31. The Curator will ensure best practice standards are met in the methods and conditions under which the following activities occur vis-à-vis artworks:
  - A. display and providing study access;
  - B. installation and de-installation;
  - C. exhibition lighting;
  - D. matting and framing;
  - E. transportation to or from the DFAC; and
  - F. storage.
32. Handling methods will be appropriate to the artwork's materials, condition, and any cultural protocols, including for sacred or culturally sensitive works.
33. Any damage, change in condition, or near-miss event observed during handling or installation will be reported immediately and documented in the condition report.
34. Access to galleries during periods of exhibition installation will be limited to staff or volunteers whose presence is essential.

**Packing and transport:**

35. Packing and transport will be planned to mitigate risks from shock, vibration, puncture/impact, compression, water, pollutants, pests, and incorrect temperature/RH.
36. Condition reporting (pre-move and post-move) will be completed for all outgoing and incoming loans and for any internal moves that present material risk.
37. The Curator will decide what mode of transportation is appropriate for loaned items. Transport methods are matched to object vulnerability, lender requirements, and risk assessment. Some options for shipping include:
  - A. Fine Art Shipper;
  - B. Personal Delivery by Curator or designate;

- C. Private courier;
- D. Canada Post (or other postal service); and
- E. Freight shipping company.

**Exhibition and display:**

38. Exhibition design will incorporate preventive conservation requirements including light management, physical security, safe mounts, vibration control, and safe visitor circulation.
39. Light damage is cumulative and irreversible for many materials. The DFAC will manage both intensity and duration of exposure, and will avoid unnecessary lighting (for example, by turning off or reducing lights when spaces are closed or when objects are not being viewed).
40. For photographs, works on paper, and other light-sensitive media, the DFAC will apply stricter controls on light levels and exposure duration, including the use of rotations, limited display periods, and the use of appropriate glazing or UV-filtering strategies where applicable.
41. Display cases, frames, and mounts will be constructed from materials suitable for long-term display to reduce off-gassing and physical stress.
42. The DFAC will monitor and document the condition of artworks on display and will adjust display duration, rotation schedules, or environmental controls as required.
43. Works not on exhibit will be stored in appropriate enclosures and in conditions that minimize light exposure.

**Conservation assessment and treatment:**

44. The Curator is responsible for initiating any conservation action on an artwork. Such work will not be undertaken without consultation with the Director.
45. Conservation treatment will be performed only by qualified conservators or appropriately supervised personnel. Treatment decisions will be based on examination, documentation, and the goal of maintaining the artwork's physical, historical, and aesthetic integrity.
46. All conservation examinations and treatments will be documented, including the methods and materials used, and retained as part of the artwork's permanent record maintained in collections management database.

47. The DFAC will not undertake conservation treatment that creates unnecessary risk to the art work, and will prefer minimal, reversible interventions whenever feasible.

**Emergency preparedness and response:**

48. All staff will work in accordance with the Douglas Family Art Centre Emergency and Disaster Plan for business continuity or emergency procedures.
49. Emergency preparedness for collections will include planning for prevention measures, staff roles, training, supplies, and a prioritized salvage plan for the most vulnerable and most significant works.
50. In the event of an incident (e.g., water leak, fire, smoke, theft, vandalism, pest outbreak, or mould), staff will prioritize human safety, isolate risks, protect artworks where safe to do so, and notify the Curator and Director immediately.
51. Emergency incidents affecting artworks will be documented and followed by a post-incident review to reduce recurrence.

**Training and competency:**

52. All permanent staff involved in collections work will maintain an appropriate level of training for handling and preventive conservation. Temporary staff, contractors, and volunteers will be trained and supervised to the appropriate level by DFAC staff.
53. Training will include safe handling, exhibition lighting awareness for light-sensitive works (including photographs and works on paper), emergency response, security procedures, hazard awareness (e.g., mould and pests), and documentation expectations.

**Records and reporting:**

54. Environmental monitoring logs, including where applicable illumination and UV measurements, condition reports, incident reports, conservation reports, pest monitoring logs, and related maintenance records will be retained as part of the DFAC's collections records system.
55. Records will support accountability, risk management, and continuous improvement and will be made available for designation, audit, and reporting purposes as required.

**Review:**

56. This Policy shall be presented by the Director to the Board for review at a minimum of every three years, or sooner if required by significant changes to facilities, staffing, collections scope, or risk profile.

Darrell Matson  
THUNDER BAY, Ontario  
P7G-2G8

March 27, 2026

City of Kenora  
1 Main Street South  
Kenora, Ontario  
P9N 3X2

Sent via e-mail only

Attention – Ms. Pihulak– Deputy CAO/City clerk

Re: 2025 Integrity Commissioner Annual Report

Attached is the 2025 Integrity Commissioner Annual Report as required by Kenora By-Law 56-2022.

Section 32 reads as follows:

Annual Report to Council

**32.1 In completing its annual report to Council, the Integrity Commissioner shall include information on the nature and volume of activity for the past year and provide examples, anonymized in respect of advice provided and the nature of complaints received and responded to.**

**32.2 The annual report of the Integrity Commissioner shall be provided to General Committee for information purposes. The report is a public document.**

**32.3 The Integrity Commissioner shall file his or her annual report no later than 6 months after his or her initial appointment and by March 31 annually thereafter.**

If there are any questions with respect to this report please advise and I will respond accordingly.

Darrell Matson

*D Matson*

IC for Kenora (Retired)

Attach: Kenora-2025 Integrity Commissioner Annual Report

# Integrity Commissioner Annual Report for the The Municipality of Kenora Year ending 2025

Date prepared: March 26, 2025

Nature and Volume of Activity	INTEGRITY COMMISSIONER	STATUS AT Year End
Code of Conduct And MCIA Investigation/Inquiry File 3 - 2024	Matson	Complete – Report dated March 6, 2025 finalized and submitted.
MCIA Inquiry File 4a - 2024	Matson	Complete – Report dated March 27, 2025 finalized and submitted.
MCIA Inquiry File 4b - 2024	Matson	Complete – Report dated April 24, 2025 finalized and submitted.
Code of Conduct Investigation File 2 - 2024	Matson	Complete – Report dated August 8, 2025 finalized and submitted.

**Note: No Advice was requested or provided to any Members of Council in 2025**

Darrell Matson

Integrity Commissioner for the Municipality of Kenora

**March 20, 2026**

## **City Council Committee Report**

**To: Mayor and Council**

**Fr: Heather Pihulak, Deputy CAO/City Clerk**

**Re: Boards/Committees Review**

### **Recommendation:**

That the 2022-2026 term of Council reviewed the existing Boards and Committees that have formed part of this term of Council and recommend the existing Boards and Committees continue; and further

That Council adds a Kenora Age Friendly Committee of Council for the 2026-2030 term of Council.

### **Background:**

In preparation for the 2026-2030 term of Council, administration traditionally presents the current term of Council with an opportunity to review the current Boards and Committees and determine if there should be any changes for the next term of Council.

For your reference the following Boards and Committees are Committees of Council with terms of reference passed by Council by bylaw OR are required by Legislation:

- \*Accessibility Advisory Committee (10 members including 2 Councillors)
- Crime Prevention & Community Wellbeing Advisory Implementation Committee (max 15 members- no Council representative)
- \*Kenora OPP Detachment Board 1 (7 person board including 3 members of Council)
- \*Kenora Public Library Board (5-9 members including 1 Council)
- The Muse Board (8 including 1 Councillor)
- Committee of Adjustment (7 members, no Council representative)
- Sustainability Advisory Committee (14 including 1 Councillor)

External Boards & Committees NOT Appointed by Council may have a Council membership or Council presence as requested by outside organization:

- All Nations Health Partners
- All Nations Health Working Group – Hospital Committee
- Business Improvement Area (BIZ) (5 members including 1 Councillor)
- \*District of Kenora Home for the Aged (3 Municipal reps with staggered terms – no Councillor\*Legislation, cannot change)
- Handi Transit Board (1 Councillor, 1 Council alt)
- Kenora Airport Authority (1 Councillor, 1 alt)
- Kenora District Municipal Association (KDMA)
- \*Kenora District Services Board (KDSB) (1 Councillor, 1 alt)
- \*Kenora Health Care Centre Board of Directors (Mayor, 2 Councillors)

- Ministry of Natural Resources – LCC Committee (1 Council, 1 alt)
- \*Northwestern Health Unit Board of Directors (1 Council)
- \*Rat Portage Common Ground Conservation Organization
- \*Synergy North Hydro Board of Directors
- \*Tunnel Island Common Ground

Two Committees that were eliminated as part of the 2018-2022 term of Council include:

- Kenora Urban Recreational Trails Committee
- Kenora Heritage Committee

The objective of the report is for Council to reflect on their term of Council and experiences with these boards and committees and their effectiveness. Reviewing the Terms of Reference for each of the committees/boards you were directly involved with and from your own personal experience determining if you feel the committee is effective and if any changes need to be made to membership composition, or if the Committee is required. We do leave terms of reference for each committee to be reviewed by the lead administration to the committee. They will bring recommended changes forward at their discretion, however, it is up to Council to appoint members and now is the time to make those changes before advertising for the new term following the election.

I have listed the number of members currently appointed to the board/committee, including the number of Council members. You will note some boards/committees have a legislated mandate, or they are an external board/committee with a requirement for a member of Council to form part of their Board. I have \* those to indicate such.

As noted, Boards and Committees will have the mandate to review their terms of reference and any recommended changes moving forward will be lead by the administrative staff who support that committee, or through the Chair of the Committee back to the Clerk's Division.

Kenora has been recognized by the Province of Ontario as an Age Friendly Community and the Kenora Age Friendly group was recognized at the March Council meeting for their work and support in the community to help us earn this recognition. Age-friendly communities help create more accessible environments for people of all ages and abilities across diverse communities in our province. These communities respond to the opportunities and challenges of an aging population by creating physical and social environments that:

- ✓ support independent and active living
- ✓ enable older adults and people with disabilities to continue contributing to all aspects of community life.

They also align with the Advancing Accessibility in Ontario framework which aims to make the province more inclusive and accessible for everyone, by focusing on four key areas:

- ✓ breaking down barriers in the built environment
- ✓ government leading by example
- ✓ increasing participation in the economy for people with disabilities and
- ✓ improving understanding and awareness about accessibility.

Community leaders and residents in age-friendly communities work together to ensure that local policies, programs and services are accessible, inclusive and support the social and physical environments that enable Ontarians to live safe, active and meaningful lives.

The World Health Organization has identified eight overlapping domains of community life that affect an individual's personal wellbeing and their independent and active living in physical and social environments. These eight domains are the basis for the steps outlined in this guide and are summarized below:

#### Physical environment

##### Outdoor spaces and public buildings

When people view a neighborhood as safe and accessible, it encourages people to participate in outdoor activities and engage with the community. Accessibility involves removing barriers that limit opportunities for people with disabilities, including older adults with age-related limitations and/or disabilities.

#### Transportation

The condition and design of transportation-related infrastructure, such as signage, traffic lights and sidewalks affect personal mobility. Access to reliable, affordable public transit becomes increasingly important when driving becomes stressful, challenging or is no longer available as an option.

#### Housing

Housing options that are affordable, accessible, supportive and incorporate flexibility through adaptive features, style and location choices are essential for age-friendly communities.

#### Social environment

##### Social participation

Social participation involves the level of interaction that older adults and people with disabilities have with other members of their community and the extent that the community makes this interaction and inclusion possible.

#### Respect and social inclusion

Community attitudes, such as a general feeling of respect and recognition of the role that older adults and people with disabilities play in our society, are critical factors for establishing an inclusive and age-friendly community.

#### Civic participation and employment

Civic engagement includes the desire to be involved in aspects of community life that extend beyond day-to-day activities, such as:

- volunteering
- becoming politically active
- voting
- working on committees.

The ability to continue working or find new employment provides economic security for older adults, and people of all ages and abilities. This includes having access to accessible environments, including accessible workplaces.

#### Personal well-being

##### Community support and health services

Access to, and awareness of, mental and physical health programs and services contribute to quality of life and age-friendliness.

#### Communication and information

Age-friendly communities provide readily accessible information about community events or important services in formats that are appropriate for older adults and people with disabilities. An age-friendly community recognizes the diversity of its population and promotes initiatives to reach as many people as possible.

Council has been asked by the Kenora Age Friendly Committee (KAFC) to become a formal Committee of Council. This would provide formalized support from the City with the coordination of meetings including agendas and minutes, help with accessing grants that may be available and assistance with small administrative matters that would help advance the work of the Kenora Age Friendly Committee. The support would be limited to no more than other Committees of Council receive. Council may consider adding this committee to their formal appointed committees.

Across the province it varies how municipalities support AFC's. Many municipalities directly support and appoint committee members through the Board and Committee of Council appointment process, and others have advisory boards that are not managed through Council. It appears that most often it depends on if they are single, lower tier, and upper tier municipalities but it is not always consistent. Should Council support the addition of this committee, the Terms of Reference that has been agreed to by the current KAFC could be adopted into our common terms and supported by Council to have in place for the fall.

**Budget:** Council may wish to consider allocating some small budget dollars to the Kenora Age Friendly Committee and the Accessibility Committee for things such as special events and public participation which helps to advance the mandate of the plans and work of the two committees similar to the Sustainability Advisory Committee.

**Risk Analysis:** There is a low risk associated with this report as the report is intended to be a review of the various Boards/Committees.

**Communication Plan/Notice By-law Requirements:** Boards and Committees will be publicly advertised beginning the end of September and into October for Council appointment at the inaugural meeting of the new Council.

**Strategic Plan or other Guiding Document:**

The strategic plan in its entirety can touch this report as the mandates of many of these boards and committees touch the Strategic Plan throughout. This is also true for many of our other guiding documents and Acts.

Age-Friendly  
KENORA



# KENORA AGE-FRIENDLY COMMITTEE

## TERMS OF REFERENCE

*Revised February 2026*

### 1.0 INTRODUCTION

These Terms of Reference establish the mandate, composition, and operating procedures for the Kenora Age-Friendly Committee (the "Committee"). The Committee serves as the primary coordinating body for implementing and advancing age-friendly initiatives within the City of Kenora, in alignment with the World Health Organization's Age-Friendly Cities and Communities framework and Ontario's Age-Friendly Community Planning Guide.

The Committee's work is guided by the principles of inclusion, respect for older adults, meaningful engagement, and collaborative action to create an age-friendly community that enables people of all ages to actively participate in community life and age with security, dignity, and continued opportunity for growth.

### 2.0 BACKGROUND

The Kenora Age-Friendly Committee was established in January 2015 in response to the Province of Ontario's Age-Friendly Community Planning initiatives and funding programs. The City of Kenora, as the applicant municipality, supported the formation of this multi-stakeholder committee to address the needs and opportunities of an aging population.

The Committee's foundational work was guided by the World Health Organization's Global Age-Friendly Cities Guide, [Ontario's Age-Friendly Community Planning](#) resources, provincial priorities for aging populations, the North West LHIN's "Bringing Care Home" strategy, and extensive local consultation including "Seniors Speak Out" and organizational assessments.

In 2016, the Committee completed the Kenora Age-Friendly Plan, organized around the [World Health Organization's eight domains of age-friendly communities](#):

- Outdoor Spaces and Buildings
- Transportation
- Housing

- Social Participation
- Respect and Social Inclusion
- Civic Participation and Employment
- Communication and Information
- Community Support and Health Services

The Committee continues to evolve its work to respond to emerging needs, changing demographics, and new opportunities to enhance quality of life for older adults in the community.

### **3.0 MANDATE AND ROLE**

#### **3.1 Primary Mandate**

The Committee serves as the coordinating body responsible for overseeing implementation of the Kenora Age-Friendly Plan and advancing age-friendly initiatives that improve the quality of life for older adults in the community.

#### **3.2 Core Responsibilities**

The Committee shall:

- Monitor and coordinate implementation of action items identified in the Kenora Age-Friendly Plan
- Foster collaboration among community-based organizations, service providers, government agencies, and other stakeholders serving older adults
- Identify service gaps, emerging needs, and opportunities for innovation in age-friendly programming
- Facilitate information sharing and coordinated planning among service providers
- Engage older adults meaningfully in committee activities, decision-making, and community planning processes
- Monitor trends, best practices, and funding opportunities related to age-friendly community development
- Provide advice and recommendations to City Council, community organizations, and other decision-makers on age-friendly policies, programs, and initiatives
- Raise awareness about age-friendly principles and the importance of creating inclusive communities for all ages
- Undertake periodic reviews and updates of the Kenora Age-Friendly Plan to ensure continued relevance and responsiveness to community needs
- Report regularly on progress, achievements, and challenges to stakeholders and the broader community

## **4.0 COMMITTEE MEMBERSHIP**

### **4.1 Composition**

The Committee shall consist of a minimum of seven (7) and a maximum of thirteen (13) members, comprised of community members, older adults (aged 55+), and representatives from organizations that serve, support, or advocate for older adults in the Kenora area.

### **4.2 Membership Categories**

Membership shall include representation from:

- Older adults from the community (at-large members)
- Community members at large
- Healthcare and community support service providers
- Housing and accommodation providers
- Social, recreational, and cultural organizations
- Transportation providers
- Municipal government (ex-officio or designated representative)
- Educational institutions
- Other relevant community stakeholders

### **4.3 Appointment and Terms**

Members serve at their own pleasure with no fixed term limits. Members are expected to:

- Attend meetings regularly and participate actively in committee work
- Represent the interests of older adults and the broader community rather than narrow organizational interests
- Contribute skills, knowledge, and networks to advance the committee's mandate
- Provide reasonable notice of resignation or extended absence

The Committee welcomes new members throughout the year. Interested individuals or organizations may express interest to the Chair(s) or any current committee member.

### **4.4 Roles and Responsibilities of Members**

Committee members are expected to:

- Act in good faith and in the best interests of older adults and the community
- Respect diverse perspectives and engage constructively in discussions
- Maintain confidentiality where appropriate
- Share information and learnings with their respective organizations and networks
- Support implementation of committee decisions and action items

## **5.0 LEADERSHIP AND GOVERNANCE**

### **5.1 Chair or Co-Chairs**

The Committee shall elect a Chair or Co-Chairs (or Tri-Chairs if needed) at the first meeting of each calendar year. The Chair(s) may serve consecutive terms if re-elected by the committee.

**Responsibilities of the Chair(s) include:**

- Setting meeting agendas in consultation with committee members
- Presiding over meetings and ensuring productive discussion
- Serving as primary contact person and spokesperson for the committee
- Liaising with City Council, community partners, and other stakeholders as needed
- Ensuring the committee fulfills its mandate and operates effectively
- Delegating responsibilities and supporting sub-committee work

In the absence of the Chair, a designated Vice-Chair or another committee member may assume these responsibilities.

## **5.2 Decision-Making**

The Committee operates on a consensus-based decision-making model, seeking agreement among members present. For matters requiring broader consultation or formal approval, the Chair(s) may seek input from absent members through electronic communication.

There is no formal quorum requirement. However, significant decisions affecting the committee's mandate, structure, or public positions should involve consultation with a representative cross-section of membership.

## **6.0 MEETINGS AND ADMINISTRATION**

### **6.1 Meeting Frequency and Schedule**

The Committee shall meet regularly, with frequency and timing determined by the committee at the beginning of each year based on workload and member availability. Typical meeting schedules range from monthly to quarterly.

Special meetings may be called by the Chair(s) or upon request of committee members as needed to address urgent matters or advance specific initiatives.

### **6.2 Meeting Location and Format**

Meetings shall be held at accessible locations within the community. The Committee may utilize hybrid or virtual meeting formats to enhance accessibility and accommodate members' schedules and mobility considerations.

### **6.3 Agenda and Minutes**

Meeting agendas shall be distributed in advance to allow members adequate time to prepare. Meeting minutes or summary notes shall be maintained to document decisions, action items, and key discussions. The Committee may use an AI Notetaker to support documentation of discussion and decisions. Minutes shall be distributed to members following each meeting.

### **6.4 Conduct of Meetings**

The Committee shall conduct meetings in a professional, respectful, and inclusive manner. All members shall have opportunity to contribute to discussions and share perspectives. The Committee welcomes input from guests, community members, and subject matter experts as appropriate.

## **7.0 SUB-COMMITTEES AND WORKING GROUPS**

To facilitate implementation of the Age-Friendly Plan and advance specific initiatives, the Committee may establish sub-committees or working groups focused on particular domains (e.g., transportation, housing, social participation) or projects and events.

Sub-committees may include committee members and other community volunteers with relevant expertise or interest. Sub-committees shall report regularly to the full Committee on their activities and progress.

## **8.0 COMMUNICATIONS AND REPORTING**

### **8.1 Communications Authority**

The Chair(s) serve as the primary spokesperson for the Committee in communications with media, City Council, community organizations, and the public. Committee members may represent the Committee with prior consultation with the Chair(s).

### **8.2 Annual Reporting**

The Committee shall provide an annual report and/or deputation to City Council and the community summarizing activities, progress on Age-Friendly Plan implementation, achievements, challenges, and priorities for the coming year.

The Committee shall, prior to the stated deadline, complete the Ontario Annual Survey of Age-Friendly Community Initiatives as requested by the Ontario Age-Friendly Communities Outreach Program at Queen's University.

### **8.3 Community Engagement**

The Committee shall maintain transparency and engage the broader community through appropriate channels, which may include public meetings, newsletters, social media, website updates, and participation in community events.

## **9.0 RESOURCES AND SUPPORT**

The Committee shall seek and leverage resources from multiple sources to support its work, including:

- In-kind support from member organizations (meeting space, administrative support, communications)
- Municipal support and partnership
- Provincial and federal funding programs for age-friendly initiatives
- Grants and donations from foundations and community partners
- Volunteer contributions and community support

### **9.1 Funding Management**

The Committee may pursue and receive funding from government programs, foundations, community organizations, and other sources to support age-friendly initiatives. All funding received shall be managed in accordance with the following principles:

- Funding applications require approval by Committee consensus before submission

- The City of Kenora or a designated member organization may serve as the official funding recipient and flow-through entity where required by funding bodies
- All grant funds shall be administered in compliance with funder requirements, applicable legislation, and municipal financial policies
- The Committee shall maintain transparency regarding funding sources, amounts, and use of funds
- Regular financial updates shall be provided to the Committee regarding active grants and expenditures
- The Committee Chair(s) and designated treasurer or financial liaison shall ensure timely submission of required financial reports to funders
- Upon conclusion of funded projects, the Committee shall evaluate outcomes and share learnings with stakeholders

## **10.0 AMENDMENTS TO TERMS OF REFERENCE**

These Terms of Reference may be amended at any time by consensus of the Committee membership. Proposed amendments should be circulated in advance to allow members adequate time for review and consideration.

The Committee shall review these Terms of Reference periodically (at minimum every three years) to ensure they remain current and support effective committee functioning.

## **11.0 APPROVAL AND ADOPTION**

These Terms of Reference were reviewed and adopted by the Kenora Age-Friendly Committee on [DATE] and supersede all previous versions.

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Chair, Mary Bawden

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**April 1, 2026**

## **City Council Committee Report**

**To: Mayor & Council**

**Fr: Heather Pihulak, Deputy CAO/City Clerk  
Mark Doornbos, Manager of Information Technology**

**Re: Video Surveillance Policy #AF-1-3**

### **Recommendation:**

That Council hereby approves an amended Video Surveillance Policy #AF-1-3 to reflect language that meets the needs of compliance and legislation today; and further

That the amended Video Surveillance Policy #AF-1-3 forms part of the City's Comprehensive Policy Manual; and further

That bylaw number 29-2018 be hereby repealed; and further

That three readings be given to a bylaw for this purpose.

### **Background:**

The City's video surveillance policy has not been updated since 2018 and requires changes to language to keep up with legal, technological, and social changes. Our current Video Surveillance Policy statement needs to explicitly state that surveillance is used only where justified, necessary, proportionate, and lawful. Ontario's Municipal Freedom of Information and Protection of Privacy Act) requires stricter rules on data collection, storage, and disclosure. Throughout the amended policy, changes that strengthen language to reflect current IPC requirements have been strengthened or amended.

The revisions to the policy have been reviewed by our IT Manager, Managed Service Provider and our legal counsel.

**Budget:** There is no budget impact to this report.

**Risk Analysis:** There is a medium risk associated with this report. We require these updates to ensure that we are compliant with legislation and best practices for managing and collecting personal information through video surveillance data.

**Communication Plan/Notice By-law Requirements:** resolution & bylaw

## Video Surveillance Policy



Section	Date	By-Law Number	Page	Of
Administration & Finance	<del>April 20, 2018</del> February 2026	29-2018	1	7
Subsection	Repeals By-Law Number		Policy Number	
Video Surveillance	80-2013		AF-1-3	

### Policy Statement

The Corporation of the City of Kenora may use video surveillance on City properties and within City facilities only where such use is justified, necessary, proportionate, and connected to a lawfully authorized municipal purpose, including the safety of individuals, the security of municipal property, and the protection of City assets.

Video surveillance shall be implemented, operated, accessed, disclosed, retained, and disposed of in accordance with the Municipal Freedom of Information and Protection of Privacy Act, applicable records management requirements, and this Policy.

~~It is the policy of The Corporation of the City of Kenora to utilize video surveillance on City properties and within City facilities to ensure the safety of individuals and the security of City assets and property.~~

### Purpose

Video security surveillance systems are a resource used by The Corporation of the City of Kenora at selected City sites within the jurisdiction of the Corporation. In the event of a reported or observed incident, the review of recorded information may be used to assist in the investigation of the incident.

The City recognizes that video surveillance involves the collection of personal information and may affect individual privacy. Accordingly, this Policy establishes requirements for the lawful collection, use, disclosure, retention, security, and disposal of video surveillance records, as well as requirements respecting notice, privacy review, service provider management, access requests, and incident response. ~~The City of Kenora recognizes that video surveillance technology has a high potential for infringing upon an individual's right to privacy and although video surveillance technology may be required for legitimate operational purposes, its use must be in accordance with the provisions of the Municipal Freedom of Information and Protection of Privacy Act (the Act).~~

**Commented [CF1]:** The current statement is correct, but it should say more explicitly that surveillance is used only where justified, necessary, proportionate, and lawful. IPC guidance emphasizes that surveillance should not be adopted simply because it is convenient or useful; it should be tied to a lawfully authorized activity and used in a privacy-protective way.

**Commented [CF2]:** Modern comparator policies and IPC guidance support a purpose statement that expressly covers collection, notice, access, disclosure, retention, safeguards, privacy review, and incident response. Cambridge uses wording like this. And we already have MFIPPA language in the Policy statement now.

This policy will provide guidelines designed to assist City Departments that have identified an appropriate use for video surveillance technology, to manage records that may be created using this technology in a manner that complies with the Act and records management requirements.

This policy also establishes minimum information technology (IT) controls to ensure the secure operation, storage, transmission, and lifecycle management of digital video surveillance systems.

### Scope

These Guidelines do not apply to covert surveillance used for law enforcement purposes. In those circumstances, either a statutory authority exists and/or the authority for the surveillance is lawfully obtained through a search warrant.

Covert surveillance is conducted through the use of hidden devices. If covert surveillance is not implemented pursuant to the conditions in the preceding paragraph, extra diligence in considering the use of this technology is required. However, covert surveillance is beyond the scope of this policy.

This policy applies to all City-owned or City-managed video surveillance systems, including network-connected, IP-based, virtualized, or centrally managed systems, whether hosted on-premises or by an approved third-party service provider

## Video Surveillance Policy

Policy Number	Page	of
AF-1-3	2	7

### Definitions

~~The Act **Act** means the *Municipal Freedom of Information and Protection of Privacy Act*, as amended, is with the privacy protection provisions of Ontario's Freedom of Information and Protection of Privacy Act (FIPPA) and Municipal Freedom of Information and Protection of Privacy Act (MFIPPA).~~

~~**Personal Information** *has the meaning set out in the Act and includes recorded visual images of an identifiable individual captured by a video surveillance system.* is defined in Section 2(1) of FIPPA and MFIPPA, as recorded information about an identifiable individual, which includes, but is not limited to, information relating to an individual's race, colour, national or ethnic origin, religion, sex and age. If a video surveillance system displays these characteristics of an identifiable individual or the activities in which he or she is engaged, its contents will be considered "personal information" under the Act.~~

Commented [CF3]: Just simplifying

**Consistent Purpose** means a use of personal information that the individual to whom the information relates might reasonably have expected at the time of collection, within the meaning of the Act, is defined in Section 33 of MFIPPA as a use of personal information that the individual to whom the information relates might reasonably have expected at the time of collection.

**Record** means any record of information, however recorded, whether in printed form, on film, by electronic means or otherwise, and includes: a photograph, a film, a microfilm, a videotape, a machine-readable record, and any record that is capable of being produced from a machine-readable record.

**Video Surveillance System** refers to any fixed, mobile, or network-connected electronic system or device that enables the collection, recording, viewing, or storage of visual images of identifiable individuals in public or City-controlled spaces.

**Video Surveillance System** refers to a video, physical or other mechanical electronic or digital surveillance system or device that enables continuous or periodic video recording, observing or monitoring of personal information about individuals in open, public spaces (including streets, sidewalks, highways, parks, trails and outside City facilities).

**Reception Equipment** refers to cameras, encoders, servers, network infrastructure, viewing stations, and administrative systems used to capture, transmit, process, or view video surveillance data.

**Reception Equipment** refers to the equipment or device used to receive or record the personal information collected through a video surveillance system, including a camera or video monitor or any other video, audio, physical or other mechanical, electronic or digital device that may be inside or outside City facilities.

**Storage Device** refers to any physical or electronic medium, including servers or secure digital storage systems, used to store recorded images.

**Storage Device** refers to a videotape, computer disk or drive, CD-ROM, computer chip or other device used to store the recorded data or visual, audio or other images captured by a video surveillance system.

### **Guidelines REQUIREMENTS**

The following requirements apply to all City departments, employees, and service providers involved in the approval, operation, administration, maintenance, access, disclosure, retention, or disposal of video surveillance systems and records. The following guidelines are applicable to all City Departments.

**Commented [CF4]:** Calling the operative provisions "Guidelines" weakens the document. Much of what follows is mandatory policy content, not optional guidance.

## **Video Surveillance Policy**

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## 1) Designated Responsibilities

The ~~City Clerk~~Manager of Information Technology is responsible for the overall Corporate Video Security Surveillance Program.

The Manager of each Department is responsible for ensuring the establishment of departmental procedures of video surveillance equipment, in accordance with this policy, and documenting the reason for implementation of a video surveillance system at a designated area.

The ~~Division Manager, as assigned by the Chief Administrative Officer,~~Information Technology Manager is responsible for the life-cycle management of authorized video security surveillance systems [specifications, equipment standards, installation, maintenance, replacement, disposal and related requirements (e.g. signage)] including:

- (a) Maintaining a record of the locations of the reception equipment, including noting the justification and purpose of the location.
- (b) Maintaining a list of personnel who are authorized to access and operate the system(s).
- (c) Maintaining a record of the times when video surveillance will be in effect
- (d) Posting of a NOTICE OF COLLECTION OF PERSONAL INFORMATION (Refer to Section 5).
- (e) Assigning a person responsible for the day-to-day operation of the system in accordance with the policy, procedures and direction/guidance that may be issued from time-to-time.

The Information Technology Department is responsible for:

- establishing and maintaining technical security standards for video surveillance systems;
- managing network connectivity, authentication controls, and system access;
- supporting secure system maintenance, upgrades, and decommissioning.

(e)

(h) Employees and service providers with responsibilities under this Policy shall comply with the Act, this Policy, applicable procedures, and all confidentiality and security obligations.

(i) City employees may be subject to discipline where they knowingly or negligently breach this Policy, the Act, or related legal obligations.

(j) Any contract with a service provider that installs, hosts, supports, accesses, maintains, or stores video surveillance data shall require, at minimum:

1. recognition that records remain in the custody or control of the City for the purposes of the Act;
2. confidentiality and no secondary use of information;
3. access restrictions based on need-to-know;
4. prompt notification to the City of any actual or suspected privacy or security incident;
5. secure retention, return, and deletion requirements;

- 6. cooperation with City access requests, investigations, and audits; and
- 7. restrictions on subcontracting without City approval.

~~City employees and service providers shall review and comply with the policy and the Act in performing their duties and functions related to the operation of the video surveillance system.~~

~~City employees may be subject to discipline if they knowingly or deliberately breach the policy or the provisions of the Act or other relevant statutes.~~

~~Where the City has a contract with a service provider, the contract shall provide that failure by the service provider to comply with the policy or the provisions of the Act is considered a breach of contract leading to penalties up to and including contract termination. Employees of institutions and employees of service providers should sign written agreements regarding their duties under the policy and the Act, including an undertaking of confidentiality.~~

**Commented [CF5]:** Bill 194 and IPC guidance emphasizes privacy protections, and breach controls, and those are good best practices for municipal service-provider contracts as well. I just wanted clearer language.

**Video Surveillance Policy**

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**2) Considerations**

Prior to installation of video surveillance equipment, the City Department must consider the following:

(a) The use of each video surveillance camera should be justified on the basis of verifiable, specific reports of incidents of crime or significant safety concerns or for crime prevention. Video cameras should only be installed in identified public areas where video surveillance is a necessary and viable detection or deterrence activity.

(b) A privacy review or privacy impact assessment must be completed before:

- ~~(e)~~ i. any new video surveillance installation;
- ~~(d)~~ ii. any material expansion of an existing system;
- iii. any material repositioning or change in field of view;
- iv. any material change in purpose, hours of operation, or functionality; or
- v. any migration to a new hosting, storage, analytics, or managed service environment.

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~~(e) An assessment of the effects that the proposed video surveillance system may have on personal privacy should be conducted in an attempt to mitigate any adverse effects. Privacy intrusion should be minimized to that which is absolutely necessary to achieve its required, lawful goals.~~

**Commented [CF6]:** The current draft says an assessment "should" be conducted. That should become mandatory. IPC PIA guidance approach both support a structured privacy review before implementation or material change

~~(f)(c)~~ A requirement that any agreements between the City and service providers state that the records dealt with or created while delivering a video surveillance program are under the City's control and subject to privacy legislation (MFIPPA).

~~(g)(d)~~ A requirement that employees and service providers (in the written agreement) review and comply with the policy and the Act in performing their

duties and functions related to the operation of the video surveillance system.

### 3) Installation and Placement

(a) Video surveillance equipment should never monitor the inside of areas where the public and employees have a higher expectation of privacy such as change rooms and washrooms.

~~(b) Monitoring stations, recording equipment, servers, administrative consoles, and other backend components of the video surveillance system shall be located in controlled-access environments and accessible only to authorized personnel. Equipment should be installed in a strictly controlled access area. Only controlling personnel should have access to the access area and the equipment.~~

~~(e) Video surveillance equipment shall be positioned and configured so that it captures only those areas necessary to achieve the approved purpose and avoids unnecessary collection from adjacent private property, private residences, workspaces, or other areas not relevant to the approved purpose, unless such collection is unavoidable and specifically documented. Equipment should be installed in such a way that it only monitors those spaces that have been identified as requiring video surveillance.~~

~~(d)(b)~~ Adjustment of the camera position should be restricted, if possible, to ensure only designated areas are being monitored.

~~(e)(c)~~ Video surveillance should be restricted to periods when there is demonstrably a higher likelihood of crime being committed and detected in the area under surveillance, and may also be used to act as a deterrent to prevent further property loss.

~~(d)~~ Signs should be clear, language-neutral graphical depiction of the use of video surveillance and prominently displayed at the perimeter of the monitored areas and at key locations within the areas. The signs should include basic information to clarify that video surveillance is being used in the area.

~~(e)~~ Video surveillance systems shall be logically segmented from public networks and protected through firewalls or equivalent network security controls.

~~(f)~~ Remote access to video systems shall be restricted, authenticated, logged, and enabled only where operationally required.

~~(f)(g)~~

**Commented [CF7]:** Just wanted to be more specific when it came to what equipment would be in controlled areas.

**Commented [CF8]:** This is an important part of the policy and should be strengthened. IPC guidance emphasizes limiting collection to what is necessary

## Video Surveillance Policy

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### 4) Lawful Collection

Section 28(2) of MFIPPA establishes the conditions under which personal information may be collected. This section provide that no person shall collect personal information on behalf of an institution, unless the collection is:

- a) expressly authorized by statute
- b) used for the purposes of law enforcement or
- c) necessary to the proper administration of a lawfully authorized activity

The Corporation of the City of Kenora "Municipality" is lawfully authorized to operate municipal facilities and in doing so, are required to take steps to ensure the safety of the individuals who visit such facilities.

Section 31(1) of MFIPPA restricts how personal information may be used once it has been lawfully collected. As a general rule, the act prohibits the use of personal information unless the municipality obtains consent from the individual to whom the information relates or the personal information is used for the purpose for which it was obtained or compiled or for a consistent purpose.

The City of Kenora collects video surveillance for the purpose of the video surveillance program only or for a consistent purpose.

**5) Notification**

The public should be notified of the existence of video surveillance equipment by clearly written signs prominently displayed at the entrances, exterior walls, interior of buildings and/or perimeter of the video surveillance areas.

Signage must satisfy the notification requirements under section 29(2) of the Act, which include:

- informing individuals of the legal authority for the collection of personal information;
- the principal purpose(s) for which the personal information is intended to be used; and
- the title, business address and telephone number of someone who can answer questions about the collection;

The following is suggested wording for use in building signage, based on a minimum requirement of the Information and Privacy Commissioner of Ontario:

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**"This area is monitored by video surveillance cameras. Please direct inquires to:** *(title, business address and phone number of someone who can be contacted during business hours to answer questions about the collection of personal information)*"

## 6) Access, Use and Disclosure

Section 3 of Regulation 823 of MFIPPA requires the municipality to define, document and put in place reasonable measures to prevent unauthorized access as well as inadvertent destruction or damage of records. Information collected by way of video surveillance systems may only be used for the purposes of the stated rationale and objectives set out to protect public safety or to detect and deter criminal activity and vandalism. Information should not be retained or used for any other purposes.

(a) All video recordings, whether stored on physical media or digital storage systems (including on-premises, cloud-hosted, or Software-as-a-Service platforms), that are not actively in use shall be securely stored in a controlled access environment. Storage media shall be logically and/or physically protected, appropriately labeled where applicable, and safeguarded against unauthorized access, loss, or tampering.

~~(a) All tapes or other storage devices that are not in use should be dated, labeled and stored securely in a locked container located in a controlled access area.~~

(b) Access to video surveillance recordings and storage systems shall be restricted to authorized personnel only and protected through appropriate technical and administrative controls, including role-based access and authentication measures. All access to, and use of, recorded information shall be logged in a manner sufficient to create a reliable audit trail.

~~(b)(c) Access to the storage devices should only be by authorized personnel. Logs should be kept of all instances of access to, and use of, recorded material to enable a proper audit trail.~~ The personal information recorded by video surveillance is subject to access and privacy legislation. An individual whose personal information has been collected by a video surveillance system has a right of access under Section 36 of the Municipal Freedom of Information and Protection of Privacy Act. Access will depend upon whether an exemption applies and if exempt information can be reasonably severed from the record.

c) Only the CAO, City Solicitor, General Manager, Division Manager or a delegated alternate, or law enforcement may review the information. Circumstances, which would warrant review, will normally be limited to an incident that has been reported/observed or to investigate a potential crime.

General access to City video surveillance for their own purpose is only permitted under general circumstances under section 4 of MFIPPA. Individuals may have access to their own personal information, however, another person's personal information may not be included unless consent is provided by that party. A Freedom of Information request must be filed with the Freedom of Information Officer to obtain this information and appropriate procedures and fees under that application followed.

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### 7) Lawful Disclosure

MFIPPA prohibits the disclosure of personal information, except in the circumstances identified in section 32 of MFIPPA. Personal information may be lawfully disclosed in limited circumstances to appropriate authorities for limited purposes.

All general requests for disclosure must be placed by filing a Freedom of Information request (FOI) through the Freedom of Information Officer with the City of Kenora.

Requests from enforcement agencies for the sole purpose of a police investigation may be filed directly with the City's IT department and appropriate logs for such requests will be retained. These logs will include the name of officer, enforcement agency requesting and the general nature of the investigation.

### 8) Retention

The retention period for information that has not been viewed for law enforcement, public safety purposes, or security of public property shall be ~~thirty (30)~~ ~~twenty-one (21)~~ calendar days for digital systems. Once the retention period is met, all recordings are overridden by new video data.

When recorded information has been viewed for law enforcement or public safety purposes, the retention period shall be a minimum of one (1) year from the date of viewing. Unless involved in an active police investigation.

The City will store and retain storage devices required for evidentiary purposes according to standard procedures until the law enforcement authorities request them.

### 9) Training

Where applicable and appropriate, the policy and guidelines will be incorporated into training and orientation programs of the Corporation and service provider(s). Training programs addressing staff obligations under the Act shall be conducted as necessary.

### Reference

The Municipal Freedom of Information and Protection of Privacy Act (MFIPPA); Information and Privacy Commissioner of Ontario (IPC) Guidelines for Using Video Security Surveillance Cameras in Public Spaces; The Municipal Act



**March 27, 2026**

## **City Council Committee Report**

**To: Mayor & Council**

**Fr: Heather Pihulak, Deputy CAO/City Clerk**

**Re: Whistleblower Policy #HR-2-9**

### **Recommendation:**

That Council adopts a new Whistleblower Policy #HR-2-9 that forms part of the City's Comprehensive Policy Manual; and further

That three readings be given to a bylaw for this purpose.

### **Background:**

The Whistleblower Policy provides City employees with a secure and anonymous method to report waste or misconduct within the Municipality, particularly benefiting those who fear retaliation or are uncomfortable using standard reporting channels. This policy ensures that employees can confidentially report concerns about waste, fraud, or inappropriate conduct at work, with protections in place to prevent reprisals against those who come forward.

It is important to note that all City employees are expected to report workplace misconduct, breaches of City policies, procedures and by-laws, as well as wasteful, fraudulent or inappropriate behaviour in the workplace. The Whistleblower Policy does not replace procedures set out in the Employee Code of Conduct or other City policies.

Reporting procedures outlined in those policies should be adhered to, unless there are circumstances requiring the independence of the Whistleblower Policy. Encouraging safe reporting of unethical practices through the Whistleblower Policy helps prevent fraud and misuse of resources, enhances workplace morale by ensuring a fair environment, and strengthens public trust by demonstrating the City's commitment to ethical governance.

To ensure impartial oversight and prevent bias, staff recommend contracting a third-party to perform all Whistleblower Program Administrator responsibilities in section 7 and follow-up responsibilities in the procedures section of the draft policy.

Additionally, the Occupational Health and Safety Act (OHSA) requires employers to provide third-party reporting mechanisms for workplace harassment when the "alleged harasser" is the employer. The Whistleblower Program Administrator also fulfills this requirement. Should an employee use the reporting form to report an OHSA violation, the Administrator will forward the complaint to the appropriate authority within the City. The Whistleblower Program Administrator does not investigate harassment allegations directly; these allegations are referred back to the employer for investigation.

The draft Whistleblower Policy has been benchmarked against the Town of Blue Mountain, Wasaga Beach and the City of Mississauga's policy and tailored to reflect the

City's governance structure and operational needs. While those policies share core principles, anonymous reporting, confidentiality, and protection from reprisals - the City's version introduces several enhancements to strengthen transparency and accountability.

This policy includes definitions to provide clarity and consistency. These definitions include:

- Good Faith (a sincere, honest intention or belief);
- Frivolous/Vexatious (reports made with malicious intent or without reasonable grounds);
- Misconduct (illegal acts, policy violations, misuse of resources, health and safety risks, harassment, and retaliation);
- Retaliation (any adverse action against a whistleblower); and
- Unsubstantiated (reports lacking sufficient evidence, assessed on a balance of probabilities).

**Budget:** There will be a cost impact to the Human Resources budget for any third party investigations as a result of this policy. As this is a new policy, any costs would be realized in coming years and the Human Resources budget would be amended accordingly to include additional costs towards the program support.

**Risk Analysis:** There is a low to medium risk associated with this report. The intent of the new policy is not to replace employee codes of conduct and other employee policies, but rather is a policy to add the last layer of opportunity for an employee to ensure they can raise concerns without fear of reprisal. The policy will require employee training to ensure they understand the intent of the policy.

**Communication Plan/Notice By-law Requirements:** employee engagement and communication

## Whistleblower Policy



<b>Section</b>	<b>Date</b>	<b>By-Law Number</b>	<b>Page</b>	<b>Of</b>
Human Resources	April 28, 2026	- 2026	1	10
<b>Subsection</b>	<b>Repeals By-Law Number</b>		<b>Policy Number</b>	
	N/A		HR-2-9	

### **Policy Statement**

The City of Kenora (the City) is committed to the principles of corporate accountability, transparency and honesty.

### **Purpose**

The purpose of this policy is to establish procedures for Employees for the anonymous reporting and investigation of allegations of waste and/or wrongdoing within the City of Kenora, when there is fear of reprisal when using established channels.

### **Application**

The Whistleblower Program may be utilized by all City of Kenora employees.

Complaints about the conduct of a member of Council are to be directed to the Integrity Commissioner.

Several existing Corporate Policies and Procedures outline the actions the City will take in the event of accusations or findings of staff misconduct. Staff should review these policies and consider using established channels of reporting allegations of waste and/or wrongdoing in accordance with the applicable policy:

- Employee Code of Conduct
- Information Technology Acceptable Use
- Purchasing of Goods and Services
- Respectful Workplace
- Workplace Violence

Unionized employees also have access to the grievance procedure outlined in their collective agreements as a channel to report waste and/or wrongdoing.

## Whistleblower Policy

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### Definitions

Good Faith -refers to any sincere, honest intention or belief.

Employee - means, for simplification of the language in this policy, all union and non-union employees, and includes volunteers and paid per call firefighters.

Frivolous/Vexatious - Reports made with malicious intent or without reasonable grounds.

Misconduct - Includes illegal acts, policy violations, gross mismanagement, misuse of resources, health and safety risks, harassment, and retaliation.

Respondent - the person(s) identified in a Whistleblower complaint.

Retaliation - any adverse action, including dismissal, demotion, harassment, intimidation, or threats, against a Whistleblower.

Unsubstantiated - Following an appropriate investigation of the circumstances, reports made under the Whistleblower Policy will be deemed to be unsubstantiated where the evidence does not support an allegation or where insufficient evidence exists to determine if any allegation contained in the report has occurred. The civil standard of "balance of probabilities" will be used to substantiate allegations.

Waste - means the gross mismanagement/abuse of City resources in a willful, intentional or negligent manner.

Whistleblower - an employee who has knowledge or suspicion of an activity and chooses to submit a complaint through the Whistleblower Program.

Whistleblower Program - means the processes and mechanisms for the confidential and anonymous reporting of waste and/or wrongdoing where fear of reprisal exists and the subsequent investigation and outcome of each complaint.

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Wrongdoing - means any illegal or inappropriate conduct, including but not limited to:

- Crime or suspected criminal activity;
- Fraud and theft;
- The wrongful or unauthorized acquisition, use, appropriation or disposal of City assets, including monies, information, data, materials, labour or equipment, including furniture and fixtures;
- Falsification, alteration or manipulation of the corporation's documents, records or computer files;
- The violation of public trust or duty;
- Danger to public health or safety;
- The misuse of position for personal gain;
- Financial irregularities, including but not limited to: forgery or alteration of cheques, drafts, promissory notes and securities; any misappropriation or mishandling of funds or securities; and/or
- Any fraudulent claim for reimbursement of expenses by the City.

### Procedures

#### Administration

1. The Whistleblower Program is managed by an independent third-party service provider.
2. Complaints are submitted through the third-party service provider's external, anonymous reporting system and investigated by professionals employed by a third-party service provider or another independent investigator or by appropriate City staff.
3. The Manager of Human Resources and Chief Administrative Officer (CAO) act as the contract manager(s) for the third-party service provider and, when required, the point of contact for other independent investigators assigned to an investigation resulting from a Whistleblower complaint.

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### Accountability

#### Chief Administrative Officer & Manager of Human Resources

The Chief Administrative Officer & Manager of Human Resources are accountable for:

- Ensuring the City retains a Whistleblower Program provider whose services include procedures for receiving, assessing, appropriately investigating and reporting the outcome of allegations and complaints received under the Whistleblower Program;
- Ensuring staff cooperate with Whistleblower Program investigations as required;
- Where applicable, ensuring the underlying causes are determined and that recommendations are made to correct the situation and prevent further occurrences; and
- Where appropriate to the circumstances, inform Council of Whistleblower Program investigations and/or outcomes.

#### Departmental Directors

All departmental directors are accountable for:

- Ensuring all applicable managers/supervisors are aware of this policy and of any subsequent revisions;
- Ensuring compliance with this policy; and
- Cooperating with Whistleblower Program investigations as required.

#### Managers and Supervisors

Managers/supervisors are accountable for:

- Ensuring staff in their respective divisions are aware of this policy and any subsequent revisions;
- Ensuring staff comply with this policy; and
- Cooperating with Whistleblower Program investigations as required.

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### All Employees

All Employees are accountable for:

- Complying with this policy;
- Reporting any occurrence or indication of Waste and/or Wrongdoing that they are aware of to their manager, supervisor or other management staff through established channels or, where fear of reprisal exists, through the Whistleblower Program;
- Cooperating with Whistleblower Program investigations as required; and

Adhering to the confidentiality requirements in the section below, in addition to the City's confidentiality protections outlined in the Employee Code of Conduct Policy, when making reports to external lawful authorities, except where required by law, or where an Employee's safety or public safety is imminently threatened.

### Process

All Employees have a responsibility to report serious violations or breaches of City policies, procedures and by-laws; allegations of criminal activity; and any other Employee misconduct which may be detrimental to the City's interests.

Employees are encouraged to report such matters to their director, manager, supervisor or Human Resources using established channels, but may report them anonymously through the Whistleblower Program when they fear reprisal.

Reports should be submitted within 30 days of the incident. Delays may hinder the ability to investigate and take appropriate corrective action.

An independent, objective and impartial investigation of any suspected acts or allegations of Waste and/or Wrongdoing will be conducted in a timely manner and regardless of the Respondent's position, title or length of service or the relationship with the City or any party who might be involved in such an investigation.

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Investigations will be conducted in a timely manner, and any Employee found to have participated in actions constituting Waste/Wrongdoing shall be subject to discipline, up to and including termination for cause.

### Reporting Mechanism

The reporting system, accessible 24 hours a day, 7 days a week through a secure website submission form, is operated by an independent third-party service provider to ensure strict Employee confidentiality and anonymity.

Whistleblowers are not required to provide their name or any other personal information when submitting a complaint of suspected waste and/or wrongdoing by a Respondent(s). However, in some cases, investigation may not be possible unless the source of the information is identifiable and/or if insufficient information has been provided.

### Reporting Process

An anonymous report is submitted through the third-party service provider reporting tool. The Whistleblower should include as much information as possible, including the nature of the Waste and/or Wrongdoing; which Employees are alleged to be involved; specific dates, times and locations; and any relevant evidence.

The Whistleblower is encouraged to retain any confirmation details provided at the time of submission, including access credentials or reference numbers, in case further communication or clarification is required during the review process.

### Investigation

Complaints will be investigated by employees of the independent service provider, another qualified external investigator or by Human Resources staff, depending on the nature and subject of the report or the respondent. The Manager of Human Resources and/or the Chief Administrative Officer (CAO), in consultation with the relevant Director, if applicable, will determine the most appropriate investigative approach. If a report alleges serious waste and/or wrongdoing involving either the Manager of Human Resources or the CAO, or if the circumstances present a conflict of interest or require independent handling, the Whistleblower Program Administrator will refer the matter to an

## Whistleblower Policy

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external investigator. In all cases, a qualified and impartial investigative team will be assigned to ensure a fair and objective process. Interim measures, such as administrative leave, may be implemented to protect workplace integrity.

Anonymous two-way communication is facilitated if more information is needed with respect to the complaint. If additional information is requested during the investigation and the Whistleblower chooses not to participate/respond, the investigator may decide not to investigate further, and the report will be updated accordingly. All Employees are expected to cooperate fully with any investigation.

A report may be deemed frivolous or vexatious at any stage if the third-party service provider, Manager of Human Resources, CAO, or external investigator determines that:

- The Whistleblower knowingly submitted false allegations;
- The report was filed solely to harm the respondent;
- The Whistleblower submitted multiple frivolous or vexatious reports and failed to respond to inquiries; or
- There is reasonable evidence that the Whistleblower is abusing the Whistleblower Policy.

### **Conclusion**

At the conclusion of each investigation, the independent service provider or staff investigator will document the results in a confidential report and provide the report to the Manager of Human Resources and/or CAO. In the case of complaints against the Manager of Human Resources, the report will be provided to the CAO. In the case of complaints against the CAO, the report will be provided to Council, through the City Clerk, in closed session. Findings will be communicated to the whistleblower and respondent, respecting confidentiality.

The City will make every reasonable effort to pursue the recovery of City losses from the Respondent(s) or other appropriate source(s).

### **Protection from Reprisals**

Unsubstantiated complaints made in good faith will not result in any reprisal against the Whistleblower or the Respondent, including:

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- Dismissal or threat of dismissal;
- Discipline or suspension, or the threat of discipline or suspension;
- Subjecting the Employee to any form of harassment or abuse; or
- Imposing any penalty, directly or indirectly, including career limitations or a change in work conditions/ assignment.

The Manager of Human Resources and CAO must be informed if a Whistleblower believes they are being retaliated against, or if any Employee is informed of or becomes aware of possible reprisals against an individual as a result of a complaint under the Whistleblower Program.

The Manager of Human Resources and/or CAO will assign complaints of retaliation by City staff to an independent reviewer, who will investigate and report the outcome to the Manager of Human Resources, the CAO and the City Employee. Where the investigation substantiates the allegations of reprisals, staff involved in the reprisal will be subject to appropriate disciplinary action, shall be subject to discipline, up to and including termination for cause.

### Confidentiality

#### Confidentiality of the Respondent

A Respondent(s) accused of waste and/or wrongdoing is innocent until proven guilty and entitled to due process. The decision to inform the Respondent(s) of the allegation or the investigation will be at the discretion of the investigator(s) and will be determined on a case-by-case basis. The identity of the Respondent(s) will be confidential and only made known on a need-to-know basis in order to conclude the investigation.

#### Confidentiality During Investigation

Whistleblowers, witnesses, the Respondent(s), investigators and Employees interviewed as part of an investigation must maintain confidentiality of all information related to an investigation.

Breaches of confidentiality may be regarded as serious misconduct and will be subject to disciplinary action, in accordance with this policy.

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### Reports

The Manager of Human Resources will provide a high-level summary of the complaints received and investigations conducted in an annual report to Council in closed session.

### Exclusions

This policy does not apply to allegations of violations of the Council Code of Conduct against a member of Council. Reports about the conduct of a member of Council are to be directed to the Integrity Commissioner.

### References and Related Policies

- Purchasing of Goods and Services Policy
- Corporate Media Relations Policy
- Information Technology Acceptable Use Policy
- Corporate Vehicle Policy
- Progressive Discipline Policy
- Travel, Business, Mileage Expense Policy
- Social Media Policy
- Records and Information Management Policy
- Hiring of Employees Policy
- Individual Responsibilities Policy
- Fit for Duty Policy
- Respectful Public Interactions Policy
- Frivolous, Vexatious or Unreasonable Complaints Policy
- Respectful Workplace Policy
- Workplace Violence Policy
- Accountability and Transparency of City Actions to the Public Policy
- Employee Code of Conduct Policy
- Municipal Act, 2001
- Municipal Conflict of Interest Act
- Municipal Elections Act
- Municipal Freedom of Information and Protection of Privacy Act
- Occupational Health & Safety Act
- Ontario Employment Standards Act
- Ontario Human Rights Code

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### **Consequences of Non-Compliance**

Employees who knowingly make a false or misleading statement, seek reprisal against an individual as a result of a complaint, do not cooperate during the course of an investigation or complaint of retaliation, or against whom acts of waste and/or wrongdoing are substantiated, will be subject to disciplinary action, up to and including termination of employment.

### **Review Cycle**

This Policy will be reviewed once per term of Council or as required, based on revisions to corporate practices or governing legislation.



**April 9, 2026**

## **City Council Committee Report**

**To: Mayor & Council**

**Fr: Heather Pihulak, Deputy CAO/City Clerk**

**Re: Protecting Local Voice in Public Education**

### **Recommendation:**

Whereas locally elected trustees provide essential community representation; and

Whereas rural and northern communities rely on trustees to reflect local priorities, ensure accountability, and advocate for students; and

Whereas proposed changes may reduce or eliminate locally elected trustees;

Therefore be it Resolved That Council of the City of Kenora hereby requests the provincial government to commit to a full-scale, transparent, and province-wide consultation on school board governance models; and further

That a copy of this resolution be shared with the Honourable Paul Calandra, Minister of Education, Premier Doug Ford, Member of Provincial Parliament for the Kenora-Rainy River District the Honourable Greg Rickford; and further

That copies be sent to Northwestern Ontario Municipal Association (NOMA), Association of Municipalities of Ontario (AMO), Rural Ontario Municipal Association (ROMA) and Ontario Public School Boards' Association (OPSBA).

### **Background:**

Mayor Poirier received a request from the Keewatin-Patricia District School Board Trustees requesting support for reaffirming the essential role of locally elected public school trustees as the primary community voice in public education.

There are proposals by the Minister of Education to change or eliminate locally elected English public school trustees in Ontario.

Council may choose to support a resolution or a letter of support to the Ministers and Premier directly. The letter received is attached for Council's reference.

**Budget:** N/A

**Risk Analysis:** There is a low risk associated with this report and advocacy only.

**Communication Plan/Notice By-law Requirements:** copies to: Honourable Paul Calandra, Minister of Education, Premier Doug Ford, Member of Provincial Parliament for the Kenora-Rainy River District the Honourable Greg Rickford, Northwestern Ontario Municipal Association (NOMA), Association of Municipalities of Ontario (AMO), Rural Ontario Municipal Association (ROMA) and Ontario Public School Boards' Association (OPSBA).

**Kenora - Head Office**  
4<sup>th</sup> Floor, 240 Veterans Drive  
Kenora, Ontario P9N 3Y5  
Phone: (807) 468-5571  
Fax: (807) 468-3857  
Toll Free: 1-877-275-7771

**Dryden Office**  
79 Casimir Ave  
Dryden, Ontario P8N 2Z6  
Phone: (807) 223-5311  
Toll Free: 1-877-287-5430



March 20<sup>th</sup>, 2026

**Mr. A. Poirier, Mayor**  
**Councillors – City of Kenora**

**Subject:** Protecting Local Voice in Public Education

Dear Mayor Poirier and Councillors,

We are writing as elected school board trustees for the Kenora/Sioux Narrows attendance area for the Keewatin Patricia District School Board (KPDSB) to respectfully request Kenora Council's support in reaffirming the essential role of locally elected public school trustees as the primary community voice in public education.

There are proposals by the Minister of Education to drastically change or eliminate locally elected English public school trustees in Ontario. The Minister has described current school board governance as "outdated." We strongly disagree. Local democratic representation is not outdated, especially in remote communities like ours.

Communities in the KPDSB area, including Kenora, Sioux Narrows, Minaki, Redditt and surrounding unorganized townships, and our First Nation partners deserve a direct say in shaping the schools that shape our children. Elected trustees ensure open meetings, transparent budgets, and visible accountability. Removing trustees would silence the only direct, elected voice families currently have, shifting decisions entirely to Queen's Park.

Trustees are your neighbours and local champions. We understand local priorities firsthand — from long bus routes and the importance of small community schools to expanding skilled trades and experiential learning. We are often the first point of contact for families seeking help or advocacy. Eliminating trustees would not reduce complexity; it would shift it to MPP or municipal offices. The loss of local voice is felt most deeply in rural and northern communities. Trustees identify transportation gaps, enrolment pressures, and facility challenges early, helping prevent costly crises and ensuring provincial policy works in local reality.

We respectfully request your support as many local municipal leaders around the province are doing.

- Sign or initiate a joint letter of support and send it to the Minister of Education and the Premier
- Share these concerns with provincial decision-makers
- Send your letter of support to ROMA and AMO
- Speak publicly in favour of maintaining elected public school trustees
- Consider placing this matter on the agenda at your next council meeting

For your convenience, here is a sample council motion you could use:

- WHEREAS locally elected trustees provide essential community representation;

- AND WHEREAS rural and northern communities rely on trustees to reflect local priorities, ensure accountability, and advocate for students;
- AND WHEREAS proposed changes may reduce or eliminate locally elected trustees;
- THEREFORE BE IT RESOLVED that Council affirms support for maintaining elected trustees;
- AND FURTHER THAT the Mayor/Clerk send a joint letter to the Minister of Education and the Premier, with copies to OPSBA, ROMA, AMO, and MPP Greg Rickford, asking for a government pause on this issue and asking the government to commit to a full-scale, transparent, and province-wide consultation on school board governance models.

Our education system is strongest when it reflects the communities it serves. Protecting the role of elected trustees protects that strength for future generations.

Thank you for your service to our community. we would welcome the opportunity to discuss this issue and its local impacts.

Sincerely,



*David Cornish*

*per Rory McMillan*

*per Teika Newton*

David Cornish

Rory McMillan

Teika Newton

Trustees for the Kenora/Sioux Narrows Attendance Area of the Keewatin-Patricia District School Board

For more information, please visit: [www.democracyisnotoutdated.ca](http://www.democracyisnotoutdated.ca)

Cc: Roger Griffiths, Chair  
Keewatin-Patricia District School Board



**April 1, 2026**

## **City Council Committee Report**

**To: Mayor and Council**

**Fr: Heather Pihulak, Deputy CAO/City Clerk  
Janis Pochailo, Director of Planning and Building Services**

**Re: Amendment to the Public Notice By-law 160-2022**

**Recommendation:**

That Council authorizes an amendment to the City’s Public Notice By-law Number 160-2022 to include changes to Table “B” – Highways and Land Sale Procedures; and further

That three readings be given to an amending by-law for this purpose.

**Background:**

The current by-law requires that notice be *“published in a newspaper once a week for three (3) successive weeks prior to the consideration”* of road related by-laws. The Municipal Act permits municipalities to determine what is reasonable notice for the road by-laws listed below.

Road Closures and Alterations are most associated with the sale of land, governed under Policy No. DS-4-1, or for municipal needs. The newspaper notices are costly (from \$500 to \$1000 per week), and they sometimes delay development projects.

For Official Plan and Zoning Amendment applications, the City uses a combination of direct mail to impacted property owners, posting in the newspaper for one (1) week and posting on the City website. Similarly, the Sale of Land Policy No. DS-4-1 requires direct notice to abutting property owners within 60m, posting in the newspaper for two (2) consecutive weeks, and posting on the City’s website.

It is therefore recommended that Table B of the Public Notice By-law be amended as follows to reduce the number of required newspaper publications from three (3) to one (1) and add the requirement for a direct mail notice to impacted property owners and publication on the City website:

**TABLE “B”**  
**SUBJECT MATTER                      SPECIAL STATUTORY REQUIREMENTS                      NOTICE METHOD**

Description	Statutory Reference		
<b>Delete:</b> <b><u>HIGHWAYS</u></b>			
Permanent Closure	s.34		4
Alteration	s. 9		4
Restricting Public Passage	s.35		4

Naming or Renaming			4
<b><u>PRIVATE ROADS</u></b> Naming and Changing Name	s.48	Public Notice Required	4
<b><u>Add:</u></b> <b><u>HIGHWAYS</u></b> Permanent Closure	s.34(1)	Direct Notice shall be given to the owners of properties directly impacted by the road closure	1, 5 & 9
Alteration	s. 9	Direct Notice shall be given to the owners of properties directly impacted by the road alteration	1, 5 & 9
Restricting Public Passage	s.35	Direct Notice shall be given to the owners of properties directly impacted by the proposed restrictions	1, 5 & 9
Naming and Changing Name	s.9	Direct Notice shall be given to the owners of properties directly impacted by a name change.	1, 5 & 9
<b><u>PRIVATE Roads</u></b> Naming and Changing Name	s.48	The Act requires Public Notice. Direct Notice shall be given to the owners of properties directly impacted by the	1, 5 & 9

**Budget:** The proposed amendment will have a positive impact on the Operating Budget by reducing advertising costs.

**Risk Analysis:** The proposed changes will increase public exposure by utilizing different mediums to provide notice. The proposed methods of providing notice are consistent with other planning applications reducing confusion and the potential for error.

**Communication Plan/Notice By-law Requirements:** Resolution & By-Law required.

**Strategic Plan or other Guiding Document:**

**City of Kenora Charting our Course 2027: 2022-2027 Strategic Plan**

- Goal 4.1 Modernize City service provision to improve "customer" experiences
  - 4.1.3 Employ technology to enhance the "customer experience"

# The Corporation of the City of Kenora

## By-Law Number ~~160~~-20222026

### A By-law to Adopt Policies with Respect to the Provision of Public Notice

**Whereas** Section 270 of the *Municipal Act, 2001*, provides that Municipalities shall adopt and maintain policies with respect to the circumstances in which the Municipality shall provide notice to the public and, if notice is to be provided, the form, manner and times notice shall be given; and

**Whereas** various Statutes and Regulations, including the *Municipal Act* prescribe certain circumstances when Municipalities shall provide notice; and

**Whereas** Sections 23.1 to 23.3 of the *Municipal Act, 2001*, authorize Municipalities to delegate powers and duties under certain Statutes, subject to restrictions as set out therein;

**Now Therefore** the Council of The Corporation of the City of Kenora enacts as follows:

#### Interpretation

1. (1) For the purpose of this By-law:

"Act" means the *Municipal Act*, S.O. 2001, c.25, as amended and revised;

"Clerk" means the Clerk of the Corporation;

"Council" means the Council of the Corporation;

"Corporation" means The Corporation of the City of Kenora;

"Local Posting Sites" means bulletin boards located at such sites within the Municipality as may be designated by the Clerk;

"Municipal Newsletter" means a printed publication of the Corporation consisting in great part of local and municipal news and publicly circulated in the Municipality by the Corporation;

"Municipal Website" or "Portal" means the official internet website of the Corporation, however named or identified;

"newspaper" means a printed publication in sheet form, intended for general circulation, published regularly at intervals of not longer than one (1) week, consisting in great part of news of current events of general interest and sold to the public and to regular subscribers;

"published" means published in a newspaper that, in the opinion of the Clerk, has such circulation within the Municipality as to provide reasonable notice of a Subject Matter to those affected thereby;

“Social Media Site” means a site for technology-based interactive digital channels that facilitate the creation and sharing of information, ideas, interests, and other forms of expression through virtual communities and networks.

“Subject Matter” means the issue, measure, requirement, meeting or other matter or thing in respect of which a notice is required to be given.

(2) Reference to the *Act* or any other Statute or Regulation or any provision thereof shall be construed as a reference to any amendment, revision or re-numbering thereof or to any provision enacted in substitution therefore.

### **Application**

2. Where:

- (i) the Corporation is required to provide public notice under the provisions of the *Act* or under any other Statute or Regulation; or
- (ii) notice is required to be provided in relation to any Subject Matter as prescribed in this By-Law or in any other By-Law or Resolution of the Corporation;

to the extent that the same is not prescribed in the *Act* or in the Statute, Regulation, By-Law or Resolution requiring the notice, the form, manner, and times notice shall be given shall be governed by the provisions of this By-law.

### **Form of Notice**

3. The Notice shall:

- (a) be in writing;
- (b) describe the Subject Matter under consideration or otherwise involved;
- (c) describe who will deal with the Subject Matter, such as Council, a Committee of Council, or other person, tribunal, officer or body having jurisdiction;
- (d) set out the date, time and location where the Subject Matter will be considered or dealt with;
- (e) where the matter relates to a defined location, sufficient particulars of the location to identify it, such as by reference to a Municipal address, highway intersection, legal description or plan;
- (f) where written submissions may be made, contain the name and title of the Official to whom they are to be sent and to whom any inquiries may be made, together with the address of the Official and the deadline for receipt of such submissions; and
- (g) be clearly identified as a notice given by the Corporation.

## **Manner of Notice**

4. (1) Notice shall be given in the manner and at the times set forth in Schedule "A" hereto.
- (2) Notwithstanding anything herein contained, Council may, by Resolution, vary the method of providing notice in any case where, in its discretion, an alternative method is considered reasonable.
- (3) Notwithstanding anything herein contained,
  - (i) the Clerk may provide additional notice in such manner as he or she deems appropriate, including without limitation, by publication on one or more Social Media sites.

## **Rules**

5. Except where otherwise provided in this By-Law, or in the *Act* or in any other Statute, Regulation or By-Law, the following Rules shall apply.
  - (1) Any person entitled to notice may at any time waive the requirements relating thereto.
  - (2) Where a notice does not strictly comply with the provisions hereof but would substantially inform a reasonable person of the Subject Matter to which the notice relates, the notice shall be deemed to be adequate and in compliance herewith.
  - (3) Where notice has been given respecting a Subject Matter and the Subject Matter is adjourned or otherwise postponed to a fixed date and the new date is openly announced when the Subject Matter was originally to be considered or otherwise dealt with, it shall not be necessary to give further notice and the same shall apply *mutatis mutandi* with respect to subsequent deferrals.
  - (4) Where notice is required to be given to an owner of land, the owner shall be deemed to be the person shown on the last revised assessment roll of the Corporation, at the address shown on the roll, provided that if the Clerk has received written notice of a change of ownership, the notice shall be given instead to the new owner at the address set out in the notice.

## **Delegation of Concurrent Authority to the Clerk**

6. (1) Where Notice is required to be given under the *Act* or under any other Statute or Regulation, or any By-Law of the Municipality, to the extent that the form, manner and times of the Notice are not specified in this By-Law or in such legislation or By-Law, there is hereby delegated to the Clerk the power and duty to determine and implement the same.

- (2) Where the Clerk has acted under the authority of Subsection 1 of this Section, he or she shall, as soon as is practicable thereafter, provide on a Council Agenda, a report as to the action taken and a recommendation as to any amendment to the requirements of this By-Law as the Clerk considers appropriate.
- (3) Any power delegated to the Clerk in this By-Law may also be exercised by Council Resolution.

**Greater Notice**

7. The Council declares that notice given in accordance herewith is considered adequate, but that greater or more comprehensive notice may be given by an officer of the Corporation and shall be deemed to comply herewith.
8. By-law ~~144-2007160-2022~~ of the Corporation is hereby repealed.
9. This By-Law shall come into force and take effect upon the final passing hereof.

Enacted and passed this ~~20th-26~~ day of ~~December~~April, 202~~62~~ as witnessed by the Seal of the Corporation and the hands of its proper Officers.

**By-law read a First & Second Time this ~~20<sup>th</sup>-26<sup>th</sup>~~ day of ~~December~~April, ~~2022~~2026**

**By-law read a Third & Final Time this ~~20<sup>th</sup>-26<sup>th</sup>~~ day of April~~December~~, ~~2022~~2026**

**The Corporation of the City of Kenora:-**

\_\_\_\_\_  
**Andrew Poirier, Mayor**

\_\_\_\_\_  
**Heather Pihulak, City Clerk**

## **SCHEDULE "A"**

### **I - METHODS AND TIMES FOR GIVING NOTICE**

In this Schedule:

"Notice Method 1" means notice given by ordinary, prepaid mail;

"Notice Method 2" means notice given by registered mail;

"Notice Method 3" means notice delivered personally to the person to be notified;

"Notice Method 4" means notice published in a newspaper once a week for three (3) successive weeks prior to the consideration or occurrence of the Subject Matter;

"Notice Method 5" means notice published in a newspaper not less than one (1) week prior to the consideration or occurrence of the Subject Matter.

"Notice Method 6" means posted on the property affected.

"Notice Method 7" means notice posted at Local Posting Sites.

"Notice Method 8" means listing and identifying the Subject Matter on a regular council Agenda.

"Notice Method 9" means posting the notice on the Municipal Website.

"Notice Method 10" means notice in an issue of the Municipal Newsletter circulated not more than Six(6) weeks and not less than One(1) week prior to the consideration or occurrence of the subject matter.

2. In the case of Notice Methods 1, 2, 3, 6, 7, 9 and 10, the mailing, delivery, posting or circulation shall take place not less than 7 days prior to the consideration or occurrence of the Subject Matter.

### **II - NOTICE REQUIREMENTS**

#### **A. GENERAL**

1. NOTWITHSTANDING any other provisions of this Schedule:
  - (a) In all cases where Notice is required to be given to a specific person, identifiable group of persons, applicant, party to a proceeding, owner, officer, agency, office or representative of the Crown or other authority having jurisdiction, Notice may be given by one or more of Notice Methods 1, 2, or 3 or, where the Notice relates to an identified property, by Notice Method 6.

- (b) Notice Methods 2 or 3 may in all cases be used in lieu of Notice Method 1.
- (c) Where Notice is required to be sent to an owner of land, the Clerk may rely on the name and address shown on the assessment rolls or as appears on the Parcel Register, Abstract Index or Index of Executions as referred to in Paragraphs 374(1) 2 and 3 of the *Act*.
- (d) Where the Act prescribes that Notice shall be by mail but does not specify the type of mail, it shall be given by either registered mail or ordinary prepaid mail.
- (e) Where another by-law provides for the giving of a specific type of notice, such provisions shall prevail over the provisions hereof.

**B. TABLE**

2. The following Table shall apply to notices given pursuant to this By-law. Statutory references are to the *Municipal Act* unless otherwise stated.

SUBJECT MATTER	SPECIAL STATUTORY REQUIREMENTS Relating to Notice	NOTICE METHOD
Description	Statutory Reference*	
<b><u>BUDGET</u></b> Adoption or Amendment	S. 290	8
<b><u>CORPORATE STRUCTURE</u></b> Restructuring Proposal – Notice of Public Meeting	S. 173(3)	4
Change of Name of Corporation	S. 187(3)	1
Dissolution of Local Board	S. 216	5
Changing Composition of Council	S. 217	4
<u>Wards</u> - By-Law to Consider - Notice after	S. 222(1)	1

Passage	S. 222(3)	last day for appeal under S.S. 222(4)	4
<b><u>FEES AND CHARGES</u></b>	See Regulation 584/06 Section 4		Any of the options as set out in Regulation
<b><u>HIGHWAYS</u></b>			
Permanent closure	S. 34(1)	<u>Direct Notice shall be given to the owners of properties directly impacted by the road closure</u>	<u>1, 5 &amp; 9</u> 4-
Alteration	S. 9	<u>Direct Notice shall be given to the owners of properties directly impacted by the road alteration</u>	4- <u>1, 5 &amp; 9</u>
Restricting Public Passage	S. 35	<u>Direct Notice shall be given to the owners of properties directly impacted by the proposed restrictions</u>	<u>1, 5 &amp; 9</u> 4-
Restricting access by abutting owner	S. 35		4
Tree Cutting	S. 62	Act requires Notice to owners where trees to be cut do not pose immediate danger	1
Naming <del>or</del> <u>and changing name</u> Renaming	<u>S.9</u>	<u>Direct Notice shall be given to the owners of properties directly impacted by a name change.</u>	<u>1, 5 &amp; 9</u> 4
<b><u>LAND</u></b> Sale Procedures	S. 9		As set out in Land Sale Procedure By-Law
<b><u>LICENSING</u></b>			
Licensing Fines – Collection of Unpaid	S. 441	Council may authorize Treasurer or Treasurer’s delegate to give specified notice to persons against whom fines imposed, so that if unpaid they are deemed unpaid taxes	One or more of 1, 2 or 3 as determined by the Treasurer
<b><u>PRIVATE ROADS</u></b>			
Naming and Changing Name	S. 48	<u>The Act requires Public Notice. Direct Notice shall be given to the owners of properties directly impacted by the</u>  <u>Public Notice required</u>	<u>1, 5 &amp; 9</u>  4
<b><u>PROCEDURAL BY-LAW</u></b>			
- Enactment	S. 238(2)		5

- Notice of Public Meetings	and S.238(2.1)	Act requires Procedural By-Law to provide for Public Notice of Meetings	As set out in Procedural By-Law
<b><u>PUBLIC UTILITIES</u></b>			
Shut off	S. 81(1)	Reasonable notice required	One or more of 1, 2, 3 or 6 as determined by the Clerk
<b><u>TAX ARREARS</u></b>			
Notice of Registration	S. 374	Notice of registration to be sent to listed persons within 60 days of registration of Tax Arrears Certificate	2
Final Notice Registration	S. 379(1)	Further notice to listed persons within 30 days after expiry of 280 days from registration of Tax Arrears Certificate	2
Sale of Land by Public Tender	Regulation 181/03	See Regulation for Forms and Process	
Sale of Land by Public Auction	Regulation 181/03	See Regulation for Forms and Process	
Notice of Payment into Court	S. 380(3)	Within 60 days after payment into Court, copy of statement to be sent to Public Guardian and Trustee and to persons to whom Notice sent under Subsection 379(1)	2
<b><u>TAXATION</u></b>			
Municipal Capital Facilities Exemption	S. 110(8)	Act prescribes to whom Notice of tax exemption is to be given	1
Comparable Properties	S. 331(10)	Within 60 days of receiving Notice under Clause 331(10)(a), Notice to be given to owner of Assessment Corporation's determination and amounts	1
Alternative Tax Installments	S. 342		1
Tax Bills	S. 343	Act requires bill sent at least 21 days before due	1
Tax Status Determination	S.348(2) and (3)	Act requires Notice of Taxes and related late payment charges to every taxpayer who owes taxes from a preceding year	1 (may be sent with Tax Bill)
Tenants – Rents Paid to Treasurer	S.350(1)	Act requires notice to be given to Tenant in writing containing specified	One or more of 1, 2, 3 or 6

		information	as determined by the Treasurer
Seized Property – Sale of	S.351(8)	Act requires public notice by Treasurer or Treasurer’s Agent containing specified information	5
Division into Parcels	S. 356(5)	Act requires Notice to applicants and owners of decision and last day for appeal within 14 days after decision	1
Cancellation, Reduction, Refund of Taxes	S.357(5)(b)	Act requires notice to applicants <u>by mail</u> at least 14 days before the meeting	1
Notice of Meeting to Consider		Act requires that Council notify applicants within 14 days after making decision, of the Decision and specifying the last day for appeal	1
Decision	S.357(6)		
Overcharges	S. 358(6)	Act requires copy of Application sent to Assessment Corporation and Registrar of Assessment Review Board	1
	S. 358(8)	Act requires Treasurer to notify Applicants of invalid applications under 358(5)	1
Increase in Taxes	S. 359(4)	Act requires Notice to Treasurer and person in respect to whom application made, of decision and last day for appeal within 14 days of decision	1



**April 7, 2026**

## **City Council Committee Report**

**To: Mayor and Council**

**Fr: Ryan Marsh, Director of Finance/Treasurer**

**Re: Kenora Citizens' Prosperity Trust Fund and Other Investments –  
2025 Quarter 4**

**Recommendation:**

That Council of the City of Kenora hereby accepts the 2025 fourth quarter investment report that includes details of the Kenora Citizens' Prosperity Trust Fund and other City of Kenora investments as information.

**Background/History**

**Citizens' Prosperity Fund:**

In 2008, City Council approved the establishment of the Kenora Citizens' Prosperity Trust Fund (KCPTF). The proceeds from the sale of Kenora Municipal Telephone System, KMTS Mobility and KMTS entities of \$40,896,446 were transferred to this fund. The purpose of the Fund is to safeguard the principal while using the related investment income to eliminate the negative impacts resulting from the loss of the annual dividends from the telephone operations.

In 2020 Council, on administration's recommendation moved the City's investments to the Prudent Investor regime. Municipalities delegate their investing powers to a Joint investment Board. The City transferred a total investment of \$41,411,501 and consisted of a number of portfolios.

<b>Citizen Prosperity Trust Fund Investments</b>	
<b>2020</b>	
<b>Description</b>	<b>Amount (\$)</b>
Citizens' Trust Fund - RBC Dexia	4,580,311
Debentures	11,749,037
CIBC Mellon in Trust	4,937,008
One Bond Fund - Citizens' Trust	20,145,145
	41,411,501

Table 1- Schedule of transferred investment portfolio in 2020.

The first KCPTF portfolio is with ONE Public Sector Group of Funds. The book value then was \$20,145,145 and this accounted for 48% of the Trust Fund Investment Portfolio. This portfolio is held in bonds, universal corporate bond and equity funds. The second portfolio of \$4,937,008 in securities from RBC Dexia was transferred to CIBC Mellon in trust to be monitored by the ONE JIB. The movement to trust status was to allow the securities to be moved over on a more gradual basis as opposed to liquidating all the securities at once. As the securities mature, they will be moved to ONE Investment. The third portfolio of \$4,580,311 remained with Manulife Asset Management, with RBC Dexia as custodians.

Securities held in this portfolio are banks, provincial and federal government issues. In addition, KCPTF held \$11,749,037 in debentures as at December 31, 2019.

**Background Other Investments:**

The City of Kenora maintains general investment portfolios separate from the Kenora Citizen’s Prosperity Trust Fund. These investments were entirely held in the ONE Public Sector Group of Funds, and most were transferred to the Prudent Investors regime as well. The market value of these investments as at December 31,2020 was \$19,048,063. This portfolio is held in bonds, universal corporate bond and equity funds. The City also held at that time \$5,755,356 in a high interest savings account outside the Prudent Investor regime in the ONE Public Sector Group of Funds.

**Current Position (as at December 31, 2025)**

**Kenora Citizen Prosperity Trust Fund:**

As at December 31,2025, the total market value of KCPTF portfolio was \$50,307,543 as compared to \$46,842,727 at December 31, 2024. In March 2025, One Investment Joint Investment Board outsourced investment Management to Philips, Hager & North (PH&N). In November, there was a shift within the investment portfolio. The consolidated portfolio annual return with PH&N was 7.9% to November 26, 2025 and 0.42% thereafter.

The KCPTF portfolio consists of Canadian Bonds and Canadian Equities as well as Global Bonds and Equities. The portfolio, with Manulife Asset management and RBC Dexia as custodians, is held in banks, provincial and federal government issues/financial instruments. The CIBC Mellon in trust pledged to the ONE JIB fully matured and transferred to One Investment in 2025.

<b>Kenora Citizen Prosperity Trust Fund Investment</b>		
	<b>2025</b>	<b>2024</b>
The Kenora Citizen Prosperity Trust Fund - RBC Dexia	2,178,104	2,589,141
Cash Account Balance - RBC Dexia	112,507	169,697
One Investment - Citizen's Trust	48,016,932	43,855,994
Pledged to ONE JIB - CIBC Mellon in Trust	-	226,941
Cash Account Balance - One JIB	-	954
<b>Total</b>	<b>50,307,543</b>	<b>46,842,727</b>

Table 2 - The KCPTF portfolio at market value

**Other investments:**

The City High Interest Savings Account has a balance of \$8,924,217.31 at the end of 2025 as compared to \$8,632,572.87 for 2024. The interest rate was 2.775% as at December 31, 2025. Interest is paid monthly at an average rate of 3.229% for 2025. The portfolio is outside the Prudent Investor regime in the ONE Public Sector Group of Funds.

The City of Kenora maintains investment portfolios separate from the Kenora Citizen’s Prosperity Trust Fund. These investments are entirely held in the ONE Public Sector Group of funds managed by PH&N. The portfolio has a book value of \$25,856,998.95. The market value was \$25,673,997.36 as of December 31, 2025, compared to \$22,505,222.20 as of December 31, 2024. The consolidated portfolio annual return with PH&N was 11.01% to November 26, 2025 and 0.53% thereafter.

**Budget:** There is no expected budget impact as a result of this report.

**Risk Analysis:** The risk associated with this report is moderate. The Funds are exposed to market volatility and returns vary based on market conditions and general economic outlook.

**Communication Plan/Notice By-law Requirements:** For information only, no further communication is required.

**Strategic Plan or other Guiding Document:** Report is required per policy AF 4-2.

**Appendix 1** – ONE Investment Management Report December 31, 2025

**Appendix 2** – Kenora CPTF Manulife Report December 31, 2025

**Appendix 3** – Kenora General Account ONE Investment – High Interest Savings Account (HISA) December 31, 2025



**Investment Management Report for**  
**Kenora**

For Period Ending December 31, 2025



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# Executive Summary - City of Kenora General

## Summary of Assets

### Summary of Assets for ONE Investment - Kenora General - Model E as of December 31, 2025

	Market Value (\$) December 31, 2025	Market Value (%)
BlueBay Total Return Credit Fund (Canada)	3,201,418	12.5
PH&N Enhanced Total Return Bond Fund	1,854,632	7.2
PH&N Short Term Bond & Mortgage Fund	7,725,735	30.1
PH&N Canadian Equity Fund	1,077,309	4.2
PH&N Canadian Equity Value Fund	1,072,499	4.2
RBC QUBE Canadian Equity Fund	1,085,919	4.2
RBC QUBE Low Volatility Canadian Equity Fund	3,251,430	12.7
PH&N U.S. Equity Fund	504,349	2.0
RBC QUBE Low Volatility U.S. Equity Fund (CAD)	1,031,284	4.0
RBC QUBE U.S. Equity Fund	505,969	2.0
RBC Emerging Markets Dividend Fund	651,380	2.5
RBC Emerging Markets Equity Fund (CAD)	646,574	2.5
RBC International Equity Fund (CAD)	1,525,905	5.9
RBC International Equity Index Fund	1,539,595	6.0
<b>Total Portfolio</b>	<b>25,673,997</b>	<b>100.0</b>

All fund units are Series O unless otherwise stated in the name of the fund.

## Account Performance

### Performance for ONE Investment - Kenora General - Model E as of December 31, 2025 (%)

	3 Mo	YTD	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	10 Yr	SI*
<b>Account</b>	-	-	-	-	-	-	-	-	<b>0.53</b>
<i>Benchmark**</i>	-	-	-	-	-	-	-	-	<i>0.92</i>
Relative Performance	-	-	-	-	-	-	-	-	-0.39

\* Performance inception date for ONE Investment - Kenora General - Model E is November 26, 2025.

\*\* ONE JIB Reference Portfolio E, which is 50% S&P/TSX Capped Composite and 50% FTSE Canada Universe Bond Index. Total returns are gross of fees and reported in Canadian dollars. Periods less than one year are not annualized.

# Executive Summary - City of Kenora General Consolidated

## Summary of Assets

### Summary of Assets for ONE Investment - Kenora General Consolidated as of December 31, 2025

	Market Value (\$) December 31, 2025	Market Value (%)
BlueBay Total Return Credit Fund (Canada)	3,201,418	12.5
PH&N Enhanced Total Return Bond Fund	1,854,632	7.2
PH&N Short Term Bond & Mortgage Fund	7,725,735	30.1
PH&N Canadian Equity Fund	1,077,309	4.2
PH&N Canadian Equity Value Fund	1,072,499	4.2
RBC QUBE Canadian Equity Fund	1,085,919	4.2
RBC QUBE Low Volatility Canadian Equity Fund	3,251,430	12.7
PH&N U.S. Equity Fund	504,349	2.0
RBC QUBE Low Volatility U.S. Equity Fund (CAD)	1,031,284	4.0
RBC QUBE U.S. Equity Fund	505,969	2.0
RBC Emerging Markets Dividend Fund	651,380	2.5
RBC Emerging Markets Equity Fund (CAD)	646,574	2.5
RBC International Equity Fund (CAD)	1,525,905	5.9
RBC International Equity Index Fund	1,539,595	6.0
<b>Total Portfolio</b>	<b>25,673,997</b>	<b>100.0</b>

All fund units are Series O unless otherwise stated in the name of the fund.

## Account Performance

### Performance for ONE Investment - Kenora General Consolidated as of December 31, 2025 (%)

	3 Mo	YTD	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	10 Yr	SI*
<b>Account</b>	<b>1.69</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>11.01</b>

\* Performance inception date for ONE Investment - Kenora General Consolidated is March 06, 2025.  
Total returns are gross of fees and reported in Canadian dollars. Periods less than one year are not annualized.

## Executive Summary - City of Kenora CPTF

### Summary of Assets

#### Summary of Assets for ONE Investment - Kenora CPTF - Model E+ as of December 31, 2025

	Market Value (\$) December 31, 2025	Market Value (%)
BlueBay Total Return Credit Fund (Canada)	3,604,561	7.5
PH&N Enhanced Total Return Bond Fund	1,180,613	2.5
PH&N Short Term Bond & Mortgage Fund	19,120,600	39.8
PH&N Canadian Equity Fund	2,042,467	4.3
PH&N Canadian Equity Value Fund	2,034,676	4.2
RBC QUBE Canadian Equity Fund	2,058,206	4.3
RBC QUBE Low Volatility Canadian Equity Fund	6,038,893	12.6
PH&N U.S. Equity Fund	937,406	2.0
RBC QUBE Low Volatility U.S. Equity Fund (CAD)	1,878,200	3.9
RBC QUBE U.S. Equity Fund	943,402	2.0
RBC Emerging Markets Dividend Fund	1,224,159	2.5
RBC Emerging Markets Equity Fund (CAD)	1,216,788	2.5
RBC International Equity Fund (CAD)	2,843,046	5.9
RBC International Equity Index Fund	2,893,918	6.0
<b>Total Portfolio</b>	<b>48,016,933</b>	<b>100.0</b>

All fund units are Series O unless otherwise stated in the name of the fund.

### Account Performance

#### Performance for ONE Investment - Kenora CPTF - Model E+ as of December 31, 2025 (%)

	3 Mo	YTD	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	10 Yr	SI*
<b>Account</b>	-	-	-	-	-	-	-	-	<b>0.42</b>
<i>Benchmark**</i>	-	-	-	-	-	-	-	-	<i>1.12</i>
Relative Performance	-	-	-	-	-	-	-	-	-0.70

\* Performance inception date for ONE Investment - Kenora CPTF - Model E+ is November 26, 2025.

\*\* ONE JIB Reference Portfolio E+, which is 55% S&P/TSX Capped Composite and 45% FTSE Canada Universe Bond Index. Total returns are gross of fees and reported in Canadian dollars. Periods less than one year are not annualized.

# Executive Summary - City of Kenora CPTF Consolidated

## Summary of Assets

### Summary of Assets for ONE Investment - Kenora CPTF Consolidated as of December 31, 2025

	Market Value (\$) December 31, 2025	Market Value (%)
BlueBay Total Return Credit Fund (Canada)	3,604,561	7.5
PH&N Enhanced Total Return Bond Fund	1,180,613	2.5
PH&N Short Term Bond & Mortgage Fund	19,120,600	39.8
PH&N Canadian Equity Fund	2,042,467	4.3
PH&N Canadian Equity Value Fund	2,034,676	4.2
RBC QUBE Canadian Equity Fund	2,058,206	4.3
RBC QUBE Low Volatility Canadian Equity Fund	6,038,893	12.6
PH&N U.S. Equity Fund	937,406	2.0
RBC QUBE Low Volatility U.S. Equity Fund (CAD)	1,878,200	3.9
RBC QUBE U.S. Equity Fund	943,402	2.0
RBC Emerging Markets Dividend Fund	1,224,159	2.5
RBC Emerging Markets Equity Fund (CAD)	1,216,788	2.5
RBC International Equity Fund (CAD)	2,843,046	5.9
RBC International Equity Index Fund	2,893,918	6.0
<b>Total Portfolio</b>	<b>48,016,933</b>	<b>100.0</b>

All fund units are Series O unless otherwise stated in the name of the fund.

## Account Performance

### Performance for ONE Investment - Kenora CPTF Consolidated as of December 31, 2025 (%)

	3 Mo	YTD	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	10 Yr	SI*
<b>Account</b>	<b>1.36</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>7.90</b>

\* Performance inception date for ONE Investment - Kenora CPTF Consolidated is March 06, 2025.  
Total returns are gross of fees and reported in Canadian dollars. Periods less than one year are not annualized.

## Executive Summary - Overall

### Summary of Assets

#### Summary of Assets for ONE Investment - Kenora - Consolidated as of December 31, 2025

	Market Value (\$) December 31, 2025	Market Value (%)
BlueBay Total Return Credit Fund (Canada)	6,805,978	9.2
PH&N Enhanced Total Return Bond Fund	3,035,245	4.1
PH&N Short Term Bond & Mortgage Fund	26,846,335	36.4
PH&N Canadian Equity Fund	3,119,775	4.2
PH&N Canadian Equity Value Fund	3,107,175	4.2
RBC QUBE Canadian Equity Fund	3,144,126	4.3
RBC QUBE Low Volatility Canadian Equity Fund	9,290,323	12.6
PH&N U.S. Equity Fund	1,441,755	2.0
RBC QUBE Low Volatility U.S. Equity Fund (CAD)	2,909,484	3.9
RBC QUBE U.S. Equity Fund	1,449,371	2.0
RBC Emerging Markets Dividend Fund	1,875,539	2.5
RBC Emerging Markets Equity Fund (CAD)	1,863,362	2.5
RBC International Equity Fund (CAD)	4,368,951	5.9
RBC International Equity Index Fund	4,433,513	6.0
<b>Total Portfolio</b>	<b>73,690,930</b>	<b>100.0</b>

All fund units are Series O unless otherwise stated in the name of the fund.

### Account Performance

#### Performance for ONE Investment - Kenora - Consolidated as of December 31, 2025 (%)

	3 Mo	YTD	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	10 Yr	SI*
<b>Account</b>	<b>1.47</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>8.95</b>

\* Performance inception date for ONE Investment - Kenora - Consolidated is March 06, 2025.

Total returns are gross of fees and reported in Canadian dollars. Periods less than one year are not annualized.

## Macroeconomic and Capital Markets Commentary and Outlook

The following commentary summarizes meaningful trends and events that we've observed over the past quarter.

Global **economic growth** faced competing forces this past year, as the headwinds of U.S. tariffs and tumbling immigration were partially offset by fiscal stimulus and continued interest rate cuts by central banks. Accordingly, economic growth persisted, if at an uninspired clip. We believe growth should accelerate moderately in the year ahead and may pleasantly surprise

### Growth tailwinds for 2026

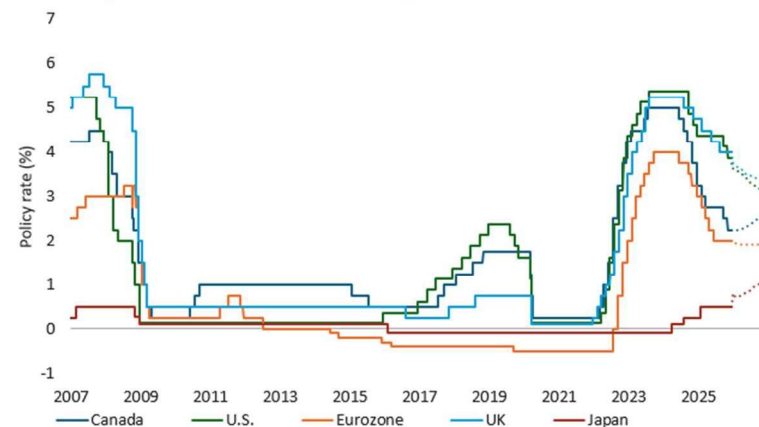
	U.S.	Canada	Rest of developed world
Monetary policy	+	++	++
Fiscal policy	+	+	+
Stock market wealth effect	++	++	++
Oil prices	++	+	++
U.S. dollar	+	.	-
AI cap ex	+	.	.
AI productivity	+	+	+
<b>Overall</b>	<b>++</b>	<b>++</b>	<b>++</b>

Note: As of 12/01/2025. Source: RBC GAM

relative to consensus expectations. Tariff headwinds should fade, and important tailwinds are set to blow. These beneficial forces include interest rate cuts, further fiscal stimulus, low oil prices, a positive stock market wealth effect, further growth in artificial intelligence (AI) expenditures, and the early stages of an AI-driven productivity boost. The U.S. economy should remain among the developed world's economic growth leaders, while in Canada, we continue to budget for a period of subdued growth through the first quarter of 2026 as tariff impacts settle and until greater clarity is achieved on the fate of the USMCA trade deal. At that point, we expect the combination of rate cuts and fiscal stimulus should permit a steady acceleration into the end of the year.

In terms of **rate cuts**, the clock has not yet run out on this monetary easing cycle. Looking ahead, we budget for a bit more economic help, both due to the lagged effect of earlier rate cutting and the future impact of additional easing to come. The U.S. Federal Reserve (Fed) in particular can afford to deliver several more rate cuts as it moves from a restrictive to a neutral stance, and the Fed's recent move to end

### Most major central banks are cutting interest rates



Notes: As of 12/08/2025. Dotted lines indicate futures pricing. Source: Bloomberg, RBC GAM.

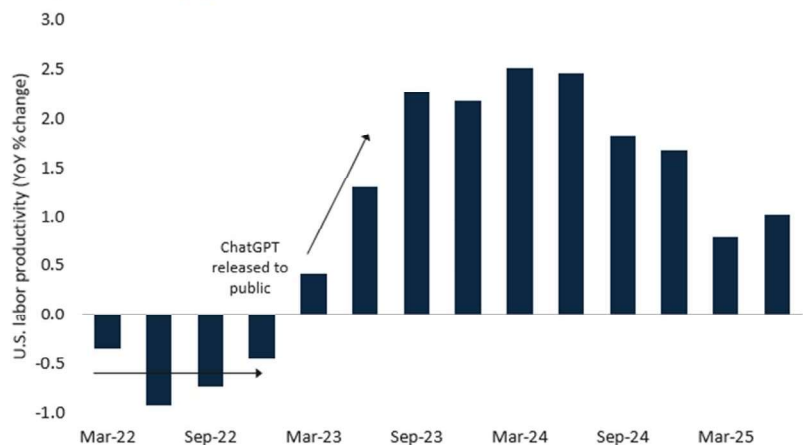
quantitative tightening is also supportive. In our opinion, the Bank of England also appears to have space for further easing, and it is conceivable that Bank of Canada could return to easing. Fiscal stimulus is also set to be an important 2026 theme. The One Big Beautiful Bill Act should have a substantially positive

effect on U.S. economic growth as a variety of its tax-cutting initiatives take effect in 2026. In Canada, the latest budget unveiled fiscal stimulus measures and a push for more infrastructure and capital investments, while globally, many countries have committed to additional defence spending.

One factor not mentioned thus far but of ongoing significance is **inflation**. It remains too high in the U.S. and slightly elevated in several developed markets, primarily due to tariff increases and persistent post-pandemic economic scarring. Our CPI forecasts for 2026 are slightly above consensus, reflecting aggressive central bank easing amid persistent inflation and large fiscal deficits that could lead some countries to tolerate higher inflation. However, we expect year-over-year inflation to peak in spring 2026 before declining, supported by four key factors: the U.S. labour market is cooling, a continuing post-shock tariff impact on inflation should be relatively tame, shelter costs are easing, and oil prices are low. On the whole, inflation may not fall by quite as much as consensus expectations, but there is room for improvement in the year ahead.

**Artificial intelligence** has become a topic of central importance to capital markets and a significant economic driver, with massive capital expenditures for model and infrastructure development already contributing substantially to economic growth. While concerns about AI bubbles and malinvestment are understandable given the scale of deployment, today's situation differs markedly from the late 1990s tech bubble – current stock valuations are more reasonable, and the involved companies are largely profitable and diversified with spare cash flow even after enormous outlays. Regardless of short-term stock movements, this massive AI spending is advancing the technological frontier and promises substantial productivity increases across industries, leading us to budget for accelerated productivity growth in coming decades that is already becoming visible. Although the majority of AI capital expenditures occur in the U.S. and China, technological breakthroughs typically deliver productivity benefits globally, making this a worldwide opportunity. That said, alongside this tremendous promise, it will be essential to monitor for signs of large-scale worker displacement, as higher structural unemployment would pose significant societal and economic challenges.

**U.S. productivity growth has increased since the release of ChatGPT**



Note: As of Q2 2025. Source: U.S. BLS, Macrobond, RBC GAM

Turning to capital markets, **global equity markets** ultimately found their footing in 2025 and rewarded investors with strong returns in most major markets amid easier financial conditions, impressive profit growth, and heightened expectations that AI will transform business. The strong gains mean that valuations have been creeping higher almost everywhere, and the overvaluation story is no longer just a U.S. large-cap phenomenon. The S&P 500 is the most expensive equity market, but markets in Canada and Japan are also close to a full standard deviation above their fair values. Stock indices in Europe and emerging markets continue to trade at attractive distances below their fair value.

Equity Indices Performance Comparison as of Dec 31, 2025 (%)

	3 Mo	1 Yr
S&P/TSX Composite Index (C\$)	6.25	31.68
S&P 500 Index (C\$)	1.24	12.56
MSCI World Index (C\$)	1.59	15.41
MSCI EAFE Index (\$C)	3.30	25.07
MSCI Emerging Markets Index (C\$)	3.18	27.30

Source: RBC GAM

In the **U.S.**, the S&P 500 Index finished the period on a slightly weak note, but still managed a positive return over the quarter and a double-digit return over the full year. Six out of eleven sectors in the index generated a negative return over the fourth quarter, and most notably, the Information Technology sector – which makes up a third of the sector by weight – was flat over the period following several quarters of robust returns. This lackluster performance occurred as shares of several major technology companies declined due to concerns about AI industry valuations and fears of a potential AI bubble. Meanwhile, the Health Care sector generated strong returns on the back of easing policy uncertainty as several pharmaceutical companies reached agreements with the U.S. government, combined with strong demand for several blockbuster drugs, particularly GLP-1s such as Ozempic and Wegovy.

In **Canada**, the S&P/TSX Composite Index delivered a 6.3% return in the fourth quarter, outperforming global peers as strength in banks, gold mining, and technology drove new all-time highs. Declining interest rates and fiscal support offset domestic headwinds including sluggish economic growth and elevated unemployment. Canadian equities are poised to benefit from robust earnings growth, though a measured outlook prevails because of trade uncertainty. The impending CUSMA renegotiation in 2026 poses risks, and higher U.S. tariffs on Canadian steel and aluminum continue to undermine long-term investment confidence in certain sectors.

**Emerging market equities** finished 2025 having outperformed developed markets for the first time in five years, with the MSCI Emerging Markets Equity Index outperforming the MSCI World Index by a meaningful 11.9% over the one-year period. Moreover, long-term drivers are in place for a new cycle in favour of emerging markets. U.S. dollar weakness has been a significant factor in these long-term cycles, and a prolonged decline in the dollar would support further EM outperformance and provide EM central banks with opportunities to ease monetary policy. Return on equity is another important factor in the improvement of relative returns in emerging markets, and several EM countries are now focusing more on shareholder value, boding well for outperformance. The possibility of a new long-term cycle favouring emerging markets combined with the potential for a peak in relative U.S. economic growth and stock-

market capitalization has renewed investor interest in emerging markets. The substantial valuation discount versus developed markets should also support EM stocks.

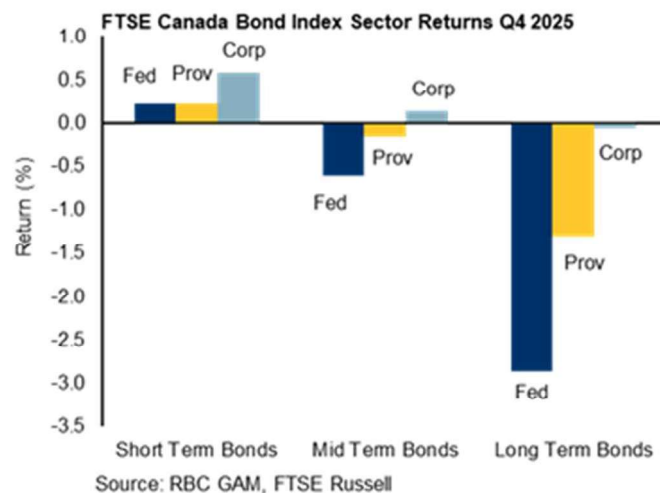
**Global fixed income markets** delivered modest positive returns in the fourth quarter, supported by declining interest rates and easing monetary policy expectations. U.S. bonds posted solid gains as the Fed cut rates twice during the period, while international and emerging market debt benefitted from a weaker U.S. dollar and relatively attractive yields.

#### The Canadian fixed income market

experienced mixed performance in the fourth quarter, with rising Government of Canada bond yields creating headwinds that were partially mitigated by narrowing credit spreads. Ultimately, the FTSE Canada Universe Bond Index delivered a negative return of -0.3% for the period. The steepening of the GoC yield curve led short- and mid-term bonds to outperform the negative returns in long-term bonds over the quarter. In the short- and mid-term segments, corporate bonds outperformed as

a result of spread tightening and yield accrual. Corporate bonds also outperformed in the long end, mostly due to their significantly shorter duration profile (and thus, lower sensitivity to rising GoC yields) compared to the federal and provincial segments.

Looking ahead, bond yields across the GoC yield curve are expected to rise modestly as a result of recent economic strength, which may further be bolstered by the federal government's expansionary fiscal policy. This expected rise is already reflected in bond prices. In terms of credit, it continues to offer an attractive source of incremental yield in fixed income portfolios, although the possibility of spread widening exists should we encounter a risk-off scenario.



## RBC Global Asset Management (RBC GAM) ESG Spotlight: ESG-related engagements

Our approach to engagement<sup>1</sup> reflects our belief that issuers that manage their material environmental, social, and governance (ESG) factors<sup>2</sup> and related risks will likely reduce the probability of experiencing losses that would accompany an ESG-related incident. As part of the investment process, our investment teams and Responsible Investment (RI) team may meet with the issuers in which we invest on a regular basis to discuss a variety of topics deemed relevant to the investment case, which may or may not include material ESG factors, where applicable.

The specific ESG factors we engage on can differ based on sector, asset class, and geography, as ESG-related engagement is prioritized based on the materiality of the ESG factor to the specific investment or portfolio. Teams may also prioritize their engagement efforts based on the size of the investment and level of risk, among other items. Additionally, we may consider material ESG factors that pose systemic risks, such as governance, climate change, and human rights.

In this edition of RBC GAM's ESG Spotlight, we look at some of the ESG-related engagements that our investment teams completed in the fourth quarter of 2025.

### Governance

We believe that issuers with good governance practices are generally able to focus on long-term sustainable growth and are more likely to effectively manage conflicts and material environmental and social risk factors. These issuers are also more likely to access fixed income markets when needed and pose less risk for equity investors due to proper alignment of shareholder and management interests. We may engage with issuers to better understand their corporate governance practices and management.

- The RBC Global High Yield team, part of the RBC Global Fixed Income & Currencies team<sup>3</sup>, met with North American chemical company **Chemours** to discuss its progress on court-mandated environmental remediation actions. These actions are required by the terms of a settlement agreement reached to address the legal liabilities and remediation costs associated with past toxic spills and contamination. Having invested after the settlement, the team engaged with the company to gather further context, updates, and insights regarding the remediation. The company completed its goal of eliminating nearly all targeted discharges from continuing operations, which it achieved by building a barrier wall with a groundwater extraction and

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<sup>1</sup> RBC GAM has a general approach to active stewardship, proxy voting, and engagement that addresses ESG matters among other matters. References to active stewardship do not apply to certain funds or investment strategies that do not undertake proxy voting and/or engagement activities, including, but not limited to, quantitative investment strategies that do not conduct engagements, passive strategies, and certain third-party sub-advised strategies. RBC GAM does not manage proxy voting for certain third-party sub-advised strategies.

<sup>2</sup> Material refers to ESG factors that are most likely to have an impact on the financial performance of an issuer/security, and may depend on different factors such as the sector and industry of the issuer.

<sup>3</sup> Employees of RBC Global Asset Management (UK) Limited, RBC Global Asset Management (U.S.) Inc., and RBC Global Asset Management Inc.

treatment system, as well as by installing a thermal oxidizer with 99.99% destruction efficiency. Long-term commitments for remediation also continue to progress, with the issuer developing alternative water supply systems, implementing a 20-year maintenance program for all installed treatment systems, and providing ongoing monitoring of groundwater and surface water quality. The investment team will continue to monitor the issuer's progress on its remediation efforts as well as associated regulatory and technical developments.

- The RBC North American Equity team met with global technology company **Cisco** to discuss its board governance, executive compensation, and artificial intelligence (AI) practices. On board governance, the team raised concerns about director overboarding, whereby sitting on an excessive number of boards can compromise a director's ability to serve effectively, as well as the long-term sustainability of its combined CEO and Board Chair position. The issuer provided effective reassurance on both fronts, noting that positive changes with respect to board commitments are anticipated, and acknowledging that the team's feedback on the combined role would be shared with the board. The team found the issuer's breakdown of the increase in CEO pay to be reasonable and appreciated that performance metrics were adjusted to account for the impact of a recent acquisition. Looking forward, the company is focused on developing a responsible AI framework to govern its approach to developing AI-based solutions. The issuer's commitment to continuous improvement in governance left a positive impression on the investment team.
- The RBC Alternative Investments Team met with the new interim CFO of a Canadian consumer lender (confidential issuer) to discuss concerns regarding management turnover and the company's lending practices. The team discussed the CFO's prior experience, which includes 20+ years in financial services and two previous CFO positions at well-known financial institutions. In addition, the CFO provided the rationale behind the departure of two key company executives in 2025.

The company was also recently targeted by a short seller, in part for its use of borrower assistance tools when customers face financial difficulties. The team gained a better understanding of how the company works with its customers and uses these tools in select cases to mitigate credit losses and lower the level of delinquencies in the loan portfolio. While the investment team found the interim CFO to be a seasoned executive who provided adequate responses to its questions, management turnover and credit concerns raised in the short report reduced the team's confidence in the company; accordingly, the team trimmed its position in the company's bonds following the engagement.

## Human Capital Management

Effective human capital management can have material implications for a company's resilience and its capacity for value creation. We may engage with issuers to better understand their strategies around recruitment, skill development, and retention.

- The RBC Emerging Markets Equity team<sup>4</sup> engaged with leading Indonesian bank **Bank Central Asia** to discuss its approach to building a strong workplace culture. Through partnerships with various universities, the bank awards scholarships covering both tuition and living costs, over time enabling the development of an enduring and robust talent pipeline. The success of the program is reflected in the bank's low attrition rates (< 3%), with program participants well represented in middle management. The bank's long-term mindset is also reflected in its development strategy, where steady and prudent loan growth has been prioritized over short-term results, resulting in what the investment team views as operational excellence. The team views the bank's long-term approach to strategic development and employee engagement as a competitive advantage that has contributed to a superior long-term results profile relative to peers.

## Climate Change

We believe that climate- and nature-related factors are systemic risks that may materially affect issuers and the economies, markets, and societies in which they operate. As such, we may engage with issuers on their management of material climate-related risks and opportunities.

- The RBC Global Equity team<sup>5</sup> met with global technology company **Nvidia** to discuss its emissions and resource management strategy. In 2025, the company set two new emissions reductions targets that were validated by the Science Based Targets Initiative (SBTi): a 50% reduction in absolute Scope 1 and Scope 2 emissions by 2030, and a 75% reduction in Scope 3 emissions intensity from use of sold GPU products (specialized graphics processors), also by 2030. While absolute Scope 3 emissions are increasing as a result of growth in AI, the company emphasized that emissions intensity per unit of compute is declining rapidly as chips become more efficient. Looking forward, the company expects to publish a complete Scope 3 emissions inventory by year-end while continuing to prioritize performance per-watt improvements across its chip portfolio. Meanwhile, key innovations in resource management include closed-loop cooling systems for its AI chips that reduce water consumption by 300x. The investment team appreciated the update on the company's environmental initiatives and will continue to monitor progress, particularly on AI-related emissions given the rapidly evolving landscape.
- The BlueBay Fixed Income team<sup>6</sup> met with the management team of New Zealand electricity generator-retailer **Contact Energy** ahead of the company's debut euro-denominated green bond issuance<sup>7</sup> to discuss operational risks, energy transition strategy, and credit outlook. The company's power generation portfolio primarily consists of renewable energy assets including hydropower, geothermal power, and wind power. The conversation specifically focused on the evolving challenges and opportunities associated with hydropower in New Zealand, including the country's transition away from natural gas and its evolving regulatory environment, as well as

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<sup>4</sup> Employees of RBC Global Asset Management (UK) Limited

<sup>5</sup> Employees of RBC Global Asset Management (UK) Limited

<sup>6</sup> Employees of RBC Global Asset Management (UK) Limited and RBC Global Asset Management (U.S.) Inc.

<sup>7</sup> A green bond issuance is a type of debt issuance where the use-of-proceeds is earmarked for environmental projects.

ongoing retail pricing pressures due to network cost inflation. Hydrology risks (i.e., risks associated with water variability, including droughts and floods) remain key operational risks for the company. To improve resiliency, the company is securing long-term contracts and adding battery storage capabilities to mitigate intermittency challenges. From an investment perspective, the investment team bought into the new green bond issue given its constructive credit view and the alignment of the green bond issuance with the company's decarbonization strategy. The team will monitor the successful execution of the company's battery storage projects as well as issues impacting hydropower in New Zealand, including hydrology-related risks and regulation.

## Enhanced Disclosure

We believe that clear and comprehensive disclosure of material ESG factors better positions investors to incorporate these factors into investment decision making. We may engage with issuers to better understand their approach to ESG-related disclosures and seek public disclosure of material ESG factors where appropriate.

- The PH&N Fixed Income team met with the management team of supranational entity **World Bank** to discuss its project governance and disclosure practices. The entity provided insight on its processes for selecting, implementing, and monitoring its project portfolio. On project selection, the entity is focused on projects addressing food security, health care, and climate risk. All projects include a climate risk impact assessment and require a government guarantee. Once the project is initiated, a project lead is assigned, after which disbursement is completed in phases with a milestone payment mechanism. Notably, for each project, the entity publicly discloses the disbursement amount and current status. This approach – combined with other safeguards, such as mechanisms to re-allocate loans provided to stalled or cancelled projects – contributes to the entity's strong track record of loan performance. The investment team appreciated the insight provided and will continue to monitor the suitability of the investment for the portfolios it manages.
- The RBC GAM Private Markets Global Infrastructure Investment team met with the board of directors of **407 International**, a North American toll road company, to discuss governance, strategic priorities, and stakeholder engagement. As a private company, the issuer has demonstrated leadership in ESG reporting by adopting and publicly disclosing against both the Sustainability Accounting Standards Board (SASB) Standards and the recommendations of the Task Force on Climate-Related Disclosures (TCFD). The SASB Standards support the identification, monitoring, and management of industry-specific and material ESG factors,<sup>8</sup> while the TCFD recommendations support the identification and management of climate-related risks and opportunities. To further enhance its ESG disclosures, the company commissioned a third-party socioeconomic impact analysis to measure the value of the social benefits provided by the toll road network to the community. These benefits stem from improved safety and productivity

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<sup>8</sup> New standards published by the International Sustainability Standards Board (ISSB) build on and consolidate the work of the SASB Standards and TCFD Recommendations. As such, the TCFD has been disbanded and the ISSB has assumed responsibility for the SASB Standards. Issuers are still permitted to disclose against TCFD and SASB and may be required to do so.

due to reduced travel time, as well as broader economic benefits. The company's proactive approach to measuring and disclosing social value reinforced the investment team's conviction in the company's ability to effectively manage operational and reputational risks.

These examples comprise a small selection of the engagements our investment teams complete in any given year. For further information on these and RBC GAM's additional stewardship activities, please refer to [www.rbcgam.com/ri](http://www.rbcgam.com/ri).

## Notice

The Q2 RBC GAM ESG Spotlight: 2025 Proxy Season included the incorrect date range and a data formatting issue, which resulted in incorrect values under Votes Against Management. We have provided the updated Summary of Voting Statistics table below.

Summary of Voting Statistics – January 1 to June 20, 2025 <sup>9,10</sup>

	Canada	U.S.	Rest of World	Overall
Proposals	2,668	10,891	9,548	23,107
With Management <sup>11</sup>	2,475	9,070	8,830	20,375
Against Management	193	1,821	718	2,732
% of Votes AGAINST Management	7.23%	16.72%	7.52%	11.82%

<sup>9</sup> The proxy voting statistics include voting for RBC GAM except for externally managed sub-advised funds and certain institutional accounts. Statistics do not include votes for portfolios managed by RBC Indigo Asset Management Inc.

<sup>10</sup> Voting statistics account for proxy votes submitted by RBC GAM and may include instances where RBC GAM's proxy votes were rejected at the time of meeting, which may occur due to proxy voting administration issues. Voting statistics exclude instances where RBC GAM intentionally did not vote due to shareblocking restrictions, a decision to vote on a competing proxy card in a proxy contest, or due to logistical impediments. Regions based on Institutional Shareholder Services' (ISS) market classification. Rest of World includes all markets other than Canada and USA.

<sup>11</sup> Indicates a vote consistent with the management's recommendation.





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Please note: SI is since inception; RBC Global Asset Management is the asset management division of Royal Bank of Canada (RBC) which includes RBC Global Asset Management Inc. (RBC GAM Inc.), RBC Global Asset Management (U.S.) Inc. (RBC GAM-US), RBC Global Asset Management (UK) Limited (RBC GAM-UK), and RBC Global Asset Management (Asia) Limited (RBC GAM-Asia), which are separate, but affiliated subsidiaries of RBC.

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Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Please read the fund's offering documents before investing. The performance data provided assumes reinvestment of distributions only and does not take into account sales, redemption, distribution or optional charges or income taxes payable by any unitholder that would have reduced returns. Mutual funds are not covered by the Canada Deposit Insurance Corporation or by any other government deposit insurer. The unit values of non-money market funds change frequently. For money market funds, there can be no assurances that the fund will be able to maintain its net asset value per unit at a constant amount or that the full amount of your investment in the fund will be returned to you. Past performance may not be repeated.

This document may contain forward-looking statements about general economic factors which are not guarantees of future performance. Forward-looking statements involve inherent risk and uncertainties, so it is possible that predictions, forecasts, projections and other forward-looking statements will not be achieved. We caution you not to place undue reliance on these statements as a number of important factors could cause actual events or results to differ materially from those expressed or implied in any forward-looking statement. All opinions in forward-looking statements are subject to change without notice and are provided in good faith but without legal responsibility.

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 **Manulife** Investment Management

For the Quarter Ending 31 Dec 2025

# The Kenora Citizens Prosperity Trust Fund

*Investment Management Review*

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Quarter Ending 31 Dec 2025 in CAD - Final

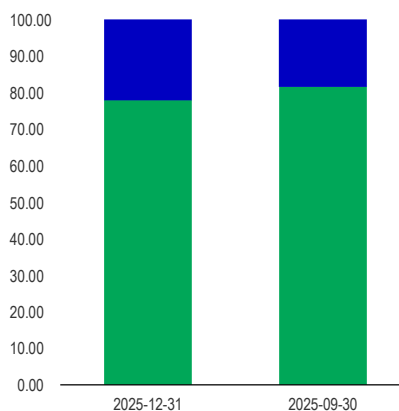
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# Summary

The Kenora Citizens Prosperity Trust Fund  
Quarter Ending 31 Dec 2025 in CAD - Final

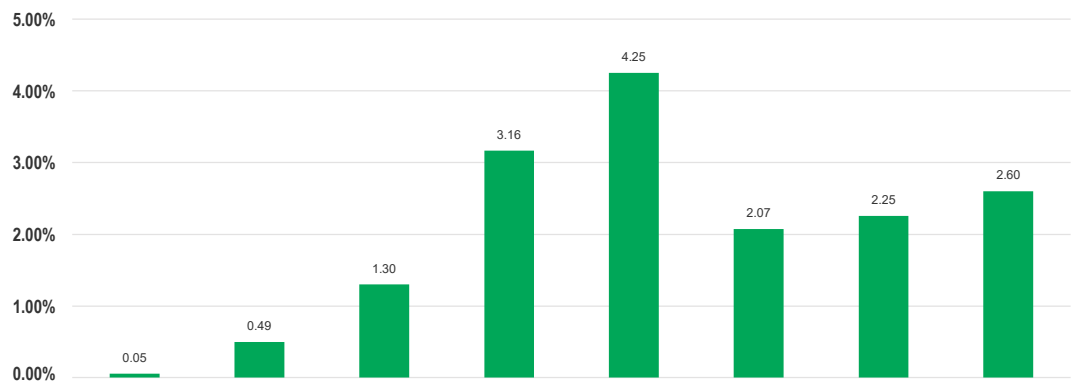
Portfolio Name	<b>The Kenora Citizens Prosperity Trust Fund</b>
Portfolio Strategy	<b>Canadian Short Duration Fixed Income</b>
Managed by	<b>Manulife Investment Management Limited</b>
Portfolio Objective	<b>The portfolio should obtain a market average rate of return throughout budgetary and economic cycles that is commensurate with the investment risk constraints and cash flow needs of the City. Market yields should be higher than the rate given by the City's bank for the various bank accounts.</b>

Asset Allocation	31 Dec 2025		30 Sep 2025	
	Total Market Value	Portfolio (%)	Total Market Value	Portfolio (%)
■ Fixed Income	2,178,104.20	77.98	2,279,430.67	81.62
■ Cash Equivalent	615,106.30	22.02	513,416.78	18.38
<b>Total</b>	<b>2,793,210.50</b>	<b>100.00</b>	<b>2,792,847.45</b>	<b>100.00</b>



# Investment Results

The Kenora Citizens Prosperity Trust Fund  
Quarter Ending 31 Dec 2025 in CAD - Final



	1 Month	3 Months	6 Months	1 Year	3 Years	5 Years	10 Years	Since Inception*
<span style="color: green;">■</span> The Kenora Citizens Prosperity Trust Fund (Gross)	0.05	0.49	1.30	3.16	4.25	2.07	2.25	2.60

\*Since Inception Date: 1 May 2009  
Returns for periods greater than one year are annualized.

# Portfolio Review and Outlook

The Kenora Citizens Prosperity Trust Fund  
Quarter Ending 31 Dec 2025 in CAD - Final

## Market Environment

Canadian bonds produced mixed results in the fourth quarter but declined modestly overall.

The bond market rallied during the first half of the period as weakness in the labor market, uncertainty surrounding Canadian economic growth, and the continued effects of U.S. tariffs led to an interest-rate cut by the Bank of Canada.

The rate cut dropped the Bank's benchmark interest rate to its lowest level since July 2022.

In December, however, the Canadian bond market sold off following a stronger-than-expected employment report, which included solid job gains and a 16-month low in the unemployment rate.

The strong jobs data sparked expectations for better economic growth and speculation about possible interest rate increases by the Bank of Canada in 2026.

For the quarter, Canadian bond yields rose across the board, with intermediate and long-term yields increasing the most. Sector performance was mixed—government bonds declined, reflecting their greater interest-rate sensitivity, while corporate bonds posted positive returns for the quarter.

## Portfolio Review

The strategy's yield curve positioning added to performance during the period as yields rose and the portfolio had a duration shorter than its benchmark.

From a sector standpoint, the strategy's underweight in Federal bonds added to performance while security selection within Financial bonds detracted.

At the end of the period, the strategy's duration was 0.9 years, about 1.8 years less than its benchmark, the FTSE Canada Short Term Bond Index. The strategy had a yield to maturity of 2.45%, 52 bps less than its benchmark.

## Outlook

Expectations for future inflation and economic growth will be the largest drivers of interest rates and related central bank policy decisions as we move through the first part of 2026.

The Canadian Fixed Income team believes that the Bank of Canada is through cutting interest rates for the time being but the Bank will continue to assess the situation as data comes in throughout the year. However, the team forecasts the US Federal Reserve will continue cutting rates as changes to the makeup of the Fed, including a new chairman, will establish a renewed bias toward easing.

The team's base case is that the economy will continue to slow but political and inflation uncertainties make it harder to predict the full effect on interest rates. The team expects the yield curve to steepen with the medium-term section of the yield curve having the most return potential. With this outlook in mind, the team has kept duration in most of its portfolios slightly above neutral with an overweight to the mid section of the yield curve.

Corporate spreads have tightened to decade-narrow levels but the team still remains comfortable with a modest overweight to credit as the economy has remained fairly stable and new issuances are still easily being absorbed into the market. However, the team has become more cautious and continues to modestly reduce corporate exposures, especially in lower-quality holdings.

# Top Contributors/Detractors

The Kenora Citizens Prosperity Trust Fund  
Quarter Ending 31 Dec 2025 in CAD - Final

## CONTRIBUTORS – BY ISSUE

<u>Issue Name</u>	<u>Sector</u>	<u>Average Weight %</u>	<u>Total Returns %</u>	<u>Contribution to Returns %</u>
ONT 2.4 06/02/26	Provincial	21.62	0.69	0.15
CANHOU 1.55 12/15/26	Federal	12.61	0.66	0.08
CCDJ 4.407 05/19/27	Financial	7.21	0.71	0.05
CADEPO 1 ½ 10/19/26	Provincial	5.33	0.78	0.04
BMO 2.7 12/09/26	Financial	5.42	0.76	0.04
CTLONE 1.323 01/29/26	Financial	5.12	0.69	0.04
CAN 2 06/01/28	Federal	6.93	0.28	0.02
CPPIBC 3 06/15/28	Federal	5.72	0.33	0.02
MNTRL 3.15 09/01/28	Municipal	5.53	0.30	0.02
CANHOU 2 ¼ 12/15/25	Federal	2.72	0.50	0.02
<b>Total</b>		<b>78.19</b>		<b>0.47</b>

## DETRACTORS - BY ISSUE

<u>Issue Name</u>	<u>Sector</u>	<u>Average Weight %</u>	<u>Total Returns %</u>	<u>Contribution to Returns %</u>
<b>Total</b>		-		-

## Top Contributors/Detractors

The Kenora Citizens Prosperity Trust Fund  
Quarter Ending 31 Dec 2025 in CAD - Final

### CONTRIBUTORS – BY ISSUER

<u>Issuer Name</u>	<u>Average Weight %</u>	<u>Total Returns %</u>	<u>Contribution to Returns %</u>
ONTARIO (PROVINCE OF)	21.62	0.69	0.15
CANADA HOUSING TRUST	15.43	0.65	0.10
FED CAISSES DESJARDINS	7.21	0.71	0.05
CDP FINANCIAL INC	5.33	0.78	0.04
BANK OF MONTREAL	5.42	0.76	0.04
CENTRAL 1 CREDIT UNION	5.12	0.69	0.04
CANADIAN GOVERNMENT	9.56	0.36	0.03
CPPIB CAPITAL INC	5.72	0.33	0.02
CITY OF MONTREAL	5.53	0.30	0.02
<b>Total</b>	<b>80.94</b>		<b>0.49</b>

### DETRACTORS – BY ISSUER

<u>Issuer Name</u>	<u>Average Weight %</u>	<u>Total Returns %</u>	<u>Contribution to Returns %</u>
<b>Total</b>	-		-

## Portfolio Characteristics - Fixed Income

The Kenora Citizens Prosperity Trust Fund  
Quarter Ending 31 Dec 2025 in CAD - Final

	Current Quarter	Previous Quarter
	Portfolio	Portfolio
<b>Coupon</b>	1.82 %	1.90 %
<b>Duration to Worst</b>	0.87	1.06
<b>Rating</b>	AA+/AA	AA+/AA
<b>Yield to Worst</b>	2.45 %	2.56 %
<b># of Holdings</b>	11	12
<b># of Issuers</b>	9	9

## Portfolio Characteristics - Fixed Income

The Kenora Citizens Prosperity Trust Fund  
Quarter Ending 31 Dec 2025 in CAD - Final

	Coupon			
	Current Quarter		Previous Quarter	
	Portfolio (%)	Exposure (%)	Portfolio (%)	Change in Portfolio (%)
0-0.99	22.02	22.02	18.38	3.64
1-1.99	25.81	25.81	25.79	0.02
2-2.99	33.81	33.81	37.32	(3.51)
3-3.99	11.19	11.19	11.24	(0.05)
4-4.99	7.16	7.16	7.26	(0.10)
5-5.99	0.00		0.00	
6-6.99	0.00		0.00	
7-7.99	0.00		0.00	
8-8.99	0.00		0.00	
9-9.99	0.00		0.00	
10+	0.00		0.00	
<b>Total</b>	<b>100.00</b>		<b>100.00</b>	

	Quality			
	Current Quarter		Previous Quarter	
	Portfolio (%)	Exposure (%)	Portfolio (%)	Change in Portfolio (%)
AAA	33.22	33.22	36.66	(3.44)
AA	32.46	32.46	32.59	(0.13)
A	12.30	12.30	12.37	(0.07)
BBB	0.00		0.00	
BB	0.00		0.00	
B	0.00		0.00	
CCC	0.00		0.00	
CC	0.00		0.00	
C	0.00		0.00	
D	0.00		0.00	
NR	0.00		0.00	
CASH	22.02	22.02	18.38	3.64
<b>Total</b>	<b>100.00</b>		<b>100.00</b>	

## Portfolio Characteristics - Fixed Income

The Kenora Citizens Prosperity Trust Fund  
Quarter Ending 31 Dec 2025 in CAD - Final

	Duration			
	Current Quarter		Previous Quarter	
	Portfolio (%)	Exposure (%)	Portfolio (%)	Change in Portfolio (%)
0-0.99	72.13	72.13	48.45	23.67
1-1.99	9.79	9.79	33.36	(23.57)
2-2.99	18.08	18.08	18.18	(0.10)
3-3.99	0.00		0.00	
4-4.99	0.00		0.00	
5-5.99	0.00		0.00	
6-6.99	0.00		0.00	
7-7.99	0.00		0.00	
8-8.99	0.00		0.00	
9-9.99	0.00		0.00	
>10	0.00		0.00	
<b>Total</b>	<b>100.00</b>		<b>100.00</b>	

	Average Life			
	Current Quarter		Previous Quarter	
	Portfolio (%)	Exposure (%)	Portfolio (%)	Change in Portfolio (%)
0-0.99	72.13	72.13	48.45	23.67
1-1.99	9.79	9.79	33.36	(23.57)
2-2.99	18.08	18.08	18.18	(0.10)
3-3.99	0.00		0.00	
4-4.99	0.00		0.00	
5-6.99	0.00		0.00	
7-9.99	0.00		0.00	
10-14.99	0.00		0.00	
15-19.99	0.00		0.00	
20-24.99	0.00		0.00	
>25	0.00		0.00	
<b>Total</b>	<b>100.00</b>		<b>100.00</b>	

## Sector Allocation - Fixed Income

The Kenora Citizens Prosperity Trust Fund  
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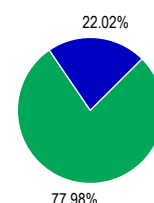
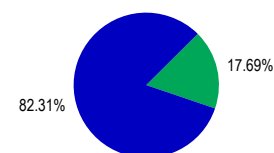
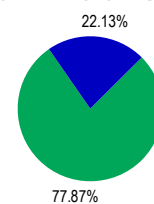
## Top Issues and Issuers - Fixed Income

The Kenora Citizens Prosperity Trust Fund  
Quarter Ending 31 Dec 2025 in CAD - Final

Issues	Sector	Coupon (%)	Maturity Date	% of Portfolio
Province of Ontario	Provincial	2.40	2 Jun 2026	21.54
Canada Housing Trust No 1	Federal	1.55	15 Dec 2026	12.58
Federation des Caisses Desjardins du Quebec	Financial	4.41	19 May 2027	7.16
Government Of Canada	Federal	2.00	1 Jun 2028	6.89
CPPIB Capital Inc	Federal	3.00	15 Jun 2028	5.66
City of Montreal	Municipal	3.15	1 Sep 2028	5.54
Bank of Montreal	Financial	2.70	9 Dec 2026	5.39
CDP Financial Inc	Provincial	1.50	19 Oct 2026	5.35
Central 1 Credit Union	Financial	1.32	29 Jan 2026	5.14
Government Of Canada	Federal	1.00	1 Jun 2027	2.63
<b>Total</b>				<b>77.87</b>

Corporate Issues	Sector	Coupon (%)	Maturity Date	% of Portfolio
Federation des Caisses Desjardins du Quebec	Financial	4.41	19 May 2027	7.16
Bank of Montreal	Financial	2.70	9 Dec 2026	5.39
Central 1 Credit Union	Financial	1.32	29 Jan 2026	5.14
<b>Total</b>				<b>17.69</b>

Issuers	% of Portfolio
Province of Ontario	21.54
Canada Housing Trust No 1	12.69
Government Of Canada	9.52
Federation des Caisses Desjardins du Quebec	7.16
CPPIB Capital Inc	5.66
City of Montreal	5.54
Bank of Montreal	5.39
CDP Financial Inc	5.35
Central 1 Credit Union	5.14
<b>Total</b>	<b>77.98</b>



■ Top Issues and Issuers  
■ Remaining Portfolio (Including Cash)

# Holdings

The Kenora Citizens Prosperity Trust Fund  
Quarter Ending 31 Dec 2025 in CAD - Final

Units	Security Description			Security ID	Rating	Local Price	Original Cost	Accruals	Accrued Market Value	% of Portfolio	
<b>Fixed Income</b>											
<b>Corporate Bond</b>											
<b>Financial</b>											
150,000.000	Bank of Montreal	2.700%	09 Dec 2026	06368AAA8	AA	100.1490 CAD	139,836.00	255.21	150,478.71	5.39	
143,000.000	Central 1 Credit Union	1.323%	29 Jan 2026	154728AR0	A	99.8980 CAD	139,831.12	808.59	143,662.73	5.14	
195,000.000	Federation des Caisses Desjardins du	4.407%	19 May 2027	31430WPB4	A	102.0240 CAD	195,606.45	1,012.40	199,959.20	7.16	
							<b>Total Financial</b>	<b>475,273.57</b>	<b>2,076.20</b>	<b>494,100.64</b>	<b>17.69</b>
							<b>Total Corporate Bond</b>	<b>475,273.57</b>	<b>2,076.20</b>	<b>494,100.64</b>	<b>17.69</b>
<b>Federal Agency Bond</b>											
<b>Federal</b>											
3,000.000	Canada Housing Trust No 1	1.100%	15 Dec 2026	13509PHX4	AAA	98.7860 CAD	2,994.24	1.54	2,965.12	0.11	
354,000.000	Canada Housing Trust No 1	1.550%	15 Dec 2026	13509PJA2	AAA	99.2060 CAD	332,936.54	255.56	351,444.80	12.58	
157,000.000	CPPIB Capital Inc	3.000%	15 Jun 2028	12593CAF8	AAA	100.4990 CAD	153,907.10	219.37	158,002.80	5.66	
							<b>Total Federal</b>	<b>489,837.88</b>	<b>476.47</b>	<b>512,412.72</b>	<b>18.34</b>
							<b>Total Federal Agency Bond</b>	<b>489,837.88</b>	<b>476.47</b>	<b>512,412.72</b>	<b>18.34</b>
<b>Federal Bond</b>											
<b>Federal</b>											
75,000.000	Government Of Canada	1.000%	01 Jun 2027	135087F82	AAA	97.9280 CAD	78,057.75	63.70	73,509.70	2.63	
195,000.000	Government Of Canada	2.000%	01 Jun 2028	135087H23	AAA	98.5120 CAD	187,311.15	331.23	192,429.63	6.89	
							<b>Total Federal</b>	<b>265,368.90</b>	<b>394.93</b>	<b>265,939.33</b>	<b>9.52</b>
							<b>Total Federal Bond</b>	<b>265,368.90</b>	<b>394.93</b>	<b>265,939.33</b>	<b>9.52</b>
<b>Municipals</b>											
<b>Municipal</b>											
152,000.000	City of Montreal	3.150%	01 Sep 2028	614852PQ8	AA	100.6960 CAD	149,023.84	1,600.37	154,658.29	5.54	
<b>Provincial Bond</b>											
<b>Provincial</b>											
150,000.000	CDP Financial Inc	1.500%	19 Oct 2026	CAC23264AM38	AAA	99.3170 CAD	139,791.00	456.16	149,431.66	5.35	
600,000.000	Province of Ontario	2.400%	02 Jun 2026	68323ADM3	AA	100.0630 CAD	582,342.00	1,183.56	601,561.56	21.54	
							<b>Total Provincial</b>	<b>722,133.00</b>	<b>1,639.72</b>	<b>750,993.22</b>	<b>26.89</b>
							<b>Total Provincial Bond</b>	<b>722,133.00</b>	<b>1,639.72</b>	<b>750,993.22</b>	<b>26.89</b>
							<b>Total Fixed Income</b>	<b>2,101,637.19</b>	<b>6,187.69</b>	<b>2,178,104.20</b>	<b>77.98</b>

# Holdings

The Kenora Citizens Prosperity Trust Fund  
 Quarter Ending 31 Dec 2025 in CAD - Final

Units	Security Description	Security ID	Rating	Local Price	Original Cost	Accruals	Accrued Market Value	% of Portfolio
<b>Cash Equivalent</b>								
Cash								
615,106.300	CAD Cash	164362001CADF	AAA	1.0000 CAD	615,106.30	0.00	615,106.30	22.02
				<b>Total Cash Equivalent</b>	<b>615,106.30</b>	<b>0.00</b>	<b>615,106.30</b>	<b>22.02</b>
				<b>Total Portfolio</b>	<b>2,716,743.49</b>	<b>6,187.69</b>	<b>2,793,210.50</b>	<b>100.00</b>

## Transactions

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The Kenora Citizens Prosperity Trust Fund  
Quarter Ending 31 Dec 2025 in CAD - Final

**No transactions during this period.**

## Relationship Manager

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The Kenora Citizens Prosperity Trust Fund  
Quarter Ending 31 Dec 2025 in CAD - Final



**Mark P. Bischoff, CFA**, is a Managing Director, Relationship Management, at Manulife Investment Management. He is responsible for managing Canadian institutional and sub-advisory client relationships on behalf of Manulife. Prior to joining the company, Mark was a principal at State Street Global Advisors, Ltd. (Canada), where he was responsible for business development, relationship management and SSgA's sales and marketing efforts in the province of Ontario.

Mark is on the Portfolio Management Committee of the CFA Society Toronto and the Ontario Regional Council of the Association of Canadian Pension Management. He is also a member of the Canadian Pension & Benefits Institute.

*Education: University of Toronto, BComm, 1994*

*Joined Company: 2010*

*Began Career: 1994*

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# Glossary

The Kenora Citizens Prosperity Trust Fund  
 Quarter Ending 31 Dec 2025 in CAD - Final

Term	Definition
# of Holdings	The total number of unique holdings of a fund.
# of Issuers	The count of unique issuers represented in the holdings of a portfolio.
Coupon	The interest rate a bond's issuer promises to pay to the bondholder until maturity, or other redemption event, generally expressed as an annual percentage of the bond's face value

Term	Definition
Duration to Worst	Takes duration overrides from FTSE that are imbedded in the bid-side modified duration, else applies option-adjusted duration
Rating	A generic quality rating based upon the conservative average of Moody's, S&P, and Fitch expressed in Moody's nomenclature.
Yield to Worst	The lowest potential yield that can be received on a bond without the issuer actually defaulting.

# Important Information

The Kenora Citizens Prosperity Trust Fund  
Quarter Ending 31 Dec 2025 in CAD - Final

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The gross returns provided are shown gross of advisory and investment management fees and other expenses an investor would incur which would reduce returns, but net of transaction costs, unless otherwise noted. The net returns shown reflect the deduction of monthly accrued investment management fees from the gross returns. The monthly management fee accruals used are estimates based on historical assets under management and are subject to change based on actual fees billed. Past performance is not indicative of future results. Unless otherwise noted, returns greater than one year are annualized; calendar year returns for each one-year period end in December. Discrepancies may occur due to rounding.

Performance information shown is generally for discretionary strategies/solutions and managed by an entity which is GIPS compliant and falls under the definition of a corresponding GIPS firm. Some investment strategies/solutions may not be included in a GIPS compliant firm under certain circumstances, e.g., SMA/UMA business in Canada.

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# Consolidated Portfolio Summary

City Of Kenora  
as at December 31, 2025

Page 1 of 2

## Summary

High Interest Savings Account Portfolio	\$8,924,217.31	(100.0%)	2 accounts
Money Market Portfolio	\$0.00	(0.0%)	4 accounts
Canadian Government Bond Portfolio	\$0.00	(0.0%)	4 accounts
Canadian Corporate Bond Portfolio	\$0.00	(0.0%)	2 accounts
Canadian Equity Portfolio	\$0.00	(0.0%)	2 accounts
<b>Total Portfolio Value</b>	<b>\$8,924,217.31</b>	<b>(100%)</b>	<b>14 accounts</b>

## Account Details

### Accounts by Fund

#### High Interest Savings Account Portfolio

**Suggested Investment Duration:** 1-18 Months

**Ideal for Investing:**

- Current year operating funds
- Capital funds to be expended in the next 18 months
- Anytime a guaranteed rate of return is required
- Funds normally deposited in a low interest bank account

#### Accounts

00024769612862 HISA	0.00
18	
049026765106 HISA	8,924,217.31
<b>Total</b>	<b>8,924,217.31</b>

#### Money Market Portfolio

**Suggested Investment Duration:** 1-18 Months

**Ideal for Investing:**

- Current year operating funds
- Capital funds to be expended in the next 18 months
- Short-term "parking" while long-term investment decisions are contemplated

#### Accounts

5700170-30 KEN1KCPTF	0.00
5700171-10 KEN2RESERVE	0.00
5700172-90 KEN3ROADS	0.00
5700173-70 KEN4WTP	0.00
<b>Total</b>	<b>0.00</b>

#### Canadian Government Bond Portfolio

**Suggested Investment Duration:** 18 Months - 3 Years

**Ideal for Investing:**

- Surplus operating funds not required in the current year
- Capital funds to be expended in the next one to three years
- Gas Tax receipts not expended in the current year

#### Accounts

5700170-30 KEN1KCPTF	0.00
5700171-10 KEN2RESERVE	0.00
5700172-90 KEN3ROADS	0.00
5700173-70 KEN4WTP	0.00
<b>Total</b>	<b>0.00</b>



# Consolidated Portfolio Summary

City Of Kenora  
as at December 31, 2025

Page 2 of 2

## Canadian Corporate Bond Portfolio

**Suggested Investment Duration:** 4+ Years

**Ideal for Investing:**

- Long-term infrastructure funding
- Capital asset management and remediation reserves
- Perpetual and trust funds, as required for cemetery funds
- Development charge receipts not required in the short term

### Accounts

5700170-30	KEN1KCPTF	0.00
5700171-10	KEN2RESERVE	0.00
<b>Total</b>		<b>0.00</b>

## Canadian Equity Portfolio

**Suggested Investment Duration:** 5+ Years

**Ideal for Investing:**

- Long-term infrastructure funding
- Capital asset management and remediation reserves
- Perpetual and trust funds, as required for cemetery funds
- Development charge receipts not required in the short term

### Accounts

5700170-30	KEN1KCPTF	0.00
5700171-10	KEN2RESERVE	0.00
<b>Total</b>		<b>0.00</b>

## Accounts by Group

**Cross-Reference:** KEN1KCPTF

**Total Value:** \$0.00

**Funds:**

Money Market:	0.00
Bond:	0.00
Corporate Bond:	0.00
Equity:	0.00

**Cross-Reference:** KEN2RESERVE

**Total Value:** \$0.00

**Funds:**

Money Market:	0.00
Bond:	0.00
Corporate Bond:	0.00
Equity:	0.00

**Cross-Reference:** KEN3ROADS

**Total Value:** \$0.00

**Funds:**

Money Market:	0.00
Bond:	0.00

**Cross-Reference:** KEN4WTP

**Total Value:** \$0.00

**Funds:**

Money Market:	0.00
Bond:	0.00

# Current Month Statements

# Statement of Account

Monthly

December 01, 2025 to December 31, 2025

Account Number: 049026765106

Type: High Interest Savings Account

Attention: City Of Kenora



## Summary (from January 01, 2025)

Opening Balance	Year to Date Deposits	Year to Date Withdrawals	Year to Date Interest	Closing Balance
\$8,632,572.87	\$0.00	\$0.00	\$291,644.44	\$8,924,217.31

Date	Transaction/Detail	Amount	Balance
01-Dec-25	<b>Opening Balance</b>		\$8,903,915.96
03-Dec-25	INTEREST @ 2.7750%	\$20,301.35	
31-Dec-25	<b>Closing Balance</b>	\$20,301.35	\$8,924,217.31

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# Year to Date Statements

**Statement of Account**  
 Year to Date  
 January 01, 2025 to December 31, 2025



**Account Number:** 049026765106  
**Type:** High Interest Savings Account  
**Attention:** City Of Kenora

**Summary (from January 01, 2025)**

Opening Balance	Year to Date Deposits	Year to Date Withdrawals	Year to Date Interest	Closing Balance
\$8,632,572.87	\$0.00	\$0.00	\$291,644.44	\$8,924,217.31

Date	Transaction/Detail	Amount	Balance
01-Jan-25	<b>Opening Balance</b>		\$8,632,572.87
07-Jan-25	PROMO INTEREST	\$4.01	
07-Jan-25	INTEREST @ 3.9550%	\$28,987.34	
05-Feb-25	INTEREST @ 3.7550%	\$27,605.38	
05-Feb-25	PROMO INTEREST	\$5.12	
05-Mar-25	INTEREST @ 3.5250%	\$23,485.81	
06-Mar-25	PROMO INTEREST	\$5.75	
03-Apr-25	PROMO INTEREST	\$7.40	
03-Apr-25	INTEREST @ 3.3750%	\$24,965.63	
05-May-25	INTEREST @ 3.2750%	\$23,515.33	
04-Jun-25	INTEREST @ 3.2750%	\$24,360.77	
04-Jul-25	INTEREST @ 3.2750%	\$23,642.12	
05-Aug-25	INTEREST @ 3.2750%	\$24,496.37	
04-Sep-25	INTEREST @ 3.2750%	\$24,562.08	
03-Oct-25	INTEREST @ 3.1650%	\$23,037.11	
05-Nov-25	INTEREST @ 3.0050%	\$22,662.87	
03-Dec-25	INTEREST @ 2.7750%	\$20,301.35	
31-Dec-25	<b>Closing Balance</b>	\$291,644.44	\$8,924,217.31

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# Account Lifetime Statements

# Statement of Account

Lifetime

January 01, 2019 to December 31, 2025

Account Number: 049026765106

Type: High Interest Savings Account

Attention: City Of Kenora



## Summary (from January 01, 2019)

Opening Balance	Year to Date Deposits	Year to Date Withdrawals	Year to Date Interest	Closing Balance
\$0.00	\$27,028,903.76	(\$19,570,172.42)	\$1,465,485.97	\$8,924,217.31

Date	Transaction/Detail	Amount	Balance
01-Jan-19	<b>Opening Balance</b>		\$0.00
23-Jan-19	DEPOSIT	\$4,906,694.04	
04-Mar-19	DEPOSIT	\$900,000.00	
05-Mar-19	INTEREST @ 2.4150%	\$9,090.15	
03-Apr-19	INTEREST @ 2.4150%	\$11,747.68	
03-May-19	INTEREST @ 2.4150%	\$11,565.70	
05-Jun-19	INTEREST @ 2.4150%	\$11,975.02	
04-Jul-19	INTEREST @ 2.4150%	\$11,610.81	
06-Aug-19	INTEREST @ 2.4150%	\$12,022.62	
05-Sep-19	INTEREST @ 2.4150%	\$12,045.61	
03-Oct-19	INTEREST @ 2.4150%	\$11,681.61	
06-Nov-19	INTEREST @ 2.4150%	\$12,096.71	
04-Dec-19	INTEREST @ 2.4150%	\$11,728.00	
07-Jan-20	INTEREST @ 2.4150%	\$12,144.79	
05-Feb-20	INTEREST @ 2.4150%	\$12,167.21	
04-Mar-20	INTEREST @ 2.4150%	\$11,406.86	
03-Apr-20	INTEREST @ 1.7050%	\$8,626.04	
04-May-20	INTEREST @ 0.9150%	\$4,486.78	
03-Jun-20	INTEREST @ 0.9150%	\$4,639.94	
24-Jun-20	DEPOSIT	\$5,516,805.72	
02-Jul-20	CMO TRANSFER TO: 04902/19-79310	(\$5,764,807.42)	
06-Jul-20	INTEREST @ 0.9150%	\$5,461.93	
06-Aug-20	INTEREST @ 0.9150%	\$4,599.23	
03-Sep-20	INTEREST @ 0.9150%	\$4,458.39	
05-Oct-20	INTEREST @ 0.9150%	\$4,318.26	
04-Nov-20	INTEREST @ 0.9150%	\$4,465.36	
03-Dec-20	INTEREST @ 0.9150%	\$4,324.75	
07-Jan-21	INTEREST @ 0.9150%	\$4,472.40	
03-Feb-21	INTEREST @ 0.1650%	\$807.04	
03-Mar-21	INTEREST @ 0.1650%	\$729.15	
06-Apr-21	INTEREST @ 0.1650%	\$807.37	
05-May-21	INTEREST @ 0.1650%	\$781.43	
03-Jun-21	INTEREST @ 0.1650%	\$807.59	
06-Jul-21	INTEREST @ 0.7150%	\$3,387.16	
05-Aug-21	INTEREST @ 0.7150%	\$3,501.83	
03-Sep-21	INTEREST @ 0.7150%	\$3,504.01	
21-Sep-21	DEPOSIT	\$1,556,327.00	
21-Sep-21	DEPOSIT	\$11,749,038.00	
23-Sep-21	CMO TRANSFER FROM: 04902/19-59816	\$1,400,039.00	
23-Sep-21	CMO TRANSFER TO: 04902/19-59816	(\$11,749,038.00)	
23-Sep-21	CMO TRANSFER TO: 04902/19-59816	(\$1,556,327.00)	
05-Oct-21	INTEREST @ 0.7150%	\$4,133.85	
03-Nov-21	INTEREST @ 0.7150%	\$4,358.79	
03-Dec-21	INTEREST @ 0.7150%	\$4,220.89	
07-Jan-22	INTEREST @ 0.7150%	\$4,364.16	
03-Feb-22	INTEREST @ 0.7150%	\$4,366.46	
03-Mar-22	INTEREST @ 0.7150%	\$3,946.59	

Date	Transaction/Detail	Amount	Balance
05-Apr-22	INTEREST @ 0.9450%	\$5,778.20	
04-May-22	INTEREST @ 1.2450%	\$7,372.37	
03-Jun-22	INTEREST @ 1.4650%	\$8,973.53	
06-Jul-22	INTEREST @ 1.9450%	\$11,543.88	
04-Aug-22	INTEREST @ 2.5450%	\$15,630.70	
06-Sep-22	INTEREST @ 2.9650%	\$18,250.46	
05-Oct-22	INTEREST @ 3.5450%	\$21,165.37	
03-Nov-22	INTEREST @ 3.7950%	\$23,482.48	
05-Dec-22	INTEREST @ 4.2150%	\$25,325.39	
08-Dec-22	CMO TRANSFER TO: 04902/19-59816	(\$500,000.00)	
20-Dec-22	CMO TRANSFER FROM: 04902/19-59816	\$300,000.00	
06-Jan-23	INTEREST @ 4.6050%	\$27,623.56	
03-Feb-23	INTEREST @ 4.7650%	\$28,977.53	
03-Mar-23	INTEREST @ 4.9650%	\$27,391.27	
05-Apr-23	INTEREST @ 4.9650%	\$30,442.83	
03-May-23	INTEREST @ 4.9650%	\$29,575.68	
05-Jun-23	INTEREST @ 4.9650%	\$30,695.33	
06-Jul-23	INTEREST @ 5.1550%	\$30,962.71	
03-Aug-23	INTEREST @ 5.3650%	\$33,435.15	
06-Sep-23	INTEREST @ 5.4650%	\$34,226.72	
05-Oct-23	INTEREST @ 5.4650%	\$33,260.43	
03-Nov-23	INTEREST @ 5.4650%	\$34,530.05	
05-Dec-23	INTEREST @ 5.4650%	\$33,580.22	
05-Jan-24	INTEREST @ 5.4650%	\$34,845.99	
05-Feb-24	INTEREST @ 5.4650%	\$35,006.97	
05-Mar-24	INTEREST @ 5.4650%	\$32,899.02	
11-Mar-24	CMO TRANSFER FROM: 04902/19-59816	\$236,000.00	
03-Apr-24	INTEREST @ 5.4650%	\$36,065.37	
15-Apr-24	CMO TRANSFER FROM: 04902/19-59816	\$464,000.00	
03-May-24	INTEREST @ 5.4650%	\$36,525.76	
05-Jun-24	INTEREST @ 5.4650%	\$38,918.08	
04-Jul-24	INTEREST @ 5.2550%	\$36,371.28	
06-Aug-24	INTEREST @ 5.1550%	\$37,035.01	
05-Sep-24	INTEREST @ 4.9650%	\$35,815.82	
03-Oct-24	INTEREST @ 4.7450%	\$33,269.01	
05-Nov-24	INTEREST PAID OCT 2024	\$33,795.09	
05-Nov-24	PROMO INTEREST	\$1.32	
04-Dec-24	INTEREST @ 4.2750%	\$30,214.16	
04-Dec-24	PROMO INTEREST	\$2.62	
07-Jan-25	INTEREST @ 3.9550%	\$28,987.34	
07-Jan-25	PROMO INTEREST	\$4.01	
05-Feb-25	INTEREST @ 3.7550%	\$27,605.38	
05-Feb-25	PROMO INTEREST	\$5.12	
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31-Dec-25	<b>Closing Balance</b>	\$8,924,217.31	\$8,924,217.31

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**April 14, 2026**

## **City Council Committee Report**

**To: Mayor and Council**

**Fr: Ryan Marsh, City Treasurer**

**Re: Amended Debt Management Policy #AF-4-1**

### **Recommendation:**

That Council hereby approves an amended Debt Management Policy #AF-4-1; and further

That the Council establish an annual repayment limit of 8% of own-source revenues, replacing reliance on the Provincial limit of 25%; and further

That three readings be given to a by-law to amend the Debt Management Policy #AF-4-1 which forms part of the City's Comprehensive Policy Manual; and further

That by-law number 80-2013 be hereby repealed.

### **Background:**

The Debt Management Policy establishes the City's framework for the use and management of debt, supporting decision making by Administration and Council, and demonstrates a commitment to long-term financial planning considering impacts to ratepayers.

The City recognizes that debt will remain an ongoing component of its long-term funding strategy. Debt repayment should be structured in a fair and equitable manner in order for costs to be shared by those who benefit from the underlying assets over time. While debt can support major capital investment, excessive reliance can compromise the City's financial sustainability and flexibility.

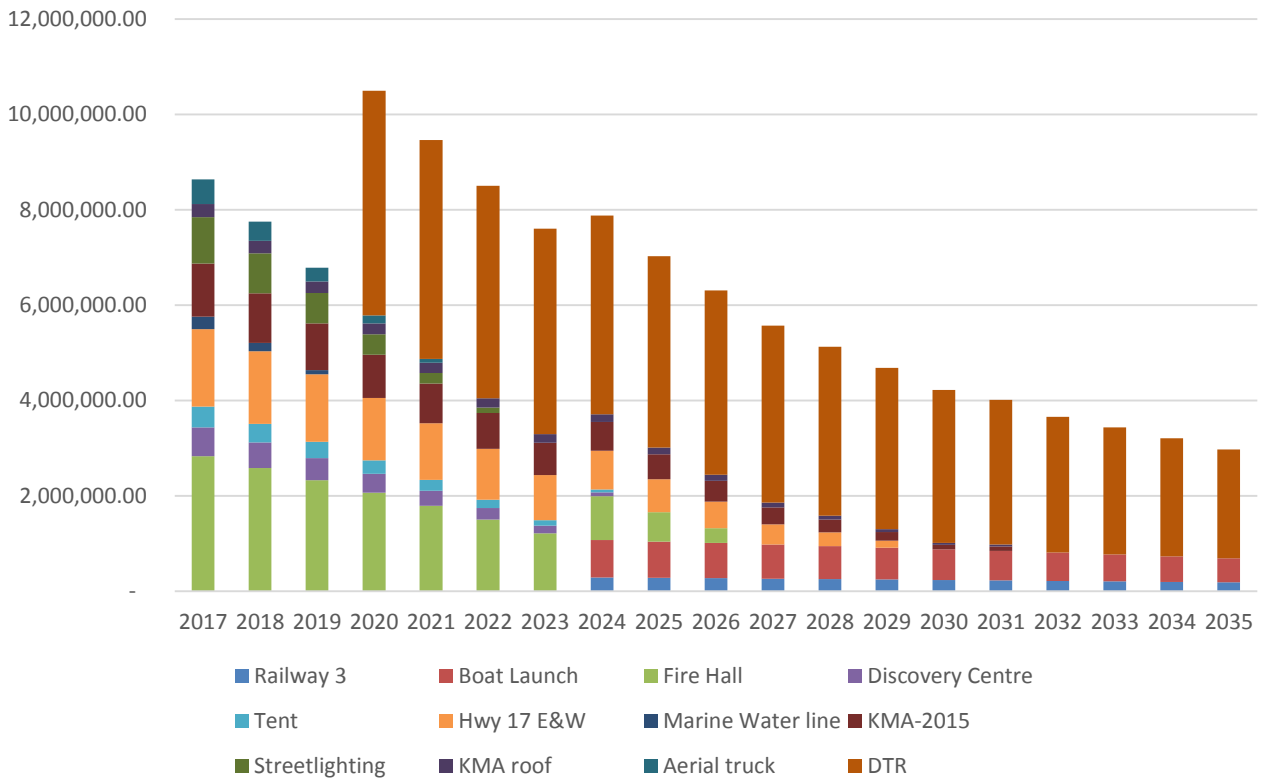
This review is to establish a prudent debt strategy and local debt limit to support the City's capital infrastructure program while maintaining long-term financial flexibility, security and sustainability.

### **Analysis:**

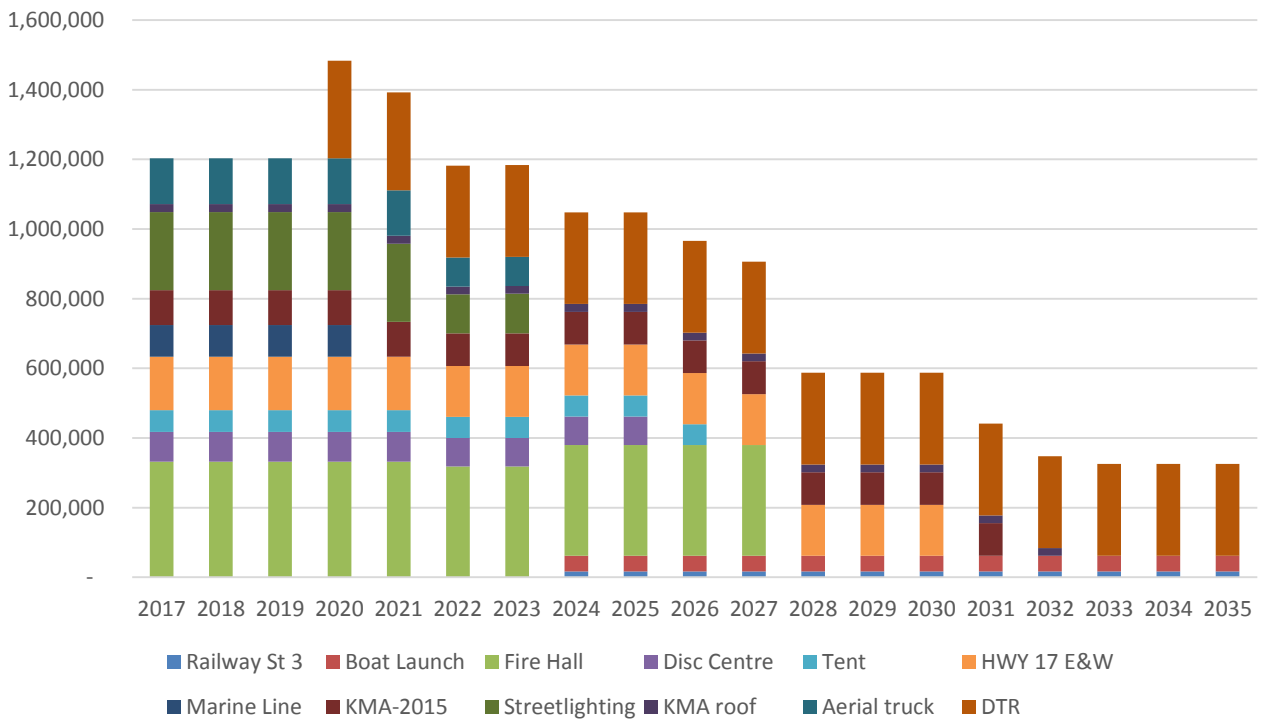
#### **Existing and Forecasted Debt**

The City's existing debt and annual debt servicing costs (principal and interest) are summarized by project below. The balances below do not reflect any prospective Provincial grant funding. The City will pursue all government funding where available.

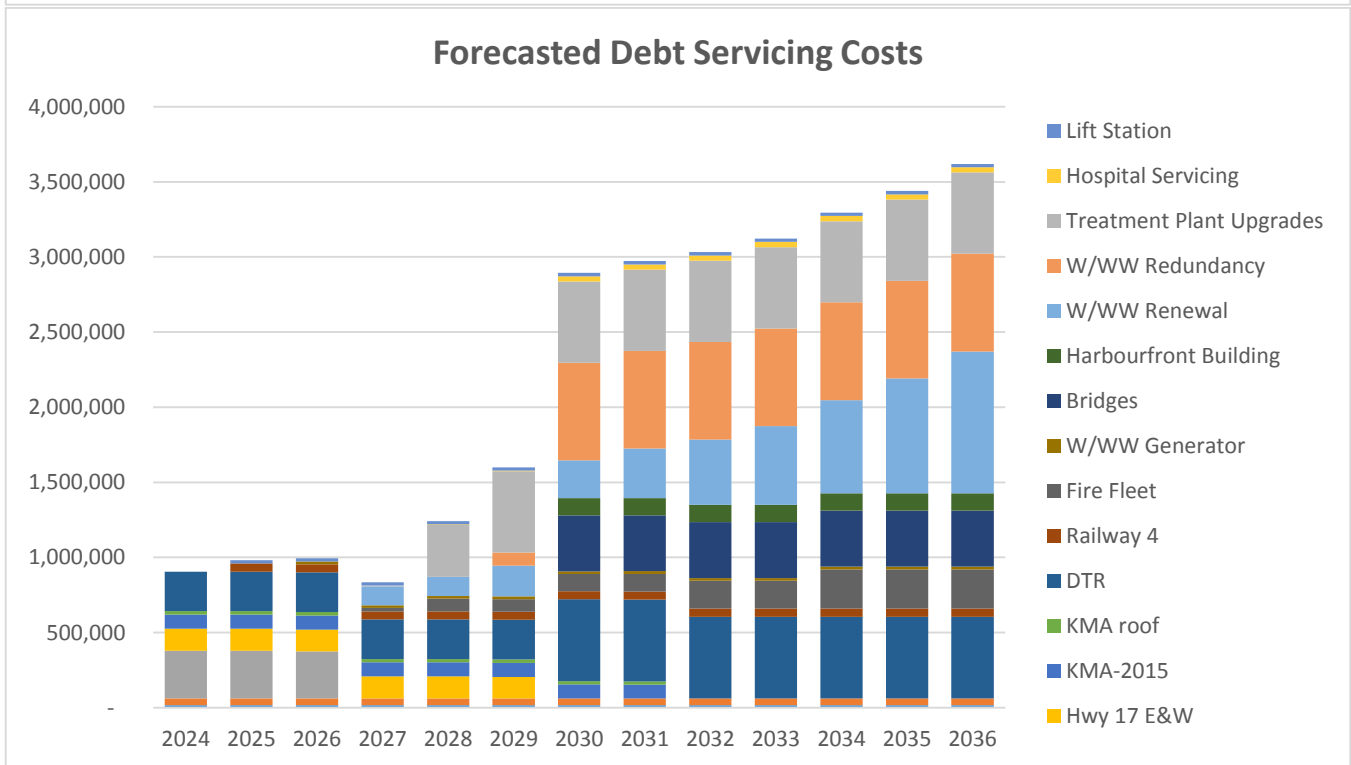
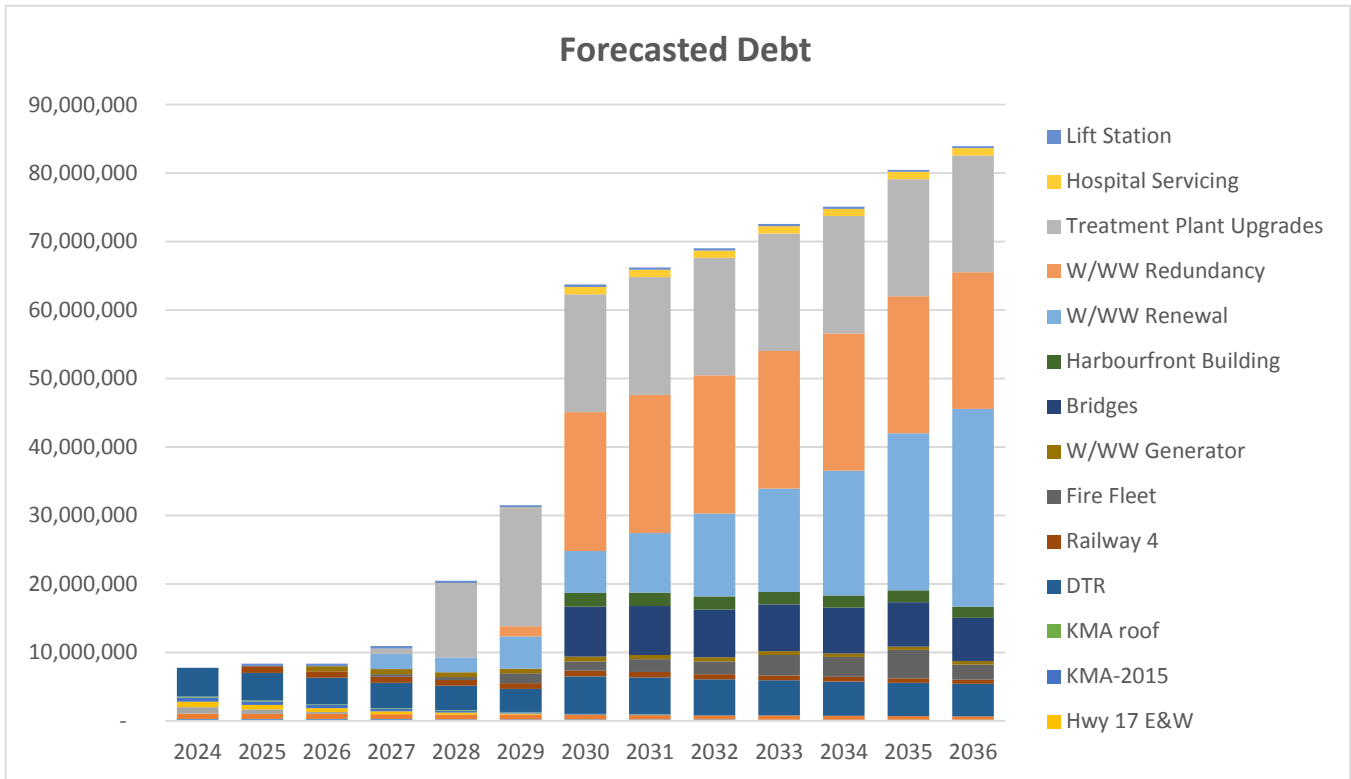
### Existing Debt - 2026



### Existing Annual Debt Servicing Cost



The debt requirements based on the 2026 Capital Budget forecast are expected to increase significantly due to planned capital projects in the late 2020's, primarily in water and wastewater.



### 2025 BMA Study Debt Metrics

Debt indicators identify the use of debt and the extent to which a municipality's operating revenues are committed to interest expense. The following indicators assist in determining the municipalities' financial condition and provide context for the City's current financial position relative to the Provincial averages.

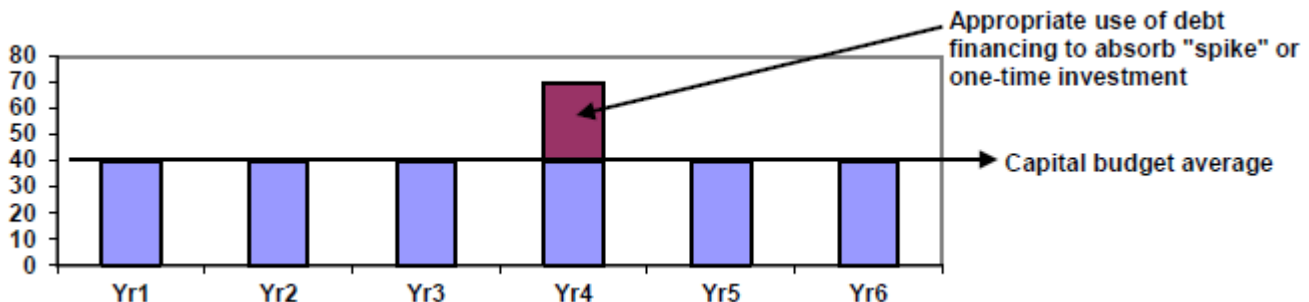
2025 BMA Study (Results for 2024)	City of Kenora	Provincial Avg.
<b>Financial Sustainability Indicators</b>		
Financial Position Per Capita	\$4,895	\$1,013
Net Financial Liabilities Ratio	(1.40)	(0.61)
<b>Financial Flexibility (Debt) Indicators</b>		
Tax Debt Interest as a % of Own Source Revenue	0.4%	1.0%
2024 Tax Debt Charges as a % of Own Source Revenues	1.9%	4.4%
2024 Total Debt Outstanding per Capita	\$484	\$848
2024 Debt Outstanding as a % of Own Source Revenues	13.9%	32.5%
Debt to Reserve Ratio	0.2	0.5
Debt Outstanding per \$100,000 of Unweighted Assessment	\$392	\$496

The BMA study concludes, Kenora compares favourably on several indicators, including lower debt as a percentage of own-source revenues and lower debt outstanding per capita than the provincial average.

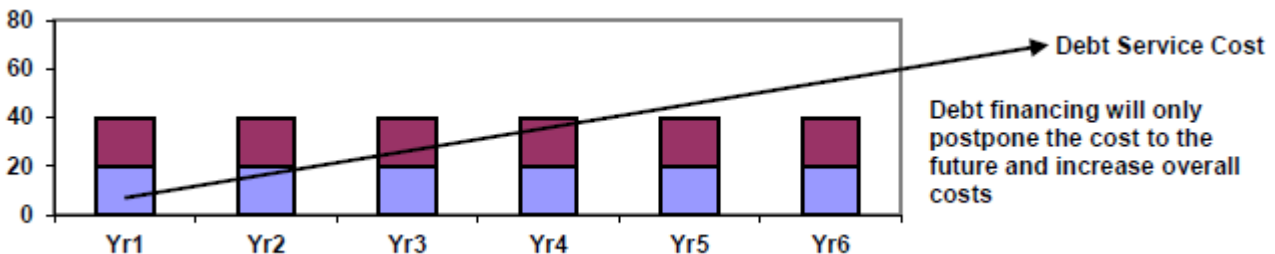
### Key Considerations:

#### Debt Financing Principles

Debt is best used to manage spikes in capital spending, allowing cost to be spread over time. This helps avoid sharp short-term tax increases and can better align repayment with the life of the asset.

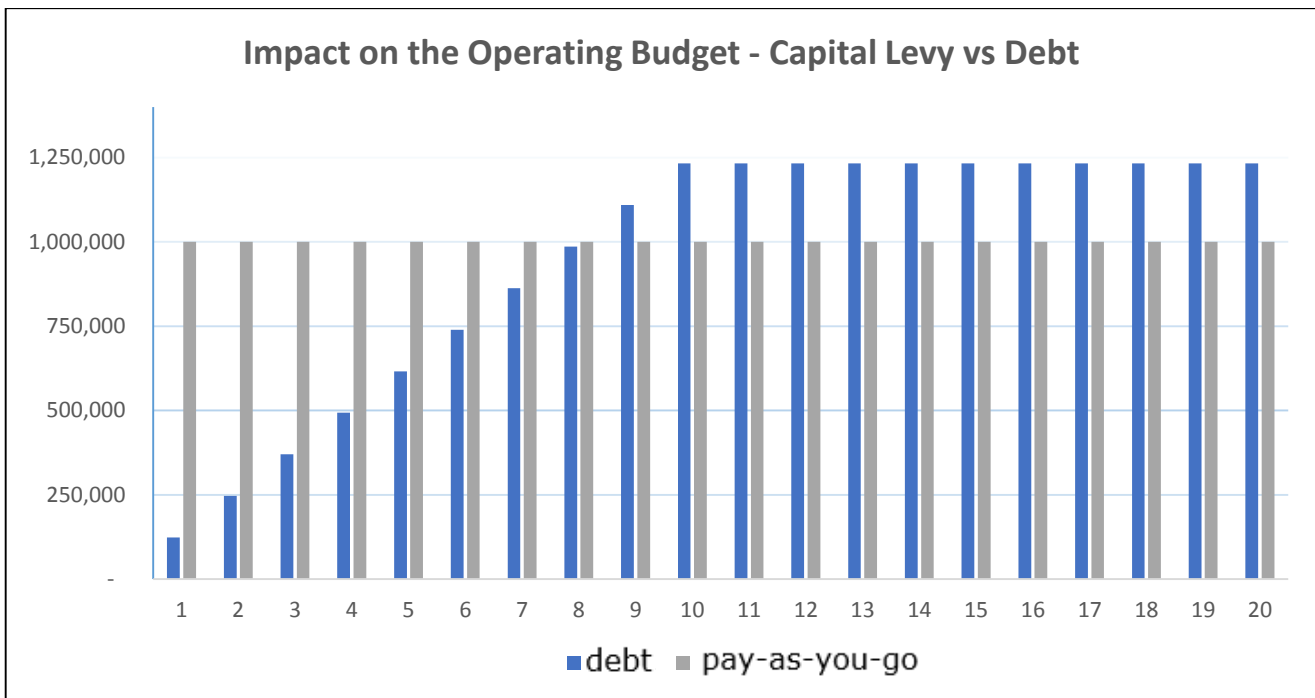


Using debt to fund an ordinary lifecycle program does not reduce the costs; it merely defers the impact to future budgets and increases the overall costs of the asset through interest and financing charges.



The following example highlights the long-term impact of financing a lifecycle program through debt rather than a pay-as-you-go funding model:

- Example assumes \$1 million of capital work is required annually over a 20-year period to maintain an Asset Management lifecycle. Two funding approaches are compared: an annual infrastructure levy on a pay-as-you-go basis, and debt financing with annual borrowing repaid over 10 years at an assumed rate of 4%.



The cumulative impact of debt financing becomes evident in year 9, when annual financing costs begin to compound. Under this scenario, debt financing will require approximately \$1.250 million per year compared to \$1 million under a pay-as-you-go approach. After the initial 20-year period the debt repayments will require an additional nine years at an additional cost of approximately \$5.5 million. As a result, a pay-as-you-go approach will allow for approximately 23% more capital work completed over the same period.

**Internal Debt**

Internal financing is a funding option that can support capital investment over the **short to medium term** through the use of City funds such as reserves or investment, including the Citizen Prosperity Trust Fund. Internal borrowing offers advantages such as increased flexibility in setting loan terms, lower interest costs, and avoidance of external legal and agency fees.

The Municipal Act permits internal borrowing from reserve funds, provided the amount is repaid with interest for no less than the prescribed minimum rate. The prescribed rate is set out in Ontario Regulation 82/98. In general, the rate is tied to the Bank of Canada rate in effect on the date of the by-law.

**External Debt**

External Debt is a financing option the City may use to support major capital initiatives. It is an effective means to spread the cost of significant long-term assets over their useful life, with repayment managed through future operating budgets over the term.

Although debt increases the overall cost of assets through interest costs, that is only one factor in the financing decision. Delaying the project may result in construction cost escalation or general inflation and less favourable borrowing conditions in the future.

Debt financing can also support the intergenerational equity by spreading the costs over the useful life of the asset. However, affordability remains the overriding consideration and must be balanced against the City’s long-term debt capacity and financial flexibility.

**Loan Guarantee**

The City currently has a loan guarantee with an external organization that would become the City’s obligation in the event of default as of December 31, 2024, the outstanding

guaranteed balance was \$4.8 million. There has been no default to date, the loan guarantee has not been included in the debt metrics presented in this report or in the recommended local debt limits.

**Recommended Local Debt Limit:**

The appropriate debt limit is primarily influenced by affordability and the City’s capacity to support future growth and capital investment.

Revenue-based Model – A common measure of debt affordability is annual debt repayment as a percentage of revenues. This approach links the City’s repayment obligations to its own-source revenue base and supports an assessment of long-term sustainability. As revenues grow, debt servicing capacity may grow, provided other operating pressure remain unchanged.

Council direction is required to establish a local debt limit as a percentage of own-source revenues. While the Province regulates the Annual repayment Limit at 25% of own-source revenues, many municipalities adopt a lower internal/local limit to better align to affordability and preserve future financial flexibility. Establishing a local cap helps ensure that debt obligations remain manageable and do not place undue pressure on ratepayers.

Administration recommends a local limit of 8% of own-source revenues for annual debt repayment limit. This is a prudent rate that will preserve flexibility and long-term affordability, support and maintain the current BMA metrics, and provide an internal governance cap for future decisions.

**Repayment Limits as a Percentage of Tax & Utility Revenue**

	Total Revenue <sup>1</sup>	Options			Provincial Annual Repayment Limit <sup>2</sup>	Current Foreasted Debt
		8%	10%	15%		
2022	55,199,120	4,415,930	5,519,912	8,279,868	13,799,780	1,182,099
2023	49,210,876	3,936,870	4,921,088	7,381,631	12,302,719	1,183,603
2024	42,392,852	3,391,428	4,239,285	6,358,928	10,598,213	1,048,303
2025	52,263,828	4,181,106	5,226,383	7,839,574	13,065,957	1,132,659
2026	54,093,062	4,327,445	5,409,306	8,113,959	13,523,265	1,206,893
2027	55,986,319	4,478,906	5,598,632	8,397,948	13,996,580	2,272,943
2028	57,945,840	4,635,667	5,794,584	8,691,876	14,486,460	2,005,782
2029	59,973,945	4,797,916	5,997,394	8,996,092	14,993,486	2,005,782
2030	62,073,033	4,965,843	6,207,303	9,310,955	15,518,258	3,417,788
2031	64,245,589	5,139,647	6,424,559	9,636,838	16,061,397	3,271,181
2032	66,494,185	5,319,535	6,649,418	9,974,128	16,623,546	3,177,388

**Assumptions:**

- 1. Tax & Utility Revenue increases by 3.5% annually.
- 2. Provincial Repayment Limit increases by 3.5% annually, ARL is Calculated at 25% of net revenues

The attached policy provides a formal debt management framework for Council consideration.

**Budget:** There is no immediate budget impact from adopting the policy. The policy will guide future capital financing and debt capacity decisions.

**Risk Analysis:**

The following risks should be considered in establishing a local debt limit:

- Affordability Risk – If debt limits are set too high, debt servicing may place pressure on core service delivery, require higher tax levy increases or user fees, and reduce the City’s flexibility to respond to unforeseen costs.
- Flexibility and Capacity Risk – Over-reliance on debt reduces future borrowing capacity, limits the City’s ability to respond to emergency capital needs, and constrains future council’s capital financing options.
- Intergenerational Inequity Risk – Poorly structured debt can shift a disproportionate financial burden to future ratepayers, particularly where repayment terms exceed the useful life of the asset, where debt is used for assets with limited long-term benefit, or where operating costs are inappropriately financed through debt.
- Interest Rate Risk – Rising interest rates increase the cost of borrowing and debt servicing, which may reduce the amount of capital renewal the City can fund or place additional pressure on the tax levy or user fees.

**Communication Plan/Notice By-law Requirements:** Notice will be provided in accordance with the notice provisions of the City’s notice by-law.

**Strategic Plan or Other Guiding Document:**

Charting Our Course 2027 – Strategic Plan  
Corporate Values

## Debt **Management** Policy



Section	Date	By-Law Number	Page	Of
Administration & Finance	August <del>13</del> April 28, 2026 <del>13</del>	80-2013	1	7
Subsection	Repeals By-Law Number	Policy Number		
Financial Instruments	88-2010	AF-4-1		

### **Policy Statement**

The Debt Management Policy establishes the framework for the issuance and management of debt, supports decision-making by Administration and Council, and demonstrates a commitment to long-term financial planning while considering impacts on ratepayers.

The City recognizes that debt will remain an important component of its long-term funding structure. Debt repayment should be structured in a fair and equitable manner so that costs are shared by those who benefit from the underlying assets over time. Long-term debt servicing must be affordable and sustainable while preserving flexibility to respond to emerging needs and approved corporate priorities.

The City recognizes that the prudent use of debt is necessary to protect and preserve capital assets, optimize available financing sources, and maintain sufficient flexibility to respond to unforeseen circumstances.

### **Purpose**

The purpose of this policy is to establish the strategy, principles, controls, and requirements for managing the City's debt obligations in compliance with the Municipal Act, 2001, as amended, and its related regulations. The goal of the City debt policy shall be to set out guiding principles for the approval, issuance and administration of any City held debt, including leases. The goal of the City debt policy shall also be to meet all the related statutory requirements.

### **Definitions**

For the purposes of this policy, the following definitions shall be established:

"Act" means the *Municipal Act, 2001, S.O. 2001, c25* as amended;

"Annual Debt Financing Charges" means the estimated amount of operating budget funds, in a respective year's Approved Annual Budget, required to meet that year's

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share of mandatory payments in respect of outstanding Debentures, i.e., principal and interest payments or payments of interest and contributions into Sinking Funds.

"Annual Debt Repayment Limit" means the limited amount of annual debt service payments (principal and interest) set by The Ministry of Municipal Affairs and Housing as "Debt and Financial Obligation Limit." This limit is set at 25% as own source revenues as reported through the Provincial Financial Information Return.

"Approved Annual Budget" means the annual Current (Operating) budget adopted by Council, and which is the basis for any tax-rate change in a single fiscal year.

"Approved Capital Budget" means the budget estimate for capital project(s) and/or capital program(s) that has been adopted by Council and is the level at which Council approves funding and fund controls.

"Bank Loan" means a loan between the City and a bank listed in Schedule I, II or III of the Bank Act (Canada), a loan corporation registered under the Loan and Trust Corporations Act or a credit union to which the Credit Unions and Liaison Populaires Act, 1994 applies.

"Capital Reserve Fund" means the monies set aside for the repair, major maintenance, rehabilitation and replacement of capital infrastructure and for other large, approved tax funded capital expenditures.

"Debenture" means a formal written obligation to repay specific sums on certain dates. Debentures issued by a municipality are typically unsecured and are backed by the good faith and credit of the municipality. Municipalities are authorized to issue Debentures for long-term financing of capital projects. Authorized types of debentures include: sinking funds, instalment (serial); term; amortizing; retirement funds; construction financing and variable interest rate.

"Debt" means any obligation for the repayment of money. For Ontario municipalities, Long-Term Debt would normally consist of debentures, capital or financing leases, as well as notes or cash loans from financial institutions, but could also include loans from Reserves and Reserve Funds, Sinking Funds or an Endowment Fund.

"Debt and Financial Obligation Limit" means the limit or amount determined annually for a municipality by the Ministry of Municipal Affairs and Housing (MMAH) that constitutes the maximum amount of new annual debt servicing costs that a municipality can undertake, or guarantee, without seeking prior approval of the Ontario Municipal Board (OMB), as prescribed by Ontario Regulation 403/02 (Debt and Financial Obligation Limits). MMAH calculates and report annually to the Treasurer the Annual (Debt) Repayment Limit (ARL), as required by the legislation and related regulations.

"Lease Financing Agreement" means a financial agreement for the purpose of obtaining long-term financing of a capital undertaking of the municipality if the lease requires or may require payment by the Corporation beyond the current term of Council.

"Loan Guarantee" means a contractual agreement under which the City assumes responsibility for repayment of a borrower's debt obligations if the borrower defaults.

"Long-Term Bank Loan" means Long-Term Debt provided by a bank or a syndicate (group) of banks.

"Long-Term Debt" means any Debt for which the repayment of any portion of the principal is due beyond one year.

"Net revenues" means the City's total consolidated revenues less grants from other levels of government. These revenues do not include the donation of tangible capital assets.

"Reserve Fund" means a fund that is segregated and restricted to meet a specific purpose. Monies set aside for a Reserve Fund must be deposited into a separate bank account and the interest earned on those investments must be added to the Reserve Fund.

"Short-Term Debt" means any debt obligation for which the repayment of the entire principal is due within one year.

"Sinking Fund" means a segregated pool of funds managed by the City of Kenora for which an estimated amount contributed in each year, with interest compounded annually, will be sufficient to pay the principal of the related Sinking Fund Debentures at maturity.

"Sinking Fund Debentures" means a long-term Debt instrument that contains a sinking fund provision pursuant to which the issuer has undertaken to annually pay, on a fixed date, funds into a sinking fund for the repayment of the principal at maturity.

"Tax Supported Debt" means debt that is to be recovered from general tax revenues.

"User Supported Debt" means debt that is to be recovered from user fee revenues.

"Variable Interest Rate Debentures" means Debentures that provide for one or more variations in the rate of interest payable on the principal during the term of the Debentures.

### **Guiding Principles**

The City shall adhere to the following guiding principles in the consideration, approval, issuance, and administration of any City debt: The City shall adhere to the following guiding principles in the consideration, approval, issuance and administration of any City held debt:

- a) Adherence to all statutory-regulatory requirements
- b) Ensure long-term financial sustainability and flexibility
- c) Limit financial risk exposure

- ~~d) Minimize long-term cost of financing~~
- ~~e) Limit the term of financing to the useful life of the related asset~~
- ~~f) Maintain a superior credit rating~~

**Authority**

The Treasurer, in accordance with the approved annual Capital Budget, shall assess and recommend debt financing for eligible capital projects. Borrowing authority shall be approved by Council through the Capital Budget process and any required by-laws.

**Adhere to ~~Statutory~~ Legislative Requirements**

The City shall issue debt only in compliance with the Municipal Act, 2001, Part XIII – Debt and Investment, and all applicable regulations, including Ontario Regulation 403/02, Ontario Regulation 247/01, Ontario Regulation 278/02, and Ontario Regulation 276/02, as amended.

Capital financing may only be undertaken when in compliance with the relevant sections of any applicable legislation and related regulations. Requirements include, but are not limited to, the following:

- ~~i. The term of temporary or short term debt for operating purposes shall not exceed the current fiscal year; Long term debt will not be used to finance current operations;~~
- ~~ii. The term of Debt will be limited to term of the useful life of the particular asset, but not greater than of the capital financing shall not exceed the lesser of 40 years or the useful life of the related asset;~~
- ~~iii. Long-term debt shall only be issued for eligible capital projects and debt financing charges be funded through the same source as the original capital project, i.e., capital project was funded through water and sewer user rates, debt charges would be funded through the same user rates;~~
- ~~iv. The total financing charges after issuance of the proposed debt shall not exceed the Debt and Financial Obligation Limit for the City, unless otherwise approved by Council. Exceedance of the Annual Debt Repayment Limit requires approval by the Ontario Municipal Board;~~

**Debt Policy**

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- v. Prior to authorizing a financing lease, a report shall be prepared assessing the related costs as well as any relevant risks associated with the proposed lease;

- vi. Prior to passing a debenture by-law which provides that installments of principal or interest, or both, are not payable during the period of construction of an undertaking, Council will consider all relevant risks related to the proposed construction financing.

### **Ensure Long-Term Financial Sustainability and Flexibility**

~~Prior to the implementation of any new capital financing will give,~~ consideration ~~will be given~~ to its impact on future ratepayers as a means to achieve an appropriate balance between capital financing and other forms of funding focusing on optimum utilization of all available financial resources. -

#### Ability to Pay

The City has many competing spending priorities for the limited amount of revenues collected each year. The City's capacity to issue debt is directly related to its ability to service the payments required on the debt through annual interest and principal payments. The City's ability to service the payments required is directly linked to the ability to raise sufficient funds from either taxes or fees. This in turn is related to the ability of the citizens to be able to sustain increases in taxes or fees.

#### Debt Limits - Recommendation for Council Approval

The City of Kenora's maximum Annual Debt Financing Charges, including any internal borrowing, will not exceed 8% of City Own-Source/Tax Levy Revenue unless otherwise approved by Council.

### **Limit Financial Risk Exposure**

All debt shall be issued in Canadian dollars.

It shall be the general practice to issue debt where the interest rates will be fixed over its term. The City may issue long term debentures and / or bank loans in which the interest rate will vary where, in the opinion of the Treasurer, it is in the City's best interests to allow the rate to float provided such debt, in addition to any other outstanding variable rate loans or debentures, does not exceed fifteen percent (15%) of the total outstanding debt of the City in accordance with O.Reg 276/02 s(2).

### **Minimize Long-Term Cost of Financing**

For each project or purpose for which long-term financing is requested, the timing, type and term of financing will be determined with a view to minimizing long-term cost.

In order to minimize interest costs over time:

1. While the amortization of Debenture financing will essentially match the useful life of the Debentured asset, the term of any particular Debenture may be shorter than the useful life of the capital asset and, in any case, will not exceed the lesser of 40 years or the estimated useful life of the underlying asset.
2. In no case will the term of financing exceed the anticipated useful life of the underlying asset or the maximum term of 40 years, in accordance with the Act.

- 3. In accordance with Ontario Regulation 247\01, the City may issue Variable Interest Rate Debentures, wherein the interest rate is typically lower than a fixed rate Debenture.
- 4. Long-Term Bank Loans with a variable interest rate and Variable Interest Rate Debentures can be left variable if prevailing market conditions are favourable, as determined by Administration.
- 5. Cost reduction factors which influence the timing and type of Debt to be considered by City Finance staff, designated in writing, include:
  - a) Timing of costs and revenues related to a project and any cost savings attributable to a project
  - b) The optimal usage of overall City cash
  - c) Capital Reserve Fund levels, over minimum balances and the availability of surplus Reserve Fund monies.

**Limit the Term of Financing to the Useful Life of the Related Asset**

Under no situation may the term of financing exceed the anticipated useful life of the related asset. Where it is deemed by the Treasurer to be in the best interest of the City, the term of the debt shall be set for less than the related useful life of the asset.

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~~to be in the best interest of the City, the term of the debt shall be set for less than the related useful life of the asset.~~

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~~**Maintain a Superior Credit Rating**~~

~~The City shall issue and manage its debt in a manner to ensure that it maintains a superior credit rating.~~

**Authorized Types of Debt**

**Short-Term – Under 1 Year**

When financing operational needs for a period of less than one (1) year pending the receipt of taxes and other revenues, or to provide interim financing for capital assets pending long-term capital financing, any one or more of the following sources may be used:

- i. Reserves and reserve funds

- ii. Bank line of credit
- iii. Short-term promissory notes
- iv. Bankers' Acceptances

The City shall hold a bank line of credit in an amount to be determined from time to time by the Treasurer ~~and approved by Council~~ for use in emergency situations as approved by Council.

**Long-Term – Greater Than 1 Year**

Financing of assets for a period of greater than one year may be from any of the following sources:

- i. Debentures
- ii. Reserves and Reserve Funds
- iii. Long-Term Bank Loans
- iv. Construction Financing

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~~**Risks and Considerations Associated With Debt**~~

~~Before the approval of the issuance of any form of debt, the following risks and considerations must be given due course by Council, and where possible the risks shall be mitigated prior to issuance.~~

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**Debentures**

Fixed rate debenture issue will be the standard practice for long-term financing used by the City.

~~**Reserves and Reserve Funds**~~

~~It is recognized that reserves and reserve funds are for a defined purpose and must be available when that purpose occurs. If this cannot be guaranteed, this source of financing shall not be used.~~

**Construction Financing**

Construction Financing may be used for a period up to 5 years during the construction or rehabilitation of certain facilities for which a revenue stream will be generated (e.g., water plant). The following risks must be carefully considered:

- a) Interest rates fall between the time the rate on the construction loan is established and the completion of construction.
- b) The final cost of construction could be materially less than initially forecasted and financed.
- c) The construction project may not be able to proceed or is not completed for technical or other reasons.

**Financing Lease**

A Financing Lease may be used when it provides material and measurable benefits compared with other forms of financing, including internal financing. A Financing Lease may also be used if it is determined that the City cannot internally provide sufficient funds to allow the required purchase, and that there will be a significant impact on City operations and / or the standard of service without implementing the lease. Financing leases could include rolling stock leases. The following risks must be carefully considered:

**Debt Policy**

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- a) The ability for lease payment amounts to vary if based on changes in an underlying benchmark debt instrument (generally expressed as a particular Government of Canada Bond).
- b) The ability for lease payment to vary based on changes in the assumed residual values of the asset being leased.
- c) Uncertainty over leasing costs if contract needs to be extended or renewed.
- d) The potential for the seizure and removal of leased equipment if the leasing company goes into default of its obligations to creditors, and its creditors have the legal right to seize assets of the leasing company.
- e) Contingent payment obligations for items such as;
  - i. lease termination provisions
  - ii. equipment loss
  - iii. equipment replacement options
  - iv. guarantees and indemnities

**Reports to Council – Request for Additional Debt (not included in Budget)**

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Prior to the issuance of any debt outside of the approved Capital Budget, the appropriate Manager must prepare a report to Council, clearly outlining all required information on that debt in accordance with this policy, demonstrating adherence to this policy. The report shall specifically include any and all considerations and risks that must be addressed prior to the issuance of that debt.

**Issuance of Debt**

Short-term debt may be approved at the discretion of the Treasurer without Council approval only where the full costs relating to that debt is included within the City’s approved operating budget, and any obligation within that debt does not extend outside of the current fiscal year.

It shall be the general practice of the City to issue debt internally between the City and the Citizens Prosperity Trust Fund, City reserves and reserve funds, or other City held investments. Consideration of annual returns on the City Prosperity Trust Fund, City Reserves or other City held investments and current bank rates must be made to support the use of internal debt versus external debt. An optimal internal debt solution would have the City investment rate of return being less than the cost to borrow. Where debt is issued in this manner, the following principles shall be used for establishing interest rates:

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- a) Citizens Prosperity Trust Fund (CPTF) - interest rates shall be set based on the minimum prescribe rate as permitted in the Municipal Act as per the Ontario Regulation 82/98. In general, the rate is tied to the Bank of Canada rate in effect on the date of the by-law. a split between what the City would earn on its bank accounts and what the City could borrow from the bank at as of the date of issue. A threshold limit of 10% of the principal balance of the CPTF can be utilized for internal financing, ensuring the preservation and ability for the fund to generate interest income.
- b) ~~Reserves and Reserve Funds or other City held Investments - - interest rates shall be set based on the minimum prescribe rate as permitted in the Municipal Act as per the Ontario Regulation 82/98. In general, the rate is tied to the Bank of Canada rate in effect on the date of the by-law. interest rates shall be set based on what the reserves and / or reserve funds would earn on either their bank accounts or their investments as of the date of issue.~~

~~e) Other City Held Investments — interest rates shall be negotiated with the entity~~

It shall be at the discretion of the Treasurer to review internal debt on an ongoing basis, and where the Treasurer deems that there has been a significant fluctuation in prevailing interest rates and that it would provide the City with a significant benefit to refinance the related debentures, the City shall refinance those debentures to more closely reflect those prevailing rates.

Where it is not possible to issue the debt internally, or in situations where it can be shown that the issuing of debt externally will result in a greater overall benefit to the City than would issuing the same debt internally, the City shall consider the available opportunities for the issuance, with the intent to adhere to the guiding principles and requirements as laid out in this policy. Agencies that may be considered include, but are not limited to:

- a) Fiscal Agency / Underwriting Group (Debenture Sales)
- b) Tender
- c) Banks / Financial Institutions

#### ~~Adherence to Debt and Financial Obligation Limit~~

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### Debt Policy

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#### **Adherence to City Policies**

The awarding of any contract under this Policy, unless otherwise authorized by Council, shall follow the requirements as set out in the City's Purchasing Policy.

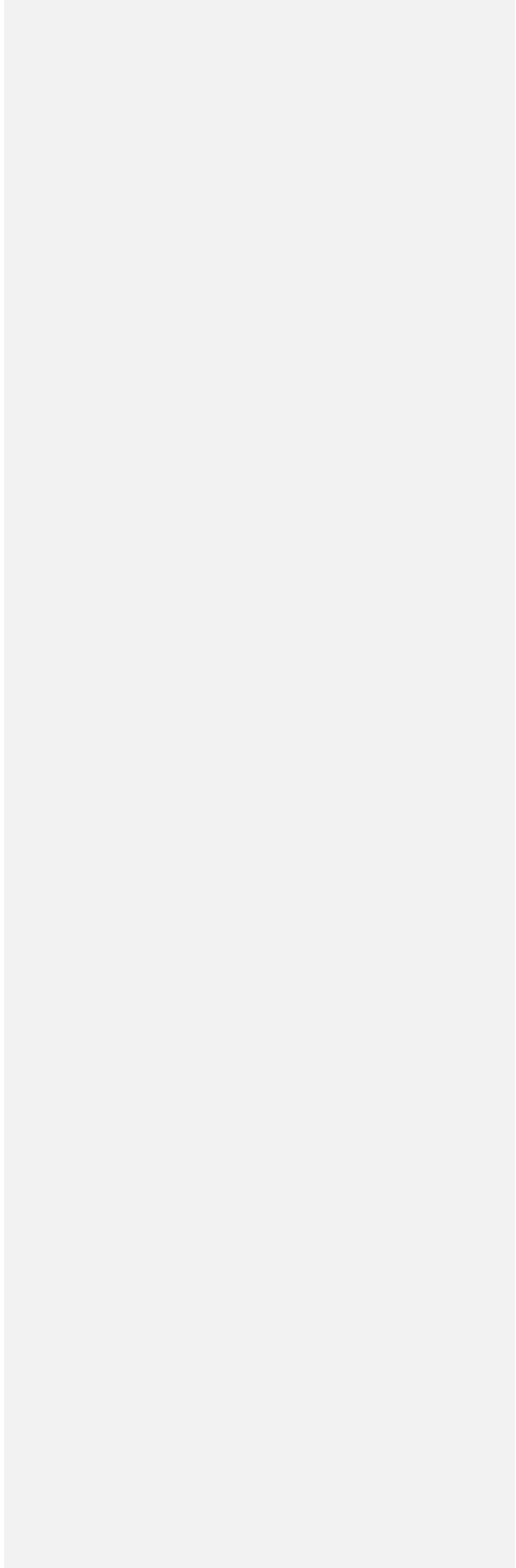
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#### **Annual Review/Reporting**

~~To Monitor and control the impact of Debt servicing costs on the approved annual budget and in consideration of the impact on ratepayers the annual budget will demonstrate a balanced approach amongst all forms of funding including external Debt. The amount, composition, budget requirements and debt repayment forecast will be presented to Council on an annual basis through the budget process. Council, in conjunction with the CAO and the Treasurer, shall review the City's outstanding debt instruments in conjunction with the annual budget process.~~ A schedule incorporating the City's long-term debt must be incorporated into the City's annual operating budget.

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## Financial Indicators – Reference Material – (BMA Study)

### Net Financial Position Indicators:

*Financial position* is a key indicator of a municipality's financial health. Two key financial position indicators have been included to illustrate a municipality's financial position. The net financial position is a broader measure of a municipality's indebtedness than debenture debt as it includes all of a municipality's financial assets and liabilities.

*Net Financial Liabilities Ratio* is the total liabilities minus assets as a percentage of own source revenues. This ratio indicates the extent to which financial liabilities could be met by its operating revenue. A ratio greater than zero indicates that total liabilities exceed the total assets, while a ratio less than zero indicates that total assets exceed the total liabilities.

*Formula* - Schedule 70 in the Financial Information Return is used in these calculations of Financial Position as well as Own Source Revenues which is taken from Schedule 81.

$$\text{Net Position per Capita} = \frac{\text{Net Financial Position}}{\text{Population}} = \frac{\text{FIR Schedule 70 line 9945}}{\text{Manifold Data Mining Population}}$$

$$\text{Net Financial Liabilities Ratio} = \frac{\text{Net Financial Position}}{\text{Own Source Revenue}} = \frac{\text{FIR Schedule 70 line 9945}}{\text{FIR Schedule 81 line 2610}}$$

*Target* - There is no optimal number or range for these indicators, as it varies according to a municipality's financial position.

### Debt Indicators:

#### Tax Debt Interest as % of Own Source Revenues

This ratio indicates the extent to which the municipality's own source revenues are committed to debt interest charges. This is calculated using Schedule 40 of the Financial Information Returns and the Own Source Revenues in Schedule 81 less Water/WW revenues in Schedule 12 and Schedule 22D.

Formula

$$\frac{\text{Tax Debt Int.}}{\text{Own Source Rev.}} = \frac{\text{FIR Sch 40 col 2 lines(9910 - 0811 - 0812 - 0831 - 0832)}}{\text{FIR Sch 81 line 2610 - Sch 12 col 3 + 4 lines(0811 + 0812 + 0831 + 0832) - Sch 22D lines(8010 + 8015)}}$$

**Debt Charges as a % of Own Source Revenues (Debt Service Ratio)**

Debt Service is the amount of principal and interest that a municipality must pay each year to service the debt (principal and interest expenses). As debt service increases it reduces expenditure flexibility. This shows the % of total debt expenditures, including interest as a % of own source revenue. It is a measure of the municipality's ability to service its debt payments. Schedule 74C has been used for the total debt charges (line 3099) and the tax debt charges (line 3012).

Formula

$$\frac{\text{Total Debt Principal + Interest}}{\text{Total Own Source Revenues}} = \frac{\text{FIR Schedule 74C col 1 + 2 line 3099}}{\text{FIR Schedule 81 line 2610}}$$

*Target* - Credit rating agencies consider that principal and interest should be below 10% of Own Source Revenues.

*Interpretations* - This indicator will trigger a warning if the increase in debt service consistently exceeds the increase in own source revenues.

**Debt Outstanding per Capita**

This provides the debt outstanding divided per population.

Formula

$$\frac{\text{Total Debt Outstanding}}{\text{Population}} = \frac{\text{FIR Schedule 74A line 9930}}{\text{Manifold Data Mining Population}}$$

### **Debt Outstanding Per Own Source Revenues**

This provides the debt outstanding as reflected on Schedule 74A divided by the municipality's own source revenues as reflected in Schedule 81.

*Formula*

$$\frac{\text{Total Debt Outstanding}}{\text{Own Source Revenue}} = \frac{\text{FIR Schedule 74A line 9930}}{\text{FIR Schedule 81 line 2610}}$$

### **Debt to Reserve Ratio**

*Formula*

$$\frac{\text{Debt Outstanding}}{\text{Res. and Reserve Funds (excl Oblig. Reserve Funds)}} = \frac{\text{FIR Schedule 74A line 9930}}{\text{FIR Schedule 60 col 2 + 3 line 9930}}$$

### **Debt Outstanding as a % of Unweighted Assessment**

This provides the debt outstanding as reflected on Schedule 74A divided by the municipality's unweighted assessment as reflected in Municipality's by-laws.

*Formula*

$$\frac{\text{Total Debt Outstanding}}{\text{Unweighted Assessment}} = \frac{\text{FIR Schedule 74A line 9930}}{\text{Municipality's bylaws Assessment}}$$

*Target* - This indicator provides a measure for financial prudence by comparing total debt to the total reserve balances. Generally, the benchmark suggested by credit rating agencies for this ratio is 1:1 or in other words, debt should not exceed total reserve and reserve fund balances. A 1:1 ratio reflects that for every dollar of debt there is a dollar of reserves.



**April 14, 2026**

## **City Council Committee Report**

**To: Mayor and Council**

**Fr: Ryan Marsh, Director of Finance**

**Re: Debt Financing Authorization**

### **Recommendation:**

That Council authorize borrowing in the amount of \$3,664,978 to finance the following approved capital projects:

- Fire Tanker Truck
- Railway Street Project
- Water Treatment Plant Improvements
- Boat Launch and Parking Lot (Moncrief Construction Sports Centre)

That Council hereby approves the annual debt servicing costs of approximately \$252,996 which have been included in the 2026 Operating Budget.

That three readings be given to by-laws for this purpose.

### **Background:**

This report seeks Council authorization to issue long-term external debt for previously approved capital projects.

With approval, the City will have total outstanding debt of approximately \$10.2 million, with annual repayments of approximately \$1.241 million.

The Annual Repayment Limit (ARL) is established by the Ministry of Municipal Affairs and Housing under Ontario Regulation 403/02 and is calculated based on the City's Financial Information Return (FIR). The City's 2025 ARL is \$13,065,957, representing 25% of net revenues as reported in the 2025 FIR. The City's annual cumulative debt repayments of \$1,241,015 remains below this limit

### **Projects to Be Financed**

#### Fire Tanker Truck - \$547,542

The current Fire Tanker Truck was up for replacement in accordance with the Apparatus Replacement Life Cycle Schedule for the City. Replacement of the vehicle supports compliance with fire safety standards, improves emergency response capacity, and helps protect life and property.

#### Railway Street - \$1,639,230

The Railway Street corridor is a key transportation route and has been undergoing phased reconstruction to improve safety, pavement condition, traffic flow, and stormwater capacity.

Water Treatment Plant - \$880,407

The Water Treatment Plant required upgrades to maintain regulatory compliance, enhance treatment reliability, and protect water quality. These improvements are expected to reduce maintenance costs and safeguard the City’s long-term water supply. Water and wastewater fees are the primary source of debt repayment for this portion of the borrowing.

Boat launch and Parking Lot (Moncrief Construction Sports Centre)- \$597,799

The Boat Launch and Parking Lot project improved public access to the water, enhanced safety, and strengthened tourism infrastructure.

**Debt Analysis – 2025 BMA Study Results**

<b>Financial Flexibility (Debt) Indicators</b>	Kenora	Prov. avg.
Tax Debt Interest as a % of Own Source Revenue	0.4%	1.0%
2024 Total Tax Debt Charges as a % of Own Source Revenues	1.9%	4.4%
2024 Total Debt Outstanding per Capita	\$484	\$848
2024 Debt Outstanding as a % of Own Source Revenues	13.9%	32.5%

These indicators suggest that the City remains within a manageable debt range and retains significant capacity within its legislated repayment limit.

**Budget:** There is no additional unplanned budget impact associated with this report. The capital projects have already been approved through the capital budget process, with corresponding operating budget capacity identified to support the debt servicing costs.

The total estimated annual repayment is approximately \$252,996.

**Risk Analysis:** The following risks should be considered in relation to the use of debt financing:

- **Affordability Risk** – If debt levels become too high, debt servicing costs may place pressure on core service delivery and could require higher tax levy increases or user fees.
- **Flexibility and Capacity Risk** – Over-reliance on debt can reduce future borrowing capacity and limit the City’s ability to respond to emergency or strategic capital needs.
- **Intergenerational Equity Risk** – Poorly structured debt can shift a disproportionate financial burden to future taxpayers or ratepayers.
- **Interest Rate Risk** – Rising interest rates can increase borrowing costs and debt servicing requirements.

**Communication Plan/Notice By-law Requirements:** By-laws required.

**Strategic Plan or Other Guiding Document:**

Charting Our Course 2027 – Strategic Plan  
Corporate Values

April 2, 2026



## City Council Committee Report

**To: Mayor and Council**

**Fr: Janis Pochailo, Director of Planning and Building Services**

**Re: D25-26-01  
Deeming By-law  
Lots 185, 186 and 187 Block 2 Plan M1  
Woods N Goods, 612 Ninth Street N**

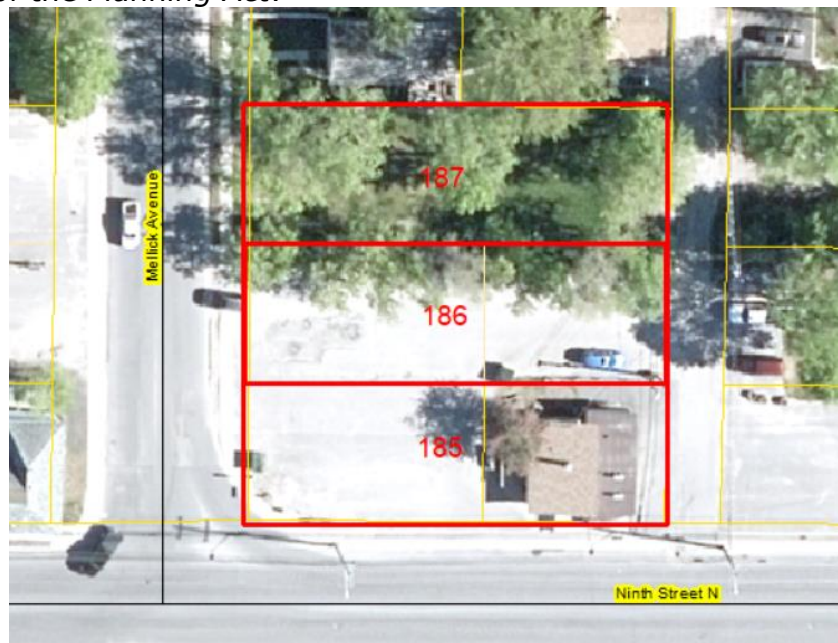
### **Recommendation:**

That Council hereby approves the passing of a Deeming By-law pursuant to Section 50(4) of the *Planning Act* for Lots 185, 186 and 187 Block 2 on Plan M1, City of Kenora; and further

That three readings be given to a by-law for this purpose.

### **Background:**

The City has received an application requesting approval of a deeming by-law under Section 50(4) of the *Planning Act*.



The proponent is the owner of three lots legally described as Lots 185, 186 and 187 Block 2 Plan M1, City of Kenora. The intention is to develop a convenience store, automobile gas bar and car wash on the subject property. A Zoning Bylaw Amendment to permit this use will be presented for Council's consideration under File D14-26-01.

The proposed development will span all three lots. For planning and development purposes, the three adjoining lots must be deemed to no longer be lots on a registered plan of subdivision to ensure they function as a single parcel of land.

**Policy Considerations:**

- The *Planning Act* (Section 50(4)) permits municipalities to pass deeming by-laws for lands within a registered plan of subdivision.
- The consolidation supports the City's goals for intensification, efficient land use, and economic development opportunities.

**Budget:** There are no direct financial impacts to the City arising from this by-law. The applicant will be required to pay all legal, surveying, and other related costs to support this application.

**Risk Analysis:** Without this deeming by-law, Lots 185, 186 and 187 would remain separately conveyable, creating the risk that one lot could be sold or transferred independently in the future, which would conflict with the intended integrated development and the ability to obtain a building permit. The deeming by-law ensures that the lands function as a single parcel for planning purposes. Any future land division, other than through condominium registration under the Condominium Act, would require the appropriate approvals under Section 53 of the Planning Act.

**Communication Plan/Notice By-law Requirements:** Notice of the passing of the by-law will be provided in accordance with Section 50(30) of the *Planning Act*.



April 14, 2026

## City Council Committee Report

**To: Mayor and Council**

**From: Ryan Haines, Planner**

**Re: D07-26-01 - Application for Draft Plan of Subdivision Approval  
– 1 Johnson Road**

**Location: CON 6J S PT LOT 9 PT; PCL14363 S OF HWY 604 LESS; 23R-  
9268 PART 1**

**Owner: Robert and Penny Norris**

### **Recommendation:**

That Council hereby approves the application for Draft Plan of Subdivision (File No. D07-26-01) for the lands described as CON 6J S PT LOT 9 PT; PCL14363 S OF HWY 604 LESS; 23R-9268 PART 1; and further

That Council's approval be subject to the following conditions:

- 1) Subdivision Agreement** - That the Owner enter into a Subdivision Agreement with the City of Kenora, to be registered on title, to address all municipal requirements, including but not limited to servicing, grading, drainage, roads, and other infrastructure works, to the satisfaction of the City.
- 2) Costs** - That all costs associated with development, technical/legal review and registration of the subdivision agreement be borne by the Owner.
- 3) Zoning Approvals as required** - That the zoning for the property must be amended to allow for the lots, as shown on the approved draft plan, including minimum lot size and frontage, to the satisfaction of the City. Should any structures on the subject lands not conform with the zoning bylaw, minor variances will be required as necessary.
- 4) Road Widening (Johnson Road)** - That the Owner convey to the City of Kenora, free of encumbrances and at no cost to the City, a strip of land measuring 5.0 metres in width along the entire length of the subject lands abutting Johnson Road on the western property boundary, with the exact limits and legal description to be determined through an Ontario Land Surveyor and to the satisfaction of the City.
- 5) Letter of Comfort – Existing Garage** - That, prior to final approval or registration of the plan, the Owner may obtain a Letter of Comfort from the City of Kenora confirming the status of the existing garage structure currently located on lands to be conveyed to the City, to the satisfaction of the City of Kenora.
- 6) Easements** - That utility and drainage easements as required by the City or any utility provider be granted, or written confirmation be provided that none are required, to the satisfaction of the City.

- 7) Realignment of Hager Road** - That the Owner be required to relocate and realign Hager Road to the south such that it is situated entirely within the City's road allowance, with final alignment, design, and construction to be completed to the satisfaction of the City of Kenora.
- 8) Parkland Dedication** - That the Owner provides 5% parkland dedication to the City of Kenora. Parkland dedication may be a combination of land and/or cash-in-lieu of land as determined by the City of Kenora.
- 9) Registration** - That prior to final approval and registration of the plan of subdivision:
- a) The Owner shall retain an Ontario Land Surveyor to prepare the final plan of subdivision and any required reference plans (R-plans) for easements, rights-of-way, and utility corridors, in conformity with the approved draft plan and all conditions of approval;
  - b) The Owner shall submit the final plan and reference plans, in digital and Mylar format, to the City for review, and the City shall confirm that:
    - i) the plans conform to the approved draft plan and subdivision agreement;
    - ii) all required easements, blocks, conveyances, and road widenings have been appropriately identified; and
    - iii) all conditions of draft approval have been satisfied or secured;
  - c) The Owner shall obtain written confirmation from all applicable utility providers and agencies that any required easements and servicing corridors are acceptable;
  - d) The Owner shall satisfy all financial and legal requirements, including execution of the subdivision agreement, provision of securities, and payment of applicable fees and charges;
  - e) Upon confirmation that all conditions have been satisfied, the City shall authorize execution of the final plan and any reference plans by the appropriate signing authorities, and such execution shall constitute confirmation that the conditions of draft approval have been satisfied or appropriately secured;
  - f) The Owner's solicitor shall register the final plan of subdivision and any associated reference plans in the appropriate Land Registry Office, together with all required supporting documentation;
  - g) The Owner shall ensure that any required conditions, including but not limited to restrictive covenants, notices, or provisions respecting specific blocks, are registered on title as required by the City; and
  - h) The Owner shall provide the City with confirmation of registration, including copies of the registered plan(s), reference plans, and any registered instruments, for municipal records.
- 10) Taxes** - That any outstanding taxes be paid prior to registration.
- 11) Lapsing Provision** - That the Draft Plan approval shall lapse in three (3) years unless extended by the Director of Planning and Building Services, or their designate.
- 12) Delegation** - That the Director of Planning and Building Services, or their designate, be authorized to grant minor modifications to any of the conditions of draft approval, provided that such modifications are technical in nature, do not

alter the intent of the approval, and are consistent with applicable legislation, the City of Kenora Official Plan, and Zoning By-law.

**Executive Summary:**

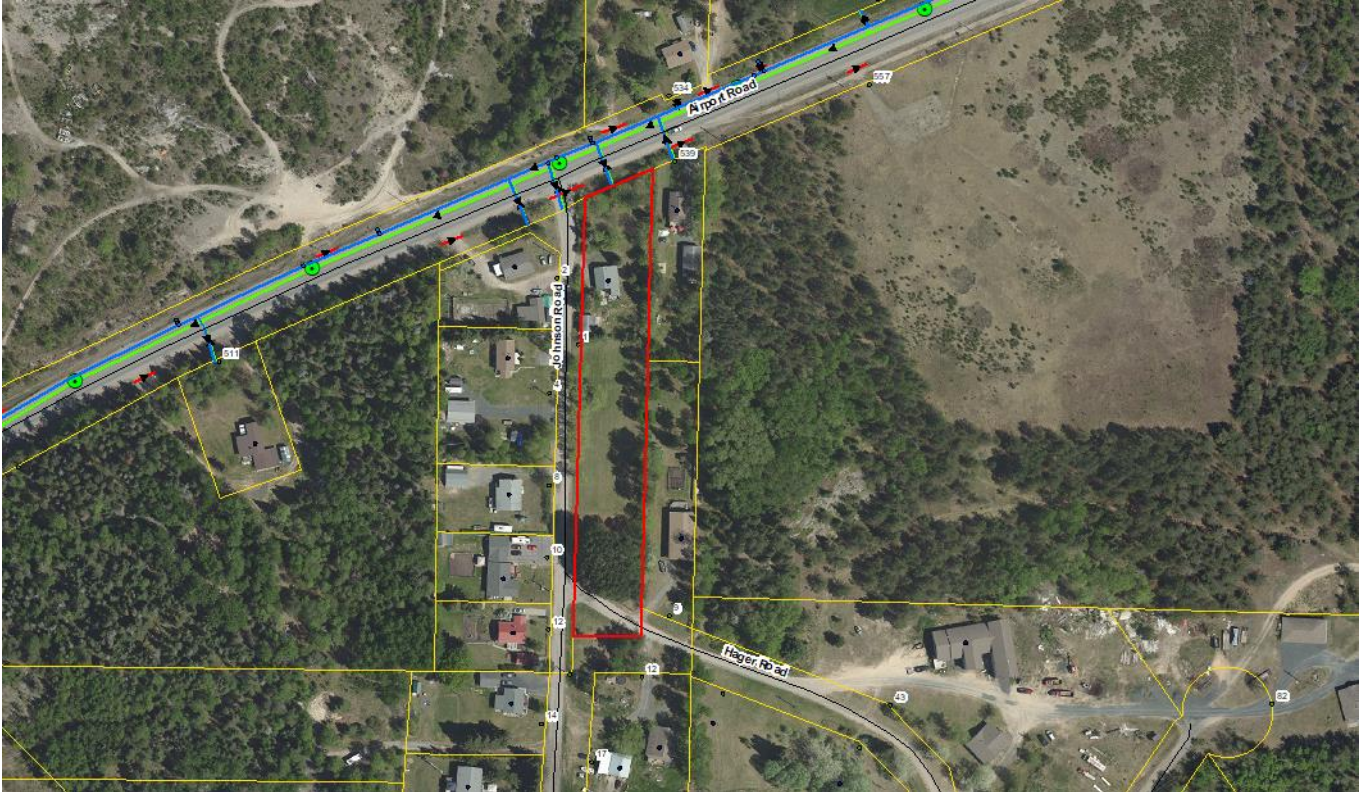
The applicants have submitted an application for a five (5) lot Draft Plan of Subdivision on lands municipally known as 1 Johnson Road. The intent is to create four (4) new residential lots.

The subject lands are approximately 0.60 hectares in area with frontage along the Airport Road and Johnson Road. There is a single-detached home on the residual Parcel. The new lots are vacant. The proposed lots range in size from approximately 812 m<sup>2</sup> to 1,766 m<sup>2</sup>, with frontage between 31.29 m and 60.79 m.

The application represents a modest infill subdivision within an established rural residential area. The proposed development is intended to proceed on full municipal services, with access provided via Johnson Road. The proposal is consistent with the Provincial Planning Statement (2024), conforms to the City of Kenora Official Plan, and represents an efficient use of existing municipal infrastructure within a developed area. No significant constraints have been identified that would preclude development of the lands, subject to standard conditions of draft plan approval.

No objections have been identified through internal circulation or agency review. The application represents good land use planning and efficient use of new and existing municipal infrastructure.

Figure 1. Location Map (Kenora GIS 2024) - Area subject to proposed plan of subdivision (in red) as well as retained lands



**Background:**

**Location:** 1 Johnson Road

**Legal Description:** CON 6J S PT LOT 9 PT; PCL14363 S OF HWY 604 LESS; 23R-9268 PART 1

**Property Size:** 0.60 ha

**Existing Use:** Vacant land (previously maintained as lawn) with single-detached dwelling at northern end of lot.

**Official Plan Designation:** Residential Development

**Zoning:** Rural Residential

**Surrounding Uses:** Existing development in the area consists primarily of low-density single detached dwellings, many of which have been established for several decades.

**Proposed Draft Plan of Subdivision**

The proposal includes:

**a) Residential Lots**

- i) Five (5) residential lots fronting onto Johnson Road.
- ii) Lot frontage ranges from 31.29 m to 60.79 m.
- iii) Lot areas range from 812 m<sup>2</sup> to 1,766 m<sup>2</sup>.
- iv) Intended for single detached residential development .

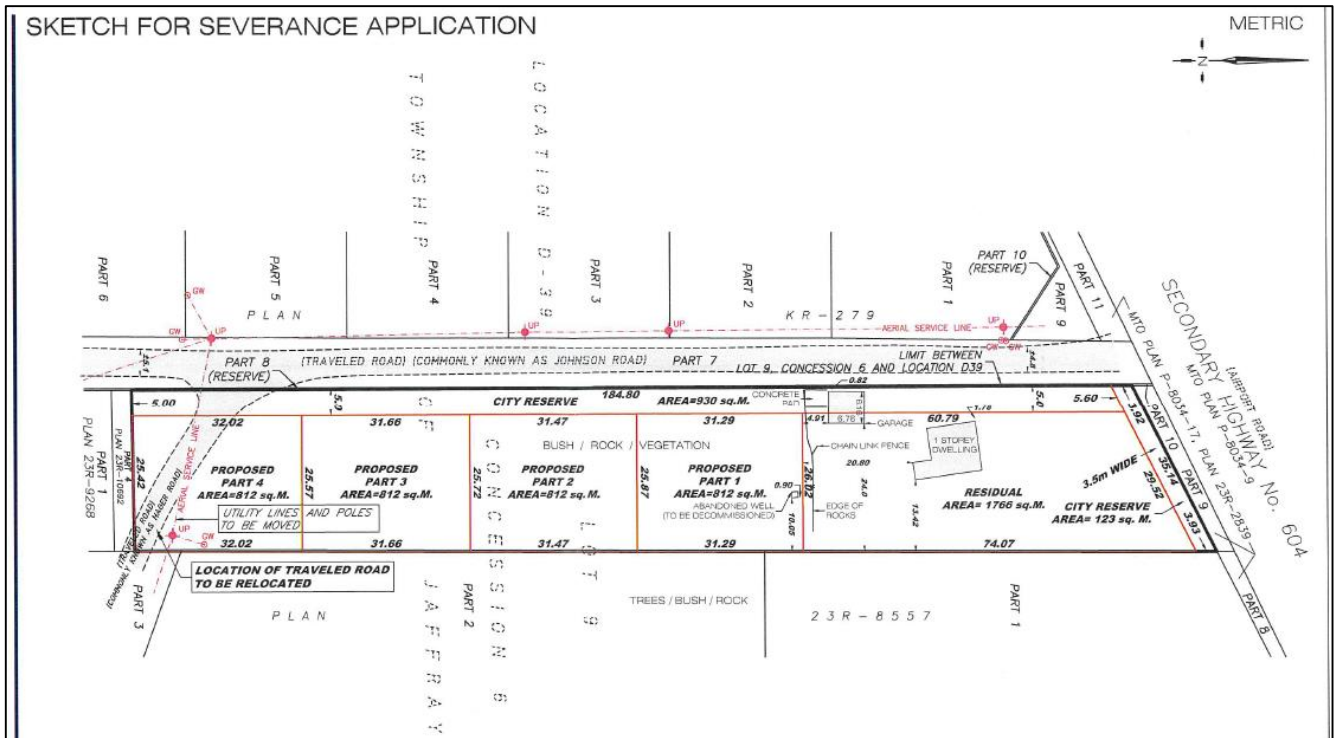
**b) Servicing**

- i) Municipal water and sanitary sewer services are proposed.
- ii) No communal or private servicing systems are proposed.

**c) Access**

- i) All lots will have direct frontage and access onto Johnson Road, a municipally maintained road.
- ii) Hager Road will need to be realigned to the City right-of-way to support this development.

Figure 2 - Proposed subdivision of lands on north side of Johnson Road



**Planning Analysis:  
Policy Review**

The proposed subdivision is consistent with the PPS (2024), particularly:

**Settlement Areas and Housing Supply**

The PPS directs municipalities to provide an appropriate range and mix of housing options. The proposed five-lot subdivision contributes to the supply of low-density housing within an existing residential area.

**Efficient Use of Land and Infrastructure**

The subject lands are located on a municipally maintained road and are proposed to be serviced with municipal water and sewer. This represents efficient use of existing infrastructure and avoids the need for private servicing systems.

**Compatibility**

The proposed lots are consistent in size and character with the surrounding residential area, supporting compatibility with existing land uses.

**City of Kenora Official Plan (2015)**

The lands are designated Residential Development Area, which encourages new plans of subdivision on municipal services in order to optimize the use of the water and sewer services along the Airport Road.

**Zoning By-law No. 101-2015**

The lands are zoned Rural Residential, which permits single detached dwellings. However, the newly created lots will not meet the lot frontage or lot area minimum requirements as found in the zone regulations for the Rural Residential Zone.

**Interdepartmental and Agency Review**

Internal review identified no objections.

- Engineering: No comments.
- Operations: No concerns.
- Utilities: Hydro, telecom, and gas available with no required upgrades.
- Environmental: No natural heritage features identified.

No public comments have been received to date.

**Budget:** The budgetary implications for the proposed subdivision are expected to be positive. The cost of extending sewer and water service for approximately 140m along Johnson Road will be borne by the developer and ongoing maintenance for these utilities will be recouped by service fees from the four new residential lots. Properties on the west side of Johnson Road are expected to eventually connect to these services, further supporting maintenance costs. The new lots will contribute to the municipal tax base with minimal impact to the City's operating budget. Garbage/Recycling service as well as Road Maintenance are currently provided to Johnson Road.

**Risk:** The development will require the relocation of Hagar Road and the installation of underground services along Johnson Road. This work is to be completed by the proponent. Risk to City property will be managed through a subdivision agreement. Financial security as well as proof of insurance will be required.

**Communication Plan / Notice By-law Requirements:** Notice was completed in accordance with the Planning Act including mail notice to neighbouring property owners, notice in the local newspaper, and a notice sign posted on the subject property.

**THE CORPORATION OF THE CITY OF KENORA  
NOTICE OF COMPLETE APPLICATION AND PUBLIC MEETING  
FOR PROPOSED PLAN OF SUBDIVISION  
FILE D07-26-01**

**Notice of Public Meeting and Plan of Subdivision Application**

Council will hold a Public Meeting under s. 51 of the *Planning Act* to consider a proposed Draft Plan of Subdivision affecting lands located on Johnson Road.

**Public Meeting**

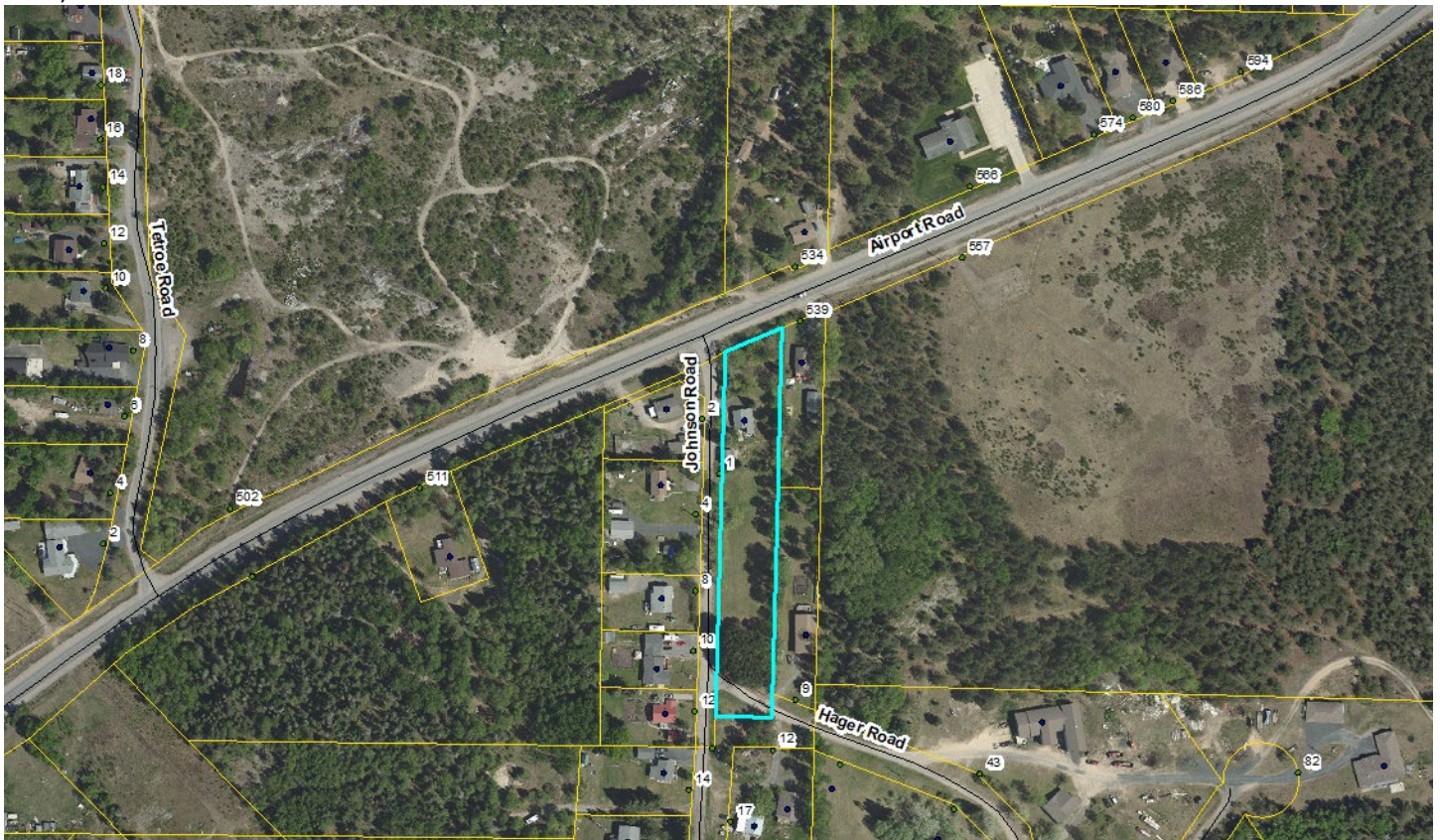
**When:** Tuesday, April 14<sup>th</sup>, 2026, at 12:00 PM.  
**Location:** Council Chambers, City Hall, 1 Main Street South, Kenora, ON

Members of the public may attend in person or watch the livestream at: <https://www.kenora.ca/en/your-government/agenda-and-minutes.aspx>. To speak at the meeting, either virtually or in-person, please contact the City Clerk at [hpihulak@kenora.ca](mailto:hpihulak@kenora.ca) to register.

**Description of the Proposed Plan of Subdivision**

The application proposes a five-lot residential plan of subdivision on the eastern side of Johnson Road in the City of Kenora, legally described as CON 6J S PT LOT 9 PT;PCL14363 S OF HWY 604 LESS;23R-9268 PART 1. The proposed lots have between 31.29 and 60.79 metres of frontage along Johnson Road and areas of between 812 and 1766 square meters.

**Figure 1. Location Map (Kenora GIS 2024) - Area subject to proposed plan of subdivision (highlighted in light blue).**



**Posting Requirement for Multi-Unit Buildings**

If applicable, the owner of any land that contains seven or more residential units is requested to post this notice in a location that is visible to all residents.

**Submit Comments:** Send your comments by email to [planning@kenora.ca](mailto:planning@kenora.ca) or by regular mail to:

Ryan Haines, Planner

60 Fourteenth Street North, 2nd Floor, Kenora, ON P9N 4M9

Quote File Number: D07-26-01

To be included in Council’s report, comments must arrive by 4:30 PM, Tuesday, March 31<sup>st</sup>, 2026.

**Appeal:**

- i. If a person or public body would otherwise have the ability to appeal the decision of the City of Kenora but does not make oral submissions at a public meeting, if one is held, or make written submissions to the City of Kenora in respect of the proposed plan of subdivision before the City of Kenora gives or refuses to give approval to the draft plan of subdivision, the person or public body is not entitled to appeal the decision to the Ontario Land Tribunal.
- ii. If a person or public body does not make oral submissions at a public meeting, if one is held, or make written submissions to the City of Kenora in respect of the proposed plan of subdivision before the City of Kenora gives or refuses to give approval to the draft plan of subdivision, the person or public body may not be added as a party to the hearing of an appeal before the Ontario Land Tribunal unless, in the opinion of the Tribunal, there are reasonable grounds to do so.

**To be notified of Council's decision:** If you wish to be notified of the decision of the Council of The Corporation of the City of Kenora in respect of the application for a plan of subdivision, you must make a written request to:

Heather Pihulak,  
Clerk of The Corporation of the City of Kenora  
1 Main Street South, Kenora, ON  
P9N 3X2

**More Information:** Information and material required under the Planning Act for this application are available for public inspection at the City of Kenora Planning Department. Contact Ryan Haines, Planner, at 807-467-2059 or [planning@kenora.ca](mailto:planning@kenora.ca).

**Dated at the City of Kenora this 9<sup>th</sup> day of February, 2026.**

Ryan Haines, Planner, 60 Fourteenth St N, 2nd Floor, Kenora, ON P9N 4M9  
Phone: 807-467-2059, email: [rhaines@kenora.ca](mailto:rhaines@kenora.ca)



**April 14, 2026**



## **City Council Committee Report**

**To: Mayor and Council**

**From: Janis Pochailo, Director of Planning and Building Services**

**Re: D14-26-01 – Site Specific Zoning By-law Amendment**

**Location: 612 Ninth Street North, 608 Ninth Street North, and 9 Mellick Avenue, Kenora, Ontario**

**Owner: 8815216 Canada Inc.**

### **Recommendation:**

That Council hereby approves a Zoning By-law Amendment for the properties municipally known as 612 Ninth Street North, 608 Ninth Street North, and 9 Mellick Avenue (the "Subject property") to:

1. Add "Automobile Gas Bar" and "Car Wash" as site-specific permitted uses within the LC – Local Commercial Zone; and
2. Introduce site-specific setbacks, buffers, and queuing requirements to facilitate the proposed development, including:
  - a) Reduced exterior side yard (east) to 3 metres;
  - b) Reduced rear yard (north) to 3 metres;
  - c) Minimum of 1 queuing space for the car wash (leaving);
  - d) 0 metre landscaped buffer abutting Mellick Avenue, Ninth Street North, and the public lane; and
  - e) Require the installation of fencing along the north and east property lines to mitigate potential impacts on adjacent residential properties;

; and further

That these site-specific provisions be implemented through an amending zoning by-law; and further

That three readings be given to a by-law for this purpose.

### **Background:**

The Subject property is located at the northeast corner of the Ninth Street North and Mellick Avenue intersection and has an approximate area of 0.2 hectares. The lands are comprised of three parcels and are being consolidated into a single parcel through a concurrent Deeming By-law (D25-26-01).

The site is currently developed with a convenience store (Woods N Goods), with the remainder of the property used for parking and traffic circulation. The property has a long history of mixed residential and commercial uses.

The lands are zoned Local Commercial (LC) and proposed uses (i.e. automobile gas bar and car wash) are not currently permitted and therefore require a zoning by-law amendment.

## **Planning Analysis:**

### **Land Use and Zoning Framework**

The Subject property is zoned LC – Local Commercial, which is intended to accommodate small-scale commercial uses serving the surrounding neighbourhood. The proposed amendment seeks to introduce “Automobile Gas Bar” and “Car Wash” as additional site-specific permitted uses. These uses are functionally related to the existing convenience store and represent an expansion of the site’s long-standing commercial role.

The amendment is written as a site-specific exception instead of rezoning the property to a different commercial zone. This keeps the purpose and intent of the Local Commercial zone, while allowing limited new uses. Overall, the amendment provides some flexibility for redevelopment while still ensuring the use is compatible with nearby properties.

### **Site-Specific Provisions**

These changes relate to yard setbacks, landscaped areas, and car wash queuing.

The reduced interior side yard and rear yard setbacks reflect both the size of the site and the design of the proposed development, allowing the development to function on the property. To address potential impacts on neighbouring properties, a fence will be required along the north and east property lines, along with additional landscaping, through the Site Plan Control process.

Removing the landscaped buffer along the street is consistent with how buildings are typically located along this section of Ninth Street North, as the properties to the east and west along Ninth Street North have little or no landscaped buffer.

For the car wash, the reduced number of required queuing spaces reflects the limits of the site while still allowing safe vehicle movement. Based on the size of the car wash, one exit space is considered sufficient and is not expected to cause traffic to back up onto nearby streets or properties.

### **Compatibility with Surrounding Area**

The surrounding area is characterized primarily by residential uses, with some commercial development along Ninth Street North. The former pulp and paper mill site, currently going through redevelopment, is located immediately to the south. The subject property has historically functioned as a commercial property.

The proposed gas bar and car wash represent an intensification of use but remain consistent with the neighbourhood-serving commercial function of the Local Commercial Zone. Gas bars introduce additional considerations related to air emissions, including volatile organic compounds (VOCs) such as benzene, which have been identified in literature as a potential health concern for residents in close proximity.

In larger urban centres, Stage I vapour recovery systems, which include both on-site infrastructure and compatible delivery vehicles, are required to capture fuel vapours during bulk fuel transfer. Although modern facilities in Northern Ontario are equipped with vapour recovery infrastructure, the absence of compatible delivery vehicles means that vapours are not fully captured during fuel delivery. Instead, emissions are minimized through sealed ‘dry break’ connections. As a result, the effectiveness of vapour recovery in reducing emissions is lower in

practice in Northern Ontario compared to jurisdictions where full systems are operational.

Potential impacts related to air quality, as well as noise, lighting, and circulation, can be addressed through detailed design and mitigation measures at the Site Plan Control stage. These include maximizing separation between fuel dispensing areas and adjacent residential properties, appropriate placement of venting infrastructure, and site layout that minimizes idling and queuing near residential interfaces.

The subject property is located at a transition between residential and commercial uses along Ninth Street North. The anticipated redevelopment of the former Abitibi Mill lands further supports a shift toward a more mixed-use environment. In this context, the proposed use is considered compatible, provided that appropriate site-specific mitigation measures to minimize impacts on neighbouring residential properties are implemented.

### **Servicing Considerations**

The subject property is fully serviced by municipal water and sewer infrastructure and is located on roads that are maintained year-round. Recent upgrades to the Ninth Street North infrastructure adjacent to the subject lands during the 2025 construction season ensured that there are adequate water and sewer services for the proposed development.

Stormwater management will be an important consideration in the redevelopment of the site. There is known stormwater storage on the northern, undeveloped portion of the subject property, and an existing pipe at the northeast corner of the property conveys drainage into the municipal stormwater system. As part of the Site Plan Control process, the Applicant will be required to prepare a stormwater management plan to ensure that the development meets the stormwater management requirements under the City's Environmental Compliance Approval.

A Traffic Impact Study is being completed and will be reviewed through the Site Plan Control process to ensure that access, circulation, and traffic impacts are appropriately addressed.

### **Provincial Planning Statement, 2024**

The subject property is located within a settlement area and is therefore subject to the policies of the Provincial Planning Statement, 2024. These policies direct growth and development to settlement areas and promote land use patterns that support a mix of uses and the efficient use of existing infrastructure.

The proposed amendment is consistent with these policies, as it facilitates the intensification of an existing commercial site, enhances the range of services available within the community, and makes efficient use of established municipal services.

**Budget:** There are no direct budget implications arising from this zoning by-law amendment. All costs associated with the proposed redevelopment, including any required service upgrades, are the responsibility of the Applicant.

**Communication Plan/Notice By-law Requirements:** Notice of the public meeting regarding the proposed Zoning By-law Amendment has been given in accordance with Section 34(12) of the Planning Act, R.S.O. 1990, c. P.13, and O. Reg. 545/06. Notice has been given by mail to every owner of land within 120 metres of the Subject property and by posting a notice sign on the Subject property.

**Public Comments:**

The City received written comments from nearby residents regarding the proposed zoning by-law amendment. Key concerns and responses are summarized below.

**Traffic and Access**

Concerns-Residents raised concerns about increased traffic volumes, turning movements at the intersection of Ninth Street North and Mellick Avenue, and potential use of the rear lane as an access route.

Response-Traffic circulation and access will be reviewed through the Site Plan Control process to ensure safe entry and exit movements. Internal site design will be required to function without reliance on the rear lane for primary access. Any required improvements to access, circulation, or safety will be addressed at that stage.

**Privacy and Proximity to Adjacent Residential Uses**

Concerns – Residents raised concerns regarding reduced setbacks, loss of existing vegetation, and direct visibility into adjacent residential properties.

Response - To mitigate these impacts, it is recommended that fencing be required along the north and east property lines to help maintain privacy and reduce visual impacts on neighbouring properties.

**Hours of Operation, Lighting, and Noise**

Concerns - Residents expressed concern about potential 24-hour operation, lighting impacts, and noise associated with car wash equipment and traffic.

Response - Lighting design and noise mitigation measures are addressed through the Site Plan Control process and applicable municipal by-laws. Lighting will be required to be directed and controlled to minimize impacts on adjacent properties, and any operational concerns can be managed through site design and regulatory controls.

**Environmental and Health Concerns (Gas Bar)**

Concerns - Residents raised concerns regarding air quality, fuel emissions, and potential health impacts associated with a gas bar in a residential area.

Response - Given the small scale of the proposed gas bar and the proposed site layout shown, an air dispersion modelling study is not considered necessary as a requirement for the rezoning application. However, because the site is in proximity to existing residential uses and because full vapour recovery during fuel delivery may not be operational in practice, additional mitigation should be secured through Site Plan Control. Such mitigation should include maximizing separation between the fueling area and nearby residential properties, confirming the location and design of venting infrastructure, and requiring fencing and/or landscaping as buffering measures. If Council determines that additional

technical evidence is needed to address public concern, an air dispersion modelling study could be required prior to final approval.

**Car Wash Wastewater and Water Servicing**

Concerns - Residents expressed concern about wastewater impacts on the environment and the capacity of municipal water and sewer infrastructure.

Response - Car wash operations are subject to municipal servicing requirements and provincial environmental standards. Wastewater will be directed to the municipal sanitary system and must meet applicable discharge requirements. Servicing capacity and connections will be reviewed through the Site Plan Control and building permit processes to ensure no negative impact on municipal infrastructure.



**NOTICE OF COMPLETE APPLICATION AND PUBLIC MEETING  
FOR ZONING BY-LAW AMENDMENT  
City of Kenora Zoning By-law 101-2015**

**TAKE NOTICE** that the Council of the Corporation of the City of Kenora will hold a Public Meeting to consider a proposed Zoning By-law Amendment under City of Kenora Zoning By-law 101-2015, as described below and shown on the attached map.

**File No.:** D14-26-01  
**Location:** 608 Ninth Street North, 612 Ninth Street North, 9 Mellick Avenue  
**Applicant:** 8815216 Canada Inc., o/a Woods’N Goods

**DESCRIPTION OF PROPOSAL**

The purpose and effect of the proposed Zoning By-law Amendment is to expand the existing business on the subject lands to include a car wash and gas bar as permitted uses. The applicant is requesting site-specific zoning to permit these two uses in addition to relief from exterior side yard setbacks, rear yard setback, minimum number of queuing spaces required leaving the car wash, and landscape buffer strips.

<b>Public Meeting</b>	
<b>When:</b>	Tuesday, April 14 <sup>th</sup> , 2026 at 12:00 PM
<b>Location:</b>	Council Chambers, City Hall, 1 Main Street South, Kenora, ON

Members of the public may attend in person or watch the livestream at: <https://www.kenora.ca/en/your-government/agenda-and-minutes.aspx>. To speak at the meeting, either virtually or in-person, please contact the City Clerk at [hpihulak@kenora.ca](mailto:hpihulak@kenora.ca) to register.

Council will consider the application decision at its Regular Meeting on Tuesday, April 28<sup>th</sup> at 5:00 p.m. That meeting will also be livestreamed at the link above.

**Figure 1. Location Map (Kenora GIS 2024)** - Area subject to proposed site-specific zoning to permit a car wash and gas bar as permitted uses in addition to relief for exterior side-yard setbacks, rear yard setback, minimum number of queuing spaces required leaving a car wash, and landscape buffer strips (lands highlighted in blue).

**608 NINTH ST N, 612 NINTH ST N, AND 9 MELLICK AVE  
(PLAN M 1 BLK 2 LOT 185, LOT 186, LOT 187)**

**PUBLIC MEETING**

We want to hear from you! If you have comments, email them to us at [planning@kenora.ca](mailto:planning@kenora.ca) or send them by regular mail to the address below, and quote File Number: **D14-26-01**. To be included in the report to Council, comments must be received by 4:30 p.m. on Thursday, April 2<sup>nd</sup>, 2026.

**Contact:**  
Ryan Haines, Planner  
60 Fourteenth Street North, 2nd Floor, Kenora, ON P9N 4M9

**Right of Appeal**

If a person or public body would otherwise have the ability to appeal the decision of Council to the Ontario Land Tribunal but does not make oral or written submissions before the by-law is passed, that person or public body is not entitled to appeal the decision, and may not be added as a party to a hearing unless, in the opinion of the Tribunal, there are reasonable grounds to do so.

**NOTICE OF DECISION**

If you wish to be notified of the decision of the Council of The Corporation of the City of Kenora in respect of the application for zoning by-law amendment, you must make a written request to:

Heather Pihulak,  
Clerk of The Corporation of the City of Kenora  
1 Main Street South, Kenora, ON  
P9N 3X2

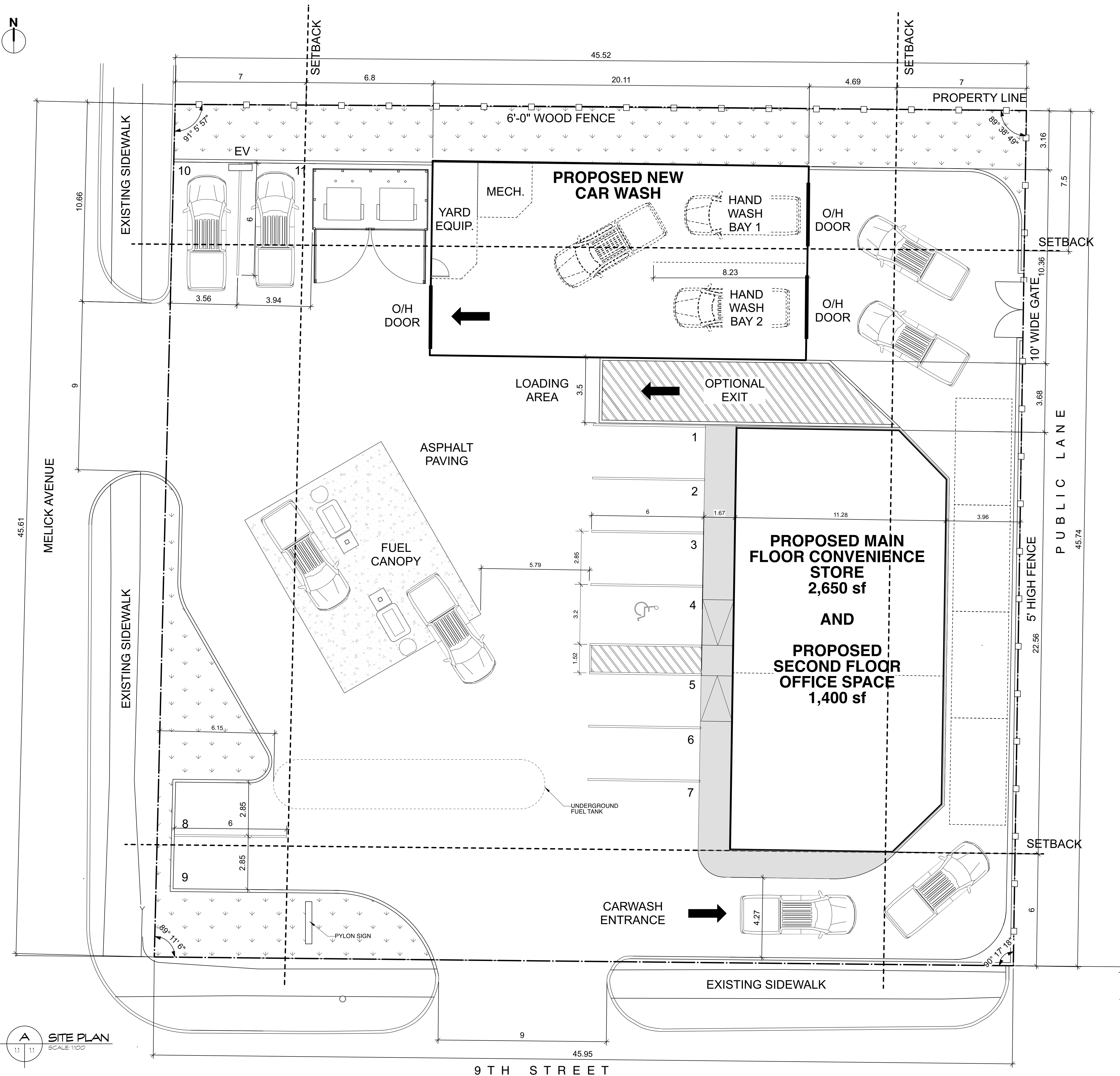
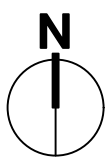
**ADDITIONAL INFORMATION**

Additional information relating to the proposed Zoning By-law Amendment application is available through the Planning Department. For further information please contact: Ryan Haines, Planner: Tel: 807-467-2059 or Email: [planning@kenora.ca](mailto:planning@kenora.ca). and quote File Number **D14-26-01**.

*Personal information that accompanies a submission will be collected under the authority of the Planning Act and may form part of the public record which may be released to the public.*

**Dated at the City of Kenora this 3<sup>rd</sup> day of March, 2026**

Ryan Haines, Planner, 60 Fourteenth St N, 2nd Floor, Kenora, ON P9N 4M9  
Phone: 807-467-2059, email: [rhaines@kenora.ca](mailto:rhaines@kenora.ca)



**PROJECT DATA - LC**

Address		612 9th Street, Kenora, ON	
Legal			
Zoning		LC - Local Commercial	
Setbacks	Front	Required	Actual
	Rear	6 m	6 m
	Side (Int)	7.5 m	3.16 m
	Side (Cor)	7 m	3.96 m
Minimum Lot Area	500 m <sup>2</sup>	2089 m <sup>2</sup>	
Minimum Lot Frontage	18 m	50 m	
Maximum Lot Coverage	40 %	22.29 %	
Maximum Building Height	10 m	8 m	
Building Areas Proposed	-	246 sm	
Parking	3.4 stalls/100 m <sup>2</sup> (gross leasable)	11 Stalls	11 Stalls Total
ADDITIONAL NOTES			

ALL DRAWINGS AND SPECIFICATIONS ARE THE PROPERTY OF THE CONSULTANT. NO REPRODUCTIONS MAY BE MADE WITHOUT THE CONSENT OF THE CONSULTANT AND ALL REPRODUCTIONS MUST BEAR THE NAME OF THE CONSULTANT. THE CONTRACTOR SHALL VERIFY ALL DIMENSIONS, DATUMS AND LEVELS NOTED ON THE DRAWINGS WITH THE CONDITIONS ON SITE AND SHALL BE RESPONSIBLE FOR REPORTING ANY ERRORS OR OMISSIONS TO THE ENGINEER FOR ADJUSTMENTS. THIS DRAWING SHALL NOT BE SCALED.



Revisions	
March 2, 2026	Issued for Variance
Date	Revision
Northern Sky Architecture Inc.	
100-128 James Avenue Kenora, Manitoba, Canada R0L 0L6 contact@nsa.ca Fax: 204.943.7373 204.943.6767	

Stamp	Stamp
Project	

**Gas Bar & Car Wash**  
 612 Ninth Street North  
 Kenora, Ontario

drawing title		
<b>SITE PLAN</b>		
scale	as noted	designed by
date	January, 2026	drawn by
project no.	25.352	reviewed by
reference no.	sheet	REV.
	<b>A1.1</b>	

**A SITE PLAN**  
 SCALE: 1:100

**Tara Vader**

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**From:** [REDACTED]  
**Sent:** Wednesday, March 18, 2026 11:02 AM  
**To:** Planning  
**Subject:** File Number: D14-26-01 Zoning Bylaw Amendment

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Thank you for providing affected residents with an opportunity to provide comments.

Small business is critical to well being of our community. Woods' N Goods convenience store and restaurant is an important and valued member of the Rideout community. My comments below are directed towards the proposed changes, and not towards the current operation of Woods' N Goods.

**Overall Comments - Traffic:**

I have significant concerns regarding the increase in vehicle traffic. Both Mellick Avenue and Ninth Street North are main transportation routes for school buses, emergency services (ambulance and fire), the waste transfer station and public works (such as snow removal). Making a left hand turn from Mellick Avenue to Ninth Street North is very challenging during peak traffic. The impact of additional vehicles entering and exiting the proposed car wash and/or gas bar will further impact the safe flow of all traffic at this very busy intersection.

I also have concerns regarding the potential increase in traffic using the back lane as an alternate entrance/exit route. Specifically, the back lane from Ninth Street North to Tenth Street North, between Mellick Avenue and Main Street Rideout. The back lane is heaving. To support an increase in traffic and ensure safety, repair work is required.

**Comments – Car Wash:**

The City must ensure that the sewer and water infrastructure is sufficient to manage the increase in usage by a car wash. Residential properties in the neighbourhood must not experience any degradation in sewer and water services.

**Comments – Gas Bar:**

I am concerned with a gas bar opening in the midst of a residential neighbourhood. Most gas bars are “at the edge” of neighbourhoods, such as the Norman Co-op or the gas bar on Valley Drive. It is imperative that all environmental risks are addressed, including risks related to gas spills, gas leakages and fumes. Not only is this a residential area, it is at the intersection of two main transportation routes – the intersection of Mellick Avenue and Ninth Street North.

Thank you for providing me with the opportunity to comment.

Sincerely,

[REDACTED]  
Property Owner  
[REDACTED]  
Kenora Ontario  
[REDACTED]

**From:** [Planning](#)  
**To:** [Ryan Haines](#)  
**Subject:** FW: File Number D14-26-01  
**Date:** Friday, March 27, 2026 11:52:37 AM

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**From:** [REDACTED]  
**Sent:** Friday, March 27, 2026 11:38 AM  
**To:** Planning <planning@kenora.ca>  
**Subject:** File Number D14-26-01

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To whom it may concern,

Hello, my name is [REDACTED] and I am the current owner of [REDACTED]. I am writing to you to express some concerns that I have in regard to the letter I received in the mail; **File Number D14-26-01** about the potential of Woods N' Goods expanding their business. To my understanding, they are requesting to build/expand a gas bar and car wash on the current empty lot that is situated adjacent to the south facing aspect of my home.

One concern that I have is how close would this expansion be to my property line. I have a deck that is situated right at the property line and 3 large south facing windows that look directly into my living area. Currently there are trees that are situated between the business and empty lot which assists in maintaining my privacy. Due to this possible new expansion I feel as though my privacy would be sacrificed and putting my home and privacy life on display. A potential solution that I would be willing to explore is to have a higher privacy fence built at the expense of Woods N' Goods to ensure that my privacy is kept. According to By-Law Number 163 Section 5 Fence Height- non residential properties "***Where a residential property is adjacent to a non-residential property, a fence may be permitted to a maximum height of 3.04 metres (10 feet) in a rear or side yard***". I request that the fence is to be built according to the maximum allowance.

Another concern that I have would be the hours of operation. With most car washes, they are usually self service and the hours are 24/7. Myself and my partner are both shift workers and with the current hours of operations we have had no negative impact, but I am concerned it would negatively impact us if the hours of the expansion would be 24/7. Many new car washes have bright flashing lights and voice activated prompts. There would also be an increased amount of traffic coming and going at all hours of the night. I feel as though this would negatively disrupt the neighborhood and especially my household as I am directly beside the expansion zone. If the hours of operation are within reason, I am more at ease with the expansion.

As long as my concerns are addressed and solutions are provided by Woods N' Goods, I am open to their desire of expansion.

Thank you in advance and other suggestions are welcome. Please do not hesitate to reach out,

[REDACTED]

**From:** [Planning](#)  
**To:** [Ryan Haines](#)  
**Subject:** FW: Comments on File: D14-26-01  
**Date:** Friday, March 27, 2026 11:53:35 AM

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**From:** [REDACTED]  
**Sent:** Friday, March 27, 2026 11:40 AM  
**To:** Planning <planning@kenora.ca>  
**Subject:** Comments on File: D14-26-01

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Thank you for the opportunity to provide feedback on a proposed zoning by-law amendment to allow Woods'N Goods to expand their business into a car wash and gas bar.

I am a resident of the Rideout neighbourhood [REDACTED]  
[REDACTED] I was happy to see the new owners take over the former Luby's convenience store and frequently see my neighbours visiting the store and restaurant. However I oppose the expansion of their business to include a car wash and gas bar for the following reasons:

1. Creation of a gas station.

My concern is the air pollutants of the gas station increase the health risks to myself and my neighbours. Volatile organic compounds such as benzene, toluene, ethylbenzene, and xylene (BTEX) are emitted into the atmosphere at gas stations leading to chronic exposure of nearby residents (Barros et al., 2019). Benzene is a type I carcinogen and long-term exposure to xylene and toluene affects the respiratory and central nervous systems (Barros et al, 2019).

Brizard et al (2026) did a study of 824, 414 newborns in Quebec Canada which showed that children born within 100 m of a gas station had higher cancer risks. Leukemia risks especially increased with decreasing living distance from the gas station.

2. Impacts of car wash stations

My concern is that that wastewater from carwashes contains grime, oils, grease, heavy metals and detergents which, depending on where the storm water from this area drains, will end up in our water systems (Mooney et al., 2020). Detergents in the carwash wastewater cause foams which reduce oxygen levels and destroys fish mucus membranes. The oils in the wastewater can cover the gills of fish and inhibit plant and animal growth. Heavy metals

bioaccumulate in fish tissue and move up the food chain to reach humans (Monney et al., 2020).

If council feels that more gas stations and car washes are needed in Kenora and feels that the Rideout site is the best place for it, I would recommend a plan to reduce the toxicity risks of air quality to Rideout residents as well as ensuring treatment of the car wash wastewater is made a priority.

## References

Barros, N., Carvalho, M., Silva, C., Fontes, T., Prata, J.C., Sousa, A., & Conceicao-Manso, M. (2019). Environmental and biological monitoring of benzene, toluene, ethylbenzene and xylene (BTEX) exposure in residents living near gas stations. *Journal of Toxicology and Environmental Health Part A*, 82(9), 550–563. <https://pubmed.ncbi.nlm.nih.gov/31266404/>

Brizard, F., Auger, N., Smargiassi, A., Gagnon, F., Robitaille, E., Coltin, H., & Buteau, S. (2026). Gasoline stations and risk of childhood cancer: a population-based cohort study in Quebec, Canada. *Environmental Pollution*, 394. <https://doi.org/10.1016/j.envpol.2026.127737>.

Monney, I., Donkor, E., & Buamah, R. (2020). Clean vehicles, polluted waters: empirical estimates of water consumption and pollution loads of the carwash industry. *Heliyon*, 6. <https://pmc.ncbi.nlm.nih.gov/articles/PMC7226662/>