

# Town of Torbay's 2026 Tax and Fee Structure

Council adopted the 2026 Budget in the amount of \$12,274,147 with the following tax and fee structure at a Public Council Meeting on December 15<sup>th</sup>, 2025.

**PROPERTY TAX**

Residential 7.70 Mills with a minimum tax of \$100.00  
Commercial 12.50 Mills with a minimum tax of \$150.00

**TAX PAYMENT OPTIONS**

1. Payment made in full by **March 31, 2026**, via Cash, Cheque, Interac Debit, Visa and Mastercard, or Internet Banking Services.
2. Interest Free installments via postdated cheques or pre-authorized debit, with payment in full by **December 31, 2026**. Interest free option is valid only if all cheques, and pre-authorized debit transactions are made good. Interest will be reinstated if any of the above noted transactions are declined or returned NSF. An NSF charge of \$25.00 may be applicable.
3. The Town will accept Visa and Mastercard payments for tax balances paid in full on or before **March 31, 2026**. A service charge of 2% will applied to all Visa and Mastercard payments to offset bank processing fees.

**INTEREST**

1. 1.25% monthly interest will be charged on any unpaid balance of any tax account owed to the Town of Torbay. Please note all taxes are due and payable as of the invoice date.
2. Interest will be calculated retroactively to **January 1, 2026**, and applied at the end of each month commencing **April 2026**.

**DISCOUNTS**

1. Residential property owners in receipt of the Guaranteed Income Supplement may be eligible for a 25% property tax reduction on the property tax invoice as it relates to their primary residence only. There is an application process to determine/confirm eligibility. Deadline for applications is **June 30, 2026**.
2. Single residential property owners whose single net income is below \$22,440 or a family whose combined family net income is below \$53,808 may be eligible for a 20% property tax reduction as it relates to their primary residence only. There is an application process to determine/confirm eligibility. Deadline for applications is **June 30, 2026**.

**WATER AND SEWER TAX/FEES**

<b>Residential Tax:</b>	
Water Only	\$225.00 Annually Per Unit
Sewer Only	\$150.00 Annually Per Unit
Water & Sewer	\$375.00 Annually Per Unit
<b>Commercial Tax:</b>	
Water Only	\$275.00 Annually Per Unit
Sewer Only	\$200.00 Annually Per Unit
Water & Sewer	\$475.00 Annually Per Unit
<b>Water and Sewer Connection Fees (Residential / Commercial):</b>	
<b>New Construction</b>	
Water	\$1,750.00
Sewer	\$1,750.00
<b>Existing Developments</b>	
Water	\$750.00
Sewer	\$750.00
<b>Other Water and Sewer Fees:</b>	
Water and Sewer turn on or turn off, as per resident's request (Monday - Friday, 8:30 a.m. to 4:00 p.m.)	\$30.00
Water and Sewer turn on or turn off, as per resident's request (Monday - Friday, 8:30 a.m. to 4:00 p.m. and all day Saturday)	\$143.00
Water and Sewer turn on or turn off, as per resident's request (All day Sunday)	\$190.00

**BUSINESS TAX**

General Business	17.15 Mills
Includes all categories except the following and their applicable rates:	
Farms	1.10 Mills
Professional Services	22.85 Mills
Large Retailer	24.00 Mills
Banks	98.85 Mills
Bed and Breakfast	12.60 Mills
Construction (including quarries)	19.75 Mills
Daycare	7.55 Mills
Industrial	22.85 Mills
Service Station and Convenience Stores	19.10 Mills
Insurance, Investment, Financial	28.15 Mills
Personal Care Homes	9.15 Mills
Mobile Vendors (Special Events License)	\$50.00
Mobile Vendors (Annual License)	\$400.00
Mobile Vendors (Town Hosted Events)	Free
Home Based Business / Home Occupation	\$250.00
Public Utility	2.5% Gross Revenue as Per Act
Minimum Tax	\$400.00

**SIGNAGE**

Permanent Sign Application Fee (No Permit Fee)	\$125.00
Portable Signs / Bold Signs / Rental Signs	\$100.00 per sign as per Act

**QUARRIES**

Quarry Application Fee	\$100.00
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**FACILITY RENTAL (HST WHERE APPLICABLE)**

<b>Upper Three Corner:</b>	
Senior Softball Field:	
Recreation Leagues	\$50.00 per hour (includes lights)
Weekend Rental	\$560.00
Junior Softball Field	\$35.00 per hour
Multi-Purpose Complex	\$60.00 per hour
Soccer Field	\$40.00 per hour
Softball Building Complex	\$60.00 per hour

<b>Torbay Common:</b>	<b>Non - Prime Hours</b> M-F 8:30 a.m. - 2:30 p.m.	<b>Prime Hours</b> M-F 2:30 p.m. -11:30 p.m. Saturday and Sunday
<b>MULTIPURPOSE ROOM (3 AVAILABLE)</b>		
Per Room (HOURLY)	\$30.00	\$36.00
<b>GYMNASIUM - HALF</b>		
Half Gym (HOURLY)	\$30.00	\$36.00
<b>GYMNASIUM - FULL</b>		
Full Gym (HOURLY)	\$60.00	\$72.00

**RESIDENTIAL DEVELOPMENT FEES, PERMITS AND REUNDABLE DEPOSITS**

<b>Application Fees:</b>	
Residential Building Application Fee	\$50.00*
Residential Sub-division Application Fee (per lot)	\$100.00*
Home Based Business Application Fee	\$100.00*
*Non-refundable and payable in advance.	
<b>Permit Fees / Deposits:</b>	
New Construction / Extensions	\$550.00
Basement Apartment	\$250.00
Accessory Buildings / Decks / Patios / Pools over 30m <sup>2</sup>	\$150.00
Accessory Buildings / Decks / Patios / Pools equal or less than 30m <sup>2</sup>	\$50.00
Accessory Building Construction Deposit	\$500.00
<i>(Accessory Building Deposit \$1000 when removing existing after new accessory Building constructed)</i>	
<i>(No building construction deposit is required for accessory buildings 11m<sup>2</sup> or less or unless electrical is being installed)</i>	
New Home / Renovation Deposit	\$500.00
Residential General Repairs / Renovations	application fee only
Residential Demolition	application fee only
Minimum Permit Fee	\$50.00

Permits are issued once all taxes, fees and charges are paid in full and a letter of clearance is obtained from our Corporate Services Department.

**COMMERCIAL DEVELOPMENT FEES, PERMITS AND REFUNDABLE DEPOSITS**

<b>Application Fees:</b>	
Commercial Development Application Fee	\$100.00**
**All commercial/business/development applications. Payable in advance and non-refundable.	
<b>Permit Fees / Deposits:</b>	
Accessory Buildings / Decks / Patios	\$4.00 per sq. m
Accessory Buildings / Decks / Patios equal or less than 30m <sup>2</sup>	\$100.00
New construction / General Repairs / Renovations / Extensions	
Construction Cost (up to \$100,000)	\$9.00 / \$1000 (min \$100)
Construction Cost (over \$100,000)	\$900 plus \$7.20 / \$1000 over \$100,000
Rennovation Deposit	\$500.00
Change of use	\$100.00
Commercial Demolition Application Fee	\$100.00
Commercial Demolition Deposit	\$1000.00
Minimum Permit Fee	\$100.00

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**OTHER ASSESSMENT AND DEVELOPMENT FEES**

New Construction Deposit (Commercial)	\$1000.00
Occupancy Permit Fee	\$100.00
<i>(Applicable to all new construction with the exception of Accessory Buildings)</i>	
Road Replacement Fee	\$1500.00
<i>(Applicable to all new construction when excavation work is required and/or curb sidewalk cuts)</i>	
Road Damage Deposit	\$1000.00
Municipal Service Installation Deposit	\$1000.00
Driveway Access Deposit	\$500.00
<i>(Required when an additional driveway is requested. Released upon inspection and provided there is no road damage)</i>	
Plumbing Contractor Licence (annual fee)	\$100.00
Road Service Levy on new subdivision development	\$1000.00 per lot
Recreation Assessment Levy for all residential and commercial lots	\$800.00 per lot*

\*For all subdivision building lot approvals, this fee is to be paid prior to the issuance of a development permit for the subdivision. For all other residential building lot approvals, this fee is to be paid prior to the issuance of a building permit.

**BACKFILLING AND EXCAVATION**

Application Fee	\$100.00
Road Damage Deposit for 6 - 100 loads	\$1000.00
Road Damage Deposit for 101 - 200 loads	\$1500.00
Road Damage Deposit for 201 - 300 loads	\$2000.00
Over 300 loads - Deposit will be determined by the Town at the time of application	

<b>PROCESSING OF RESIDENTIAL, COMMERCIAL, OR PUBLIC DEVELOPMENT APPLICATIONS (COST RECOVERY)</b>	
Any cost incurred due to the processing of the above noted, including refferals to engineers, legal, planners, surveyors, public advertisements in paper, or legitimate cost. The Town will provide a written estimate to the requesting party, with the full cost recovery amount being paid in advance as a deposit.	
Discretionary Use / Variance Process Fee	\$35.00

**TOWN PLAN ZONING AND AMENDMENT FEE (COST RECOVERY)**

The Town will provide a written estimate to the requesting party, with the full cost recovery amount being paid in advance as a deposit.

**CERTIFICATE AND LETTERS**

Tax Information	\$100.00
Tax Certificates	\$75.00
Compliance Letters	\$200.00

\*Such requests are only processed if all municipal taxes, charges and town liens are paid in full. Minimum 5 days processing time.

- 1) Refundable deposits will be released upon completion of the works to Town standards and satisfaction.
- 2) The cost of other fees and permits requested and not listed will be determined at the time of approval by the Torbay Town Council.

