



**REGULAR MEETING OF COUNCIL
AGENDA
MONDAY APRIL 13, 2026 AT 6:00 P.M.**

**DR. S. F. MONESTIME MUNICIPAL COUNCIL CHAMBERS
160 WATER STREET, MATTAWA ON**

**Zoom Meeting Access: 1-647-374-4685
Meeting ID Code: 822 2157 4516
Passcode: 231942**

- 1. Meeting Called to Order**
- 2. Announce Electronic Participants**
- 3. Adoption of Agenda**
 - 3.1 To Adopt the agenda as presented or amended
- 4. Disclosures of a Conflict of Interest**
- 5. Presentations and Delegations**
 - 5.1 BrokerLink – 2026-2027 Municipal Insurance RFP Results (Virtual Presentation)
- 6. Adoption of Minutes**
 - 6.1 Regular Meeting of March 23, 2026
 - 6.2 To adopt the minutes as presented or amended
- 7. Notice of Motions**
 - 7.1 Cancellation of Regular Meeting on Tuesday October 13, 2026
 - 7.2 Declare May as Community Living Awareness Month
 - 7.3 Permit to Sell Alcohol at Explorer's Point for Voyageur Days
 - 7.4 Permit Refreshment Vehicles on Explorer's Point for Voyageur Days
- 8. Correspondence**
 - 8.1 City of Mississauga – 2026 School Board Resolution #060-2026
 - 8.2 Ministry of Environment, Conservation and Parks – Inspection of Mattawa Drinking Water System 400 Bissett St.
 - 8.3 Ministry of Finance – 2026 Budget Announcement
 - 8.4 AMO Policy Update – Provincial Budget Spending Priorities and Build Canada Holmes Operational Funding

- 8.5 Ontario Energy Board – Generic Proceeding to Review the 2000 Model Franchise Agreement
- 8.6 FONOM – Annual General Meeting
- 8.7 FONOM – Ministerial Delegation Opportunities (Under 2,500 Population)
- 8.8 FONOM – Housing, Development Charges and Northern Priorities
- 8.9 FONOM – Welcomes Key Northern Investments in Ontario Budget and NORDS Extension
- 8.10 2025 Annual Performance Report - Mattawa Sewage Treatment Lagoon and Sewage Collection System
- 8.11 Franco- Nord Conseil scolaire catholique – 2026 School Board Elections
- 8.12 Paul Sullivan Principal, Practice Leader Advocacy and Tax Policy Canada - Unfreeze Ontario the Cost of Inaction
- 8.13 Municipality of Calvin – Mayor Gould’s Report on North Bay Mattawa Conservation Authority Assets

9. Information Reports – Motions

- 9.1 Affordable Senior Housing Committee Mandate – Report # 26-15R
Report from Councillor Garry Thibert
- 9.2 Rosemount Valley Suites Rental Rates – Report # 26-16R
Report from Councillor Garry Thibert
- 9.3 John Street Roadside Safety – Report # 26-17R
Report from Councillor Spencer Bigelow
- 9.4 Conference Attendance Strategies – Report # 26-18R
Report from Councillor Spencer Bigelow
- 9.5 Fire Department Acquisitions – Report # 26-19R
Report from Paul Laperriere, CAO/Treasurer
- 9.6 Annual Council Renumeration Report – Report # 26-20R
Report from Paul Laperriere, CAO/Treasurer
- 9.7 Collaborative OPP Meeting – Report # 26-21R
Report from Councillor Laura Ross
- 9.8 2026-2027 Municipal Insurance Renewal – Report # 26-22R
Report from Paul Laperriere, CAO/Treasurer

10. By-Laws

11. Old Business

- 11.1 Library Proposal from Report # 26-01R

12. New Business

13. Questions from Public Pertaining to Agenda

14. In Camera (Closed) Session

14.1 Adoption of Previous Closed Meeting Minutes

14.2 Fire Services Protection Agreement

In accordance with the Municipal Act, 2001 Section 239 (2)(c)

k) a position, plan, procedure, criteria or instruction to be applied to any negotiations carried on or to be carried on by or on behalf of the municipality or local board

15. Return to Regular Session

16. Motions Resulting from Closed Session

17. Adjournment

17.1 Adjournment of the meeting

DATE: MONDAY APRIL 13, 2026

3.1

THE CORPORATION TOWN OF MATTAWA

MOVED BY COUNCILLOR _____

SECONDED BY COUNCILLOR _____

BE IT RESOLVED THAT this meeting agenda dated Monday April 13, 2026 be adopted.

THE CORPORATION OF THE TOWN OF MATTAWA

The minutes of the Regular Meeting held Monday March 23, 2026 at 6:00 p.m. in the Dr. S.F. Monestime Council Chambers.

Council Present: Mayor Raymond A. Bélanger
 Councillor Mathew Gardiner
 Councillor Laura Ross
 Councillor Garry Thibert
 Councillor Spencer Bigelow (Online)
 Councillor Loren Mick (Online)

Staff Present: Amy Leclerc, Municipal Clerk/Revenue Services Clerk
 Sabrina Poullas, Municipal Deputy Clerk
 Paul Laperriere, CAO/Treasurer
 Dexture Sarrazin, Director of Community Services

When a recorded vote is requested and the minutes indicate the recorded vote was "Unanimous" it means all Councillors present and noted above voted in favour unless otherwise indicated.

1. Meeting Called to Order

2. Announce Electronic Participants

3. Adoption of Agenda

3.1 To Adopt the agenda as presented or amended

Resolution Number 26-64

Moved by Councillor Mathew Gardiner

Seconded by Councillor Spencer Bigelow

BE IT RESOLVED THAT this meeting agenda dated Monday March 23, 2026 be adopted

CARRIED – unanimous

4. Disclosures of a Conflict of Interest

5. Presentations and Delegations

6. Adoption of Minutes

6.1 Regular Meeting of March 9, 2026

6.2 To adopt the minutes as presented or amended

Resolution Number 26-65

Moved by Councillor Garry Thibert

Seconded by Councillor Laura Ross

BE IT RESOLVED THAT Council adopt the minutes of the Regular Meeting of March 9, 2026 as circulated.

CARRIED – unanimous

7. Notice of Motions

7.1 Support of Ontario Veterinary College's Enrollment Capacity

Resolution Number 26-66

Moved by Councillor Laura Ross

Seconded by Councillor Mathew Gardiner

BE IT RESOLVED THAT Council for the Town of Mattawa supports the Township of Papineau-Cameron regarding the Ontario Veterinary College's Enrollment Capacity.

AND FURTHER THAT a copy of this resolution be forwarded to the Ontario Veterinary College; the Canadian Veterinary Medical Association; the Minister of Economic Development, Job Creation and Trade; the Minister of Agriculture, Food and Agribusiness; Minister of Colleges, Universities, Research Excellence and Security; the Association of Municipalities of Ontario and all Ontario Municipalities

CARRIED – unanimous

Councillor Mick arrived online at 6:03 p.m.

8. Correspondence

- 8.1 AMO Policy Update - Conservation Authority Consolidation New Buy Ontario Municipal Procurement Requirements, Proposal on Drug Enforcement
- 8.2 Township of Oro Medonte - Request for Provincial Legislation Amendments, Health & Safety Concerns
- 8.3 Board of Health Update - Discontinuation of Routine Beach Sampling Information
- 8.4 Community Living Mattawa - May as Community Living Month
- 8.5 Ministry of Environment, Conservation & Parks - Decision Notice on the Proposed Boundaries for the Regional Consolidation of Ontario's Conservation Authorities
- 8.6 FONOM – Highway Safety on Highways 11 and 17
- 8.7 City of Ottawa - Proposed New Regulation Under the Restricting Public Consumption of Illegal Substances Act
- 8.8 Township of Brudenell, Lyndoch and Raglan & Township of Tay Valley - Collaborative Action on Sustainable Waste Management in Ontario
- 8.9 Township of Rideau Lakes - Concerns on Alto High Speed Rail Project (Bill C-15 Budget)
- 8.10 Town of Whitby - Request for a Comprehensive Review of the Provincial - Municipal Fiscal Framework

8.11 Township of McNab/Braeside - Ontario Heritage Organization Development Grand Advocacy

8.12 Regional Municipality of York - Resolution Circular Materials Ontario Blue Box Extended

8.13 Scott Andres - EV Level 3 Chargers

Councillor Mick left the meeting at 6:21 pm

9. Information Reports – Motions

9.1 Physician Recruitment Committee Report – Report # 26-12R
Report from Mayor Raymond A. Bélanger

Resolution Number 26-67

Moved by Councillor Spencer Bigelow

Seconded by Councillor Laura Ross

BE IT RESOLVED THAT Council of the Town of Mattawa receives report # 26-12R titled Physician Recruitment Committee Report.

CARRIED – unanimous

9.2 ROMA 2026 Rural Ontario's Leaders Conference – Report # 26-13R
Report from Mayor Raymond A. Bélanger

Resolution Number 26-68

Moved by Councillor Garry Thibert

Seconded by Councillor Laura Ross

BE IT RESOLVED THAT Council of the Town of Mattawa receives report # 26-13R titled ROMA 2026 Rural Ontario's Leaders Conference

CARRIED – unanimous

9.3 Annual Drinking Water System Reports from OCWA – Report # 26-14R
Report from Paul Laperriere, CAO/Treasurer on behalf of Dexture Sarrazin, Director of Community Services

Resolution Number 26-69

Moved by Councillor Laura Ross

Seconded by Councillor Mathew Gardiner

BE IT RESOLVED THAT Council of the Town of Mattawa receives report # 26-14R titled Annual Drinking Water System Reports from OCWA

CARRIED – unanimous

Resolution Number 26-70

Moved by Councillor Mathew Gardiner

Seconded by Councillor Spencer Bigelow

BE IT RESOLVED THAT Council formally accepts the following reports for the Mattawa Drinking Water System as submitted by the Ontario Clean Water Agency to the Corporation of the Town of Mattawa:

- O. Reg. 170/03, Section 11 Annual Report
- O. Reg. 170/03, Section 22 Summary Report

CARRIED – unanimous

10. By-Laws

10.1 By-Law 26-09 – Election Procedures Policy

BEING a by-law to establish the procedures for the 2026 Municipal Elections.

Resolution Number 26-71

Moved by Councillor Mathew Gardiner

Seconded by Councillor Laura Ross

BE IT RESOLVED THAT Council of the Corporation of the Town of Mattawa adopt By-Law 26-09 being a by-law to establish the procedures for the 2026 Municipal Elections.

CARRIED – unanimous

10.2 By-Law 26-10 - Use of Municipal Resources for Election Purposes Policy

BEING a by-law to adopt the Use of Municipal Resources for Elections Purposes Policy.

Resolution Number 26-72

Moved by Councillor Laura Ross

Seconded by Councillor Mathew Gardiner

BE IT RESOLVED THAT Council of the Corporation of the Town of Mattawa adopt By-Law 26-10 being a by-law to adopt the Use of Municipal Resources for Election Purposes Policy.

CARRIED – unanimous

11. Old Business

11.1 Library Proposal from Report # 26-01R

11.2 Cancellation of Regular Meeting of Council on Tuesday October 13, 2026

12. New Business

13. Questions from Public Pertaining to Agenda

14. In Camera (Closed) Session

15. Return to Regular Session

16. Motions Resulting from Closed Session

17. Adjournment

17.1 Adjournment of the meeting

Resolution Number 26-73

Moved by Councillor Garry Thibert

Seconded by Councillor Laura Ross

BE IT RESOLVED THAT this regular meeting adjourn at 6:43 p.m.

CARRIED – unanimous

Mayor

Clerk

DATE: MONDAY APRIL 13, 2026

6.2

THE CORPORATION TOWN OF MATTAWA

MOVED BY COUNCILLOR _____

SECONDED BY COUNCILLOR _____

BE IT RESOLVED THAT Council adopt the minutes of the Regular Meeting of March 23, 2026 as circulated.

DATE: MONDAY APRIL 13, 2026

7.1

THE CORPORATION TOWN OF MATTAWA

MOVED BY COUNCILLOR _____

SECONDED BY COUNCILLOR _____

BE IT RESOLVED THAT Council cancel the Regular Meeting of Tuesday October 13, 2026 due to the 2026 Municipal Elections.

DATE: MONDAY APRIL 13, 2026

7.2

THE CORPORATION TOWN OF MATTAWA

MOVED BY: COUNCILLOR _____

SECONDED BY: COUNCILLOR _____

WHEREAS Community Living Mattawa has provided supports and services to people with developmental disabilities and their families in the Town of Mattawa since 1969.

AND WHEREAS Community Living Mattawa goal is that people with developmental disabilities have every opportunity to participate fully in our community with dignity, independence and acceptance;

AND WHEREAS Community Living Month is a province-wide annual awareness campaign to promote true inclusion for people who have a developmental disability and their families.

BE IT RESOLVED THAT the Council of the Town of Mattawa does hereby proclaim the month of May 2026 as Community Living Awareness Month in the Town of Mattawa.

DATE: MONDAY APRIL 13, 2026

7.3

THE CORPORATION TOWN OF MATTAWA

MOVED BY COUNCILLOR _____

SECONDED BY COUNCILLOR _____

BE IT RESOLVED THAT Council of the Town of Mattawa permits the sale of alcohol at Explorer's Point on Friday July 24th, Saturday July 25th and Sunday July 26th, 2026 with the understanding that all rules and regulations will be followed as set by the Liquor Control Board of Ontario.

AND FURTHER THAT Council of the Town of Mattawa endorses and supports the 2026 Mattawa Voyageur Days Festival as an event of municipal significance.

DATE: MONDAY APRIL 13, 2026

7.4

THE CORPORATION TOWN OF MATTAWA

MOVED BY: COUNCILLOR _____

SECONDED BY: COUNCILLOR _____

BE IT RESOLVED THAT refreshment vehicles regulated under By-law 09-14 be permitted to locate at Explorer's Point July 24 to 26, 2026 during Voyageur Days festival as requested by staff. Refreshment vehicle operators will be responsible for the following:

- 1) Obtain all approvals before operating from the North Bay and District Health Unit, Fire Dept. and Building Dept. under sections 6 and 7 of By-Law 09-14.
- 2) Notify the By-law Department with all approvals no later than July 23, 2026 at 5:00 p.m. prior to installation at Explorer's Point.
- 3) Be responsible to ensure that the immediate area is cleaned at all times.



INFORMATION REPORT

PREPARED FOR: MAYOR BÉLANGER AND MEMBERS OF COUNCIL
PREPARED BY: COUNCILLOR GARRY THIBERT
TITLE: AFFORDABLE SENIOR HOUSING COMMITTEE MANDATE
DATE: MONDAY APRIL 13, 2026
REPORT NO: 26-15R

BACKGROUND

The Affordable Senior Housing Committee was created in 2020 to assist with the creation of the Rosemount Valley Suites.

ANALYSIS & DISCUSSION

From my perspective the committee did not finish the mandates. The goal was to create a non-profit to oversee the management of the Rosemount Valley Suites. This was due to circumstances beyond the control of the committee. The mandate was not fulfilled in creating a non-profit organization. Keith Harriman and David Butler were involved in the Committee and, with the permission of Council, they are willing to come speak to Council concerning the creation of a non-profit and assist us in creating, running and maintaining a non-profit organization that will be responsible to Council for direction.

FINANCIAL IMPLICATIONS

RELEVANT POLICY/LEGISLATION

ATTACHMENTS

RECOMMENDATION

It is recommended that Council accept this report and directs the CAO/Treasurer to invite Keith Harriman and David Butler to make a presentation to Council at a regular meeting May 2026 on the creation of a non-profit organization that will run the Rosemount Valley Suites.

Motion # 1

BE IT RESOLVED THAT Council of the Town of Mattawa receives report # 26-15R titled Affordable Senior Housing Committee Mandate.

Motion # 2

BE IT RESOLVED THAT Council directs the CAO/Treasurer to invite Keith Harriman and David Butler to make a presentation to Council at a regular meeting in May 2026 on the creation of a non-profit organization that will run the Rosemount Valley Suites.



INFORMATION REPORT

PREPARED FOR: MAYOR BÉLANGER AND MEMBERS OF COUNCIL

PREPARED BY: COUNCILLOR GARRY THIBERT

TITLE: ROSEMOUNT VALLEY SUITES RENTAL RATES

DATE: MONDAY APRIL 13, 2026

REPORT NO: 26-16R

BACKGROUND

The Affordable Senior Housing Committee has set the rental rates for the Rosemount Valley Suites when it was in the final stages of completion and each year the rates are increased by Council resolution.

ANALYSIS & DISCUSSION

Rosemont Valley Suites rehabilitation was done after 2018 so it is not subject to rent controls within Ontario. As the rents were set substantially lower then compared to the median rates in Nipissing District, I feel it is imperative we increase our rates to make it more in-line with the district. While keeping the rates more affordable to gain access to government grants the suggested rates would be as follows:

Bachelor apartment:

Current Monthly Rates: Base Rent \$704 (hydro included in rate)

Proposed Monthly Rates: Base Rent \$894, Hydro \$150, Total \$944 per month

1 bedroom apartment:

Current Monthly Rates: Base Rent \$898 (hydro included in rate)

Proposed Monthly Rates: Base Rent \$1122, Hydro \$150, Total \$1272 per month

1 bedroom plus den apartment:

Current Monthly Rates: Base Rent \$975 (hydro included in rate)

Proposed Monthly Rates: Base Rent \$1219, Hydro \$150, Total \$1369 per month

2 bedroom apartment:

Current Monthly Rates: Base Rent \$1108 (hydro included in rate)

Proposed Monthly Rates: Base Rent \$1385, Hydro \$150, Total \$1535 per month

These rents would only come into effect when someone vacates the apartment and will not affect current residents residing in the building at this time.

FINANCIAL IMPLICATIONS

As per rates stated above the Rosemount Valley Suites will create more income to better align with current area rental rates while staying in the affordable housing market.

RELEVANT POLICY/LEGISLATION

ATTACHMENTS

RECOMMENDATION

It is recommended that Council accept this report and that Council approves the proposed rates.

Motion # 1

BE IT RESOLVED THAT Council of the Town of Mattawa receives report # 26-16R titled Rosemount Valley Suites Rental Rates.

Motion # 2

BE IT RESOLVED THAT Council approves the rental rate increase for the Rosemount Valley Suites to the following rates:

- Bachelor apartment – monthly rental of 894 plus \$150 hydro
- 1 bedroom apartment – monthly rental of \$1122 plus \$150 hydro
- 1 bedroom plus den apartment – monthly rental of \$1219 plus \$150 hydro
- 2 bedroom apartment – monthly rental of \$1385 plus \$150 hydro

AND FURTHER THAT these rates will only take affect once a current tenant in the apartment has vacated.



INFORMATION REPORT

PREPARED FOR: MAYOR BÉLANGER AND MEMBERS OF COUNCIL

PREPARED BY: COUNCILLOR SPENCER BIGELOW

TITLE: JOHN STREET ROADSIDE SAFETY

DATE: MONDAY APRIL 13, 2026

REPORT NO: 26-17R

BACKGROUND

Safety concerns related to transport/commercial vehicle parking along John Street in Mattawa. John Street serves as a key local roadway that connects directly to Highway 17, a major provincial route with consistent traffic, including commercial transport vehicles. This safety concern is for Town of Mattawa residents, local and thru highway traffic (school buses), and the transport/commercial operators.

Key Safety Concerns

Obstructed Highway Visibility

- Parked transport trucks reduce sightlines for drivers – has been 5+ parked commercial vehicles at a time
- Motorists attempting to merge or turn may be unable to clearly see oncoming traffic
 - This is especially dangerous given commercial vehicles merging with oncoming traffic

Hazardous Turning and Merging Movements

- Vehicles entering or exiting must navigate around parked trucks
- This can force drivers to:
 - Make wider or unexpected turns
 - Enter traffic lanes without full visibility.
- Increased risk of side-impact or merging collisions.
- Transports often merge across highway to park.

Roadway Narrowing

- Large transport trucks parked along the roadside reduce usable lane width
- Winter conditions limit shoulder access and force transports onto the road
- This creates difficulty for:
 - Two-way traffic flow
 - Larger vehicles attempting to pass – changing lanes as they are forced to give more room
 - Causes traffic to slow down – if anticipated
- In some cases, vehicles may cross the center line, increasing collision risk

Increased Risk for Highway Traffic

- Congestion or confusion on John Street can spill back toward Highway 17 – merging transports on and off highway/John Street.
- Vehicles slowing or stopping near the highway access point increase the risk of:
 - Rear-end collisions

- Sudden braking incidents
- Highway drivers may not anticipate slow or obstructed traffic at the junction
 - Non-resident traffic aren't anticipating these roadside conditions
 - Resident traffic anticipate merging transports, pedestrian/operators crossing street etc. and should not have to – operators should not be at risk of motorists

Nighttime and Low-Visibility Conditions

- Parked transport trucks are harder to see in low-light or poor weather conditions
- Limited lighting increases the likelihood of:
 - Late reaction times
 - **Collisions with parked or moving vehicles**

Mattawa Fire and Emergency Services

In 2025 there were MTO highway calls involving Mattawa Fire and other services directly impacting flow of traffic – putting volunteer members at risk as statistically more emergency fatalities occur with motorists on highways. This also increases risk of MVC for local/highway thru traffic (school buses)

Ontario Statistics: Vehicles Striking Parked or Roadside Vehicles

Ontario Ministry of Transportation Road Safety Annual Report (ORSAR):

Ontario data also shows high numbers of collisions where vehicles strike objects along the roadside:

- In **2021**, there were **over 10,000 collisions involving unattended (parked) vehicles**.
- In **2022**, there were: **14,287 collisions involving fixed objects** (including roadside Transports).
- 2024/2025 statistics not yet confirmed, however:
 - Thousands of collisions occur in **parking and roadside environments** annually (based on municipal and prior ORSAR trends)
- Drivers frequently:
 - Misjudge distance
 - Fail to see stationary vehicles
 - Strike parked vehicles and leave

These figures demonstrate that parked vehicles, particularly large transport trucks, represent a significant and well-documented roadway hazard, especially near highway access points

ANALYSIS AND DISCUSSION

What can be done: **Municipal resolution → request to MTO → provincial approval → signage → enforcement**

Communicate with MTO to advocate for improved roadside conditions (signage) and or solution(s):

Short-Term Measures

- Install **“No Truck Parking” signage** along critical sections of John Street – until long-term measures implemented
- Add **visibility markers or reflective signage** near highway access points – non-local traffic can anticipate
- Conduct a **traffic and safety assessment** of the John Street/Highway 17 connection

Long-Term Measures

- Appropriate **signage for designated truck parking area**
- Only **permit a certain number of roadside transports** at a given time – marked by signage and painted lines
- **Implement/enforce** By-law for commercial roadside parking

The Municipal Act, 2001 provides Council with the mandate to address matters affecting the safety and well-being of residents, including traffic concerns. In practice, municipalities across Ontario routinely pass resolutions identifying local safety issues and formally request that MTO implement measures on provincial highways within their boundaries.

Under Ontario law:

- Parking on provincial highways is controlled by the province
- Restrictions become enforceable when:
 - MTO installs signage; OR
 - Approves the restriction

As shown in Regulation 604 under the Highway Traffic Act Ontario:

- Parking can be prohibited where **“signs... indicating a prohibited parking area” are erected by the Ministry**

Similar example:

In the community of Mindemoya (Central Manitoulin), the municipality dealt with **parking problems on roads that are also provincial highways (Highway 551 & 542)**.

What they did:

- Raised concerns through council and local committees
- Worked with:
 - Ministry of Transportation of Ontario (MTO)
 - Ontario Provincial Police (OPP)
 - Requested changes to parking controls

Result: Effective in getting larger no parking signs installed and no parking lines on the pavement

Considerations

The effect/impact these measures have on local businesses – Tim Hortons, Home Hardware etc.

FINANCIAL IMPLICATIONS

RELEVANT POLICY/LEGISLATION

ATTACHMENTS

No physical attachment, go to website:

<https://www.ontario.ca/document/ontario-road-safety-annual-reports-orsar>

RECOMMENDATION

#1 It is recommended to accept this report

#2 Motion to communicate with MTO to advocate/initiate measures

Motion # 1

BE IT RESOLVED THAT Council of the Town of Mattawa receives report # 26-17R titled John Street Roadside Safety.

Motion # 2

BE IT RESOLVED THAT Council directs staff to communication with MTO to advocate / initiate measures.



INFORMATION REPORT

PREPARED FOR: MAYOR BÉLANGER AND MEMBERS OF COUNCIL

PREPARED BY: COUNCILLOR SPENCER BIGELOW

TITLE: CONFERENCE ATTENDANCE STRATEGIES

DATE: MONDAY APRIL 13, 2026

REPORT NO: 26-18R

BACKGROUND

Municipal conferences provide direct access to provincial and federal decision-makers responsible for infrastructure, economic development, and energy funding programs.

Small and rural municipalities often face capacity limitations in identifying and securing grants. Conferences offer a critical opportunity to engage directly with program administrators and position municipal projects for upcoming funding intakes.

Historically, municipalities that secure funding are those that:

- Engage directly with ministries in advance
- Present well-defined, “shovel-ready” projects
- Align proposals with current government priorities

ANALYSIS AND DISCUSSION

Strategic Value of Conference Attendance

Attendance at targeted conferences enables:

- Direct meetings with provincial ministries (Infrastructure, Energy, Transportation)
- Access to federal funding bodies (e.g., Green Municipal Fund)
- Networking with utilities, developers, and funding partners
- Early awareness of upcoming grant programs

Objective

Tailor Conference attendance around the Official and Strategic plans

Proposed Strategic Approach

To maximize return on investment, the following approach is recommended:

a) Pre-Conference Preparation

- Identify 1–3 priority upcoming municipal projects (e.g., EV charging, industrial servicing, housing infrastructure) from Official/Strategic Plan – delegated by Council
- Contact our MP and MPP Offices and inquire upcoming grants and funding - align projects with programs
- Determine most appropriate conference(s) not limited to Major National, Provincial and Regional Conferences – see **Conference List**
- Prepare a concise project brief (scope, cost, funding ask, community impact)
- Coordinate meetings with:
 - Provincial ministries

- Federal agencies
- Ministry of Energy (e.g., Hydro One, Utility Providers)
- Determine most appropriate Councillor/Mayor/CAO/Staff

b) Conference Engagement

- Attend pre-booked delegation meetings
- Engage with funding program representatives
- Establish relationships with potential funding and delivery partners

c) Post-Conference Follow-Up

- Submit formal funding applications aligned with discussions
- Maintain communication with ministry contacts
- Report back to Council on outcomes and next steps

By focusing on targeted engagement and project-driven discussions, Council can significantly improve the municipality's success:

- Ensure taxpayer dollars are used effectively
- Increase external funding success
- Improve policy development
- Strengthen relationships with senior levels of government
- Provide concise information for upcoming projects

Conference List – not limited to:

1. Planning, Housing & Official Plan Conferences

Relevant for housing-related grants

- Ontario Professional Planners Institute Annual Conference
 - Focus: Planning policy, zoning, intensification
 - Strong alignment with Official Plan updates
 - Attendees: planners, provincial staff, consultants
- Canadian Institute of Planners National Conference
 - National-level planning insights and funding trends
 - Good for understanding federal housing priorities
- AMO Healthy Democracies & Planning Forum
 - Focus: governance, land use, housing

2. Infrastructure, Grants & Asset Management

Best for unlocking funding and improving capital planning

- Canadian Council for Public-Private Partnerships Conference
 - Focus: infrastructure financing models
 - Useful for large-scale projects and partnerships
- Municipal Finance Officers' Association Conference
 - Strong emphasis on funding tools, budgeting, and grants
- Ontario Good Roads Conference
 - Roads, bridges, and transportation funding
 - Includes direct access to provincial funding discussions

3. Economic Development & Rural Growth

Helpful for business attraction, tourism, and diversification

- Economic Developers Council of Ontario Conference
 - One of the best for funding programs and partnerships

- Strong provincial and federal presence
- Rural Ontario Municipal Association Rural Conference
 - Rural-specific challenges and solutions
- Northern Ontario Municipalities Forum
 - Focus: northern funding streams and infrastructure

4. Energy Innovation

These are emerging opportunities tied directly to new funding streams

- 2026 EV & Charging Expo
 - Grants for EV charging, tourism corridors, green infrastructure
- Electric Mobility Canada Conference
 - National EV strategy, funding programs
- Federation of Canadian Municipalities Sustainable Communities Conference
 - Climate

5. Water, Environment & Infrastructure

Critical for compliance and capital funding

- Ontario Water Works Association Conference
 - Water systems, wastewater funding
- Canadian Water Summit
 - Shelf

6. Broadband, Technology & Innovation

Increasingly important for rural municipalities and grant access.

- Rural Broadband Conference Canada
 - Broadband funding programs and partnerships
- Smart Cities Connect Conference
 - Data, digital infrastructure, smart services

7. Indigenous Relations & Regional Collaboration

Important for funding eligibility and regional partnerships.

- Indigenous Partnerships Success Showcase
 - Focus: collaboration

FINANCIAL IMPLICATIONS

RELEVANT POLICY/LEGISLATION

ATTACHMENTS

RECOMMENDATION

#1. It is recommended to accept this report

#2. Motion to implement conference attendance strategies

Motion # 1

BE IT RESOLVED THAT Council of the Town of Mattawa receives report # 26-18R titled Conference Attendance Strategies.

Motion # 2

BE IT RESOLVED THAT Council implement the conference attendance strategies.



INFORMATION REPORT

PREPARED FOR: MAYOR BÉLANGER AND MEMBERS OF COUNCIL
PREPARED BY: PAUL LAPERRIERE, CAO/TREASURER
TITLE: FIRE DEPARTMENT ACQUISITIONS
DATE: MONDAY APRIL 13, 2026
REPORT NO: 26-19R

BACKGROUND

Council Resolution #25-25 authorized the purchase of pumper tanker fire truck c/w necessary upgrades up to a maximum of \$40,000.

ANALYSIS AND DISCUSSION

FIRE TRUCK

The auction price for the particular fire truck ended up going well in excess of the upset limit and was not acquired. Recognizing the agedness of the fleet, the department kept a watch on other fire trucks as they became available.

For quite some time now, Pumper 5 has been leaking water. The issue has been diagnosed as the pump and repair attempts have not solved the problem. The solution is to replace the pump. Cost to purchase and install is estimated to be between \$20,000 - \$25,000.

In addition, the tires on Pumper 5 are original. While they still have decent treadwear, their age is well beyond the 7-year limit imposed by NFPA 1911. The cost to replace the tires, including installation, is estimated to be \$7,500.

Facing spending a minimum of \$20,000 to replace the pump on a fire truck that is 23 years old, the department intensified its search for a replacement fire truck.

Their efforts paid off as a west central Ontario municipality had just listed their fire truck on GovDeals. It is three years newer than Pumper 5, is in great shape and comes with a 75 ft ladder. The ladder feature aligns perfectly with the Town's proposed new Official Plan which will permit multiple storey commercial complexes.

The selling municipality stipulated that the purchaser had to be a small municipal fire department who is in need of a fire truck with limited financial resources and not to be acquired for the purpose of "flipping it" or personal use. The asking price was under \$10,000.

Aware of the upset limit, the Fire Chief placed a Town bid at the asking price. The bid was upped regularly as the minimum bid (unknown amount) had not yet been reached. At \$15,000, the Fire Chief attained the minimum bid and with their being no other higher offers, the TOM acquired the fire truck for \$15,000. Pumper 5 will be listed for sale.



RESCUE BOAT

The beauty of the Mattawa area is the waterways. A popular tourist attraction, waterways can be dangerous to boaters, fishermen, swimmers and water enthusiasts in general.

For this reason, the Mattawa Fire Association agreed to donate up to \$10,000 to the Mattawa Fire Department towards the purchase of a rescue boat also listed on GovDeals.

Mattawa Fire was the highest bidder at \$9,600 and acquired the rescue boat.



E350 RESCUE/STORAGE VAN

This serves as a back up to the current rescue van and for storage of fire fighting supplies (ie foam spray). Advantages are that it's a cheaper alternative than a storage shed and can bring supplies to/from a fire scene without taking critical emergency vehicles out of service. Additionally, only a G license is required to operate. This vehicle was again listed on GovDeals and the Town of Mattawa was the highest bidder at \$5,600.



FINANCIAL CONSIDERATION

| | |
|--|------------------|
| Fire truck | |
| Purchase cost including all fees and taxes | \$16,180 |
| 3 rd party inspection. | 2,500 |
| Transportation to Mattawa | 300 |
| MFD signage | 1,500 |
| Misc. other prep | <u>350</u> |
| Net cost | \$22,000 |
| | |
| Rescue Boat | |
| Purchase cost including all fees and taxes | \$10,463 |
| Transportation to Mattawa | 200 |
| Misc. other prep | <u>350</u> |
| | \$11,013 |
| Contribution from Mattawa Fire Association | <u>(10,000)</u> |
| Net cost | \$1,013 |
| | |
| E350 | |
| Purchase cost including all fees and taxes | \$ 6,276 |
| Transportation to Mattawa | 150 |
| Radio | 1,000 |
| MFD signage | 1,000 |
| Certification | 1,000 |
| Lighting and other prep | <u>7,500</u> |
| | 16,926 |
| Less: offsetting Hwy call revenue | <u>(5,000)</u> |
| Net cost | \$ 11,926 |
| | |
| TOTAL FIRE VEHICLE ACQUISITIONS C/W WITH ALL UPGRADES | \$34,939 |

The above costs are all included in the 2026 budget.

RELEVANT POLICY/LEGISLATION:

Council Resolution No: 25-25

NFPA 1911

ATTACHMENTS:

Council Resolution No: 25-25

RECOMMENDATION:

It is recommended that Council for the Town of Mattawa receives and accepts this report.

| |
|---|
| BE IT RESOLVED THAT Council of the Town of Mattawa receives report # 26-19R titled Fire Department Acquisitions. |
|---|

DATE: MONDAY FEBRUARY 10, 2025

RESOLUTION NO: 25-25

THE CORPORATION TOWN OF MATTAWA

MOVED BY COUNCILLOR LAURA ROSS

SECONDED BY COUNCILLOR FERN LEVESQUE

BE IT RESOLVED THAT Council of the Town of Mattawa receives Report # 25-05R titled Fire Support – Municipality of Mattawan.

AND FURTHER THAT Council directs the CAO and Fire Chief to develop a plan for services to the Municipality of Mattawan and return to Council with a full report and a detailed map of the service area.

AND FURTHER THAT Council approves the purchase of a pumper tanker fire truck and outfit the truck to an upset limit of \$40,000.

Recorded Vote – Yes X No

Recorded Vote Requested by:

Deputy Mayor Gardiner

| | Yea | Nay |
|-----------------------|-------------|-------------|
| Mayor Bélanger | <u> X </u> | <u> </u> |
| Deputy Mayor Gardiner | <u> </u> | <u> X </u> |
| Councillor Levesque | <u> X </u> | <u> </u> |
| Councillor Mick | <u> </u> | <u> </u> |
| Councillor Ross | <u> X </u> | <u> </u> |
| Councillor Thibert | <u> X </u> | <u> </u> |
| Councillor Bigelow | <u> </u> | <u> </u> |

RA Bélanger

Mayor Raymond A. Bélanger

Deferred Tabled Lost Carried X

Declaration of Pecuniary Interest:

Disclosed his/her/their interest(s), vacated he/her/their seat(s), abstained from discussion and did not vote



INFORMATION REPORT

PREPARED FOR: MAYOR BÉLANGER AND MEMBERS OF COUNCIL

PREPARED BY: PAUL LAPERRIERE, CAO/TREASURER
BONNIE THUR, DEPUTY TREASURER

TITLE: ANNUAL COUNCIL RENUMERATION REPORT

DATE: MONDAY APRIL 13, 2026

REPORT NO: 26-20R

BACKGROUND

Section 284(1) of the Municipal Act requires that the Treasurer report to Council, a statement of total remuneration and expenses paid in the previous year to any member of Council or its committees in respect of his or her services as a member of Council or committees.

ANALYSIS AND DISCUSSION

The amounts paid to Council Members are summarized in Appendix A for 2025 and Appendix B for 2024.

The breakdown includes salary, honorariums and travel and other expenses. It also includes payments made by non-Council of Mattawa boards.

Salaries, honorariums and the Mayor's cell phone are paid in accordance with the Council remuneration bylaw. Expenses are paid in accordance with the Town's Municipal Travel Expense Policy.

Attendance at conferences is passed by a resolution of Council.

FINANCIAL CONSIDERATION

Total payments to Council members amounted to \$102,429.76 (2024 - \$93,161.79) of which \$671.62 (2024 - \$950.92) was paid by other boards.

RELEVANT POLICY/LEGISLATION:

Municipal Act, 2001 S.O. 2001 c.25

ATTACHMENTS:

Appendix A – 2025 Council Remuneration

RECOMMENDATION:

It is recommended that Council for the Town of Mattawa receives and approves this report and directs staff to post the Attachments on the Town's website.

Motion # 1

| |
|---|
| BE IT RESOLVED THAT Council of the Town of Mattawa receives report # 26-20R titled Annual Council Remuneration Report. |
|---|

Motion # 2

BE IT RESOLVED THAT Council directs staff to post the 2025 Council Renumerations on the municipal website.

TOWN OF MATTAWA*Appendix A***Council Member Remuneration**

For the Year Ended December 31, 2025

| | Salary | Expenses | Honorariums | Total |
|---|------------------|-----------------|-----------------|------------------|
| Mayor Bélanger | | | | |
| Salary | 16,637.93 | | | 16,637.93 |
| Expenses | | | | |
| Conferences | | | | |
| ROMA Toronto | | 2,114.80 | 800.00 | 2,914.80 |
| OSUM Orillia | | 625.13 | 600.00 | 1,225.13 |
| FONOM North Bay | | 93.30 | 225.00 | 318.30 |
| AMO Ottawa | | 1,656.09 | 1,150.00 | 2,806.09 |
| Cell phone | | 1,106.10 | | 1,106.10 |
| North Bay Meeting (6) (MTO, Legal, Cassellholme/Castle Arms) | | 523.62 | 375.00 | 898.62 |
| EMO meeting - Calvin | | 26.93 | 75.00 | 101.93 |
| HGTV Mtg | | 41.58 | | 41.58 |
| Total | 16,637.93 | 6,187.55 | 3,225.00 | 26,050.48 |
| Deputy Mayor Gardiner | | | | |
| Salary | 12,478.98 | | | 12,478.98 |
| Expenses | | | | |
| Total | 12,478.98 | - | - | 12,478.98 |
| Councillor Levesque | | | | |
| Salary | 11,343.08 | | | 11,343.08 |
| Expenses | | | | |
| CEC Meeting (2) | | 21.76 | 150.00 | 171.76 |
| Total | 11,343.08 | 21.76 | 150.00 | 11,514.84 |
| Councillor Mick | | | | |
| Salary | 9,610.61 | | | 9,610.61 |
| Expenses | | | | |
| Committee Meeting | | | | |
| NBMCA Paid by Mattawa | | 590.65 | 600.00 | 1,190.65 |
| NBMCA Paid by NBMCA | | | | - |
| Conferences | | | | |
| AMO | | 1,086.69 | 1,000.00 | 2,086.69 |
| FONOM | | 307.51 | 450.00 | 757.51 |
| ROMA | | 2,835.03 | 800.00 | 3,635.03 |
| Total | 9,610.61 | 4,819.88 | 2,850.00 | 17,280.49 |

TOWN OF MATTAWA*Appendix A***Council Member Remuneration**

For the Year Ended December 31, 2025

| | Salary | Expenses | Honorariums | Total |
|------------------------------------|------------------|------------------|--------------------|-------------------|
| Councillor Ross | | | | |
| Salary | 10,882.15 | | | 10,882.15 |
| Expenses | | | | |
| Conferences | | | | |
| FONOM North Bay | | 174.08 | 300 | 474.08 |
| Beautification | | 167.93 | | 167.93 |
| Police Services Board Meetings (2) | | | 75.00 | 75.00 |
| Paid by Police Services Board | | 391.62 | 280.00 | 671.62 |
| Total | 10,882.15 | 733.63 | 655.00 | 12,270.78 |
| Councillor Thibert | | | | |
| Salary | 11,160.30 | | | 11,160.30 |
| Expenses | | | | |
| Total | 11,160.30 | - | - | 11,160.30 |
| Councillor Bigalow | | | | |
| Salary | 10,349.71 | | | 10,349.71 |
| Expenses | | | | |
| Conferences | | | | |
| ROMA Toronto | | 574.18 | 750.00 | 1,324.18 |
| Total | 10,349.71 | 574.18 | 750.00 | 11,673.89 |
| TOTAL | 82,462.76 | 12,337.00 | 7,630.00 | 102,429.76 |



INFORMATION REPORT

PREPARED FOR: MAYOR BÉLANGER AND MEMBERS OF COUNCIL

PREPARED BY: COUNCILLOR LAURA ROSS

TITLE: COLLABORATIVE OPP MEETING

DATE: MONDAY APRIL 13, 2026

REPORT NO: 26-21R

BACKGROUND

Council has appointed Councillor Laura Ross to the Mattawa Regional OPP Detachment Board and has been attending meetings since 2022.

ANALYSIS AND DISCUSSION

The Mattawa Regional OPP Detachment Board attended a biannual collective policy services board meeting on February 26, 2026.

Attached is the meeting notes for Council's information.

FINANCIAL CONSIDERATION

RELEVANT POLICY/LEGISLATION:

ATTACHMENTS:

OPP North Bay/Powassan/Mattawa Detachments Biannual Collective Meeting Notes

RECOMMENDATION:

It is recommended that Council for the Town of Mattawa receives this report.

| |
|--|
| BE IT RESOLVED THAT Council of the Town of Mattawa receives report # 26-21R titled Collaborative OPP Meeting. |
|--|

Home

Insert

Draw

Layout

Review

View

References

Aptos (Body)

Ontario Provincial Police

North Bay/Powassan/Mattawa Detachments

Biannual Collective PSB Meeting

Thursday February 26th, 2026 @5PM

OPP members in Attendance:

- A/Inspector Andrew Kraemer Interim Detachment Commander
- A/S/Sgt Scott Hardwick Interim Detachment Manager
- Sgt Rene Taylor NER Coordinator Community Mobilization & Engagement
- Cst Kyler Brouwer Detachment Community Engagement Officer

Guests:

- Kim Jones Executive Director of Near North Crime Stoppers
Will attend at events to present information and swag, volunteer organization, Nation wide anonymous organization separate from Police services.

Topics for discussion:

Kim Jones

- How our communities can benefit from a partnership between Boards and Crime Stoppers
Would like PSB's to promote and educate the program.

Rene Taylor

- Follow up from the last meeting on the subject matter, presenters under her portfolio and how to connect them with the communities.
Youth Police Initiative for youth ages 15-18. Also, good response with CamSave Program, 8 registered in Mattawa, 2 in Eau Claire, 2 in Bonfield, 2 in Corbeil and 108 in North Bay. Anyone with a door camera can register to be available for contact should OPP need help in your area.

Kyler Brouwer

- Introduction and how his role can support the objectives and strategies of the boards
Kyler spoke about presentation in schools on topics such as bullying, online safety, consent, elder abuse etc. He also spoke of creating a card to on vehicle visors with contact information for OPP emergency and non-emergency issues.

Home

Insert

Draw

Layout

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View

References

Aptos (Body)

A/Inspector Kraemer

- Presentation on Detachment Commander Performance Feedback document & Process Presented on action plan priorities and an operational plan moving forward.

Group Discussion on Challenge Coins

Members discussed the possible effects of the Toronto activity with the OPP and how it is affecting both morale and public perceptions and trust. Discussions on OPP members are like family and have had to debrief about the disappointment in their fellow members. Spoke about Robert Fields Principals of Policing book promoting community within the forces.

Members spoke about the weapons buy back program and Ontario not participating in the program and its challenges. Most have owners have volunteered firearms and brought into the detachments.

The other topic discussed was the transport collisions specifically in the north and problems with Commercial vehicle licencing and recommendations to a graduated licencing system. Also spoke about the 2 & 1 highway systems coming to the north.

Round table



INFORMATION REPORT

PREPARED FOR: MAYOR BÉLANGER AND MEMBERS OF COUNCIL

PREPARED BY: PAUL LAPERRIERE, CAO/TREASURER

TITLE: 2026-2027 MUNICIPAL INSURANCE RENEWAL

DATE: MONDAY APRIL 13, 2026

REPORT NO: 26-22R

BACKGROUND

At last year's renewal, Council recommended that staff have an RFP issued to municipal insurance providers for this year's renewal.

ANALYSIS AND DISCUSSION

With the assistance of BrokerLink, our insurance broker, an RFP was prepared and issued to the 3 providers of municipal insurance in this area being:

- i) Intact Property Entities (IPE) (the incumbent)
- ii) BFL Canada
- iii) Marsh Group (declined to submit)

BrokerLink have been asked to send out the RFP to the above and provide a report back. At this Council meeting, they will present their report.

FINANCIAL CONSIDERATION

Last year's premium from IPE was \$171,238 + tax. The renewal quotes from the RPF are:

| | |
|-----|-----------------|
| IPE | \$153,295 + tax |
| BFL | \$161,294 + tax |

The qualitative aspect of the proposals will be presented by BrokerLink.

RELEVANT POLICY/LEGISLATION:

ATTACHMENTS:

Report of Results of RFP

RECOMMENDATION:

It is recommended that Council receives and accepts this report and further, it is recommended that barring any issues highlighted by BrokerLink in their presentation, that IPE be selected as the insurance provider for the Town of Mattawa.

Motion # 1

BE IT RESOLVED THAT Council of the Town of Mattawa receives report # 26-22R titled 2026-2027 Municipal Insurance Renewal.

Motion # 2

BE IT RESOLVED THAT Council approves the 2026-2027 Municipal Insurance Renewal with Intact Property Entities (IPE) through our municipal insurance broker BrokerLink in the amount of \$153,295 plus applicable taxes.



Executive Summary

The Corporation of the Town of Mattawa Insurance Report 2026-2027

1. Introduction

This report provides a brief comparison of renewal quotations received from Intact Public Entities & BFL Canada. The objective is to support municipal decision makers in evaluating coverage, pricing, terms, and value offered by each insurer.

2. Summary of Coverage Comparison

| Coverage Line | Intact Public Entities | BFL |
|--------------------------------------|--|--|
| <u>Property</u> | | |
| Property of Every Description | \$ 28,557,503 | \$ 31,648,900 (Total Insured Value) |
| Scheduled Items | \$ 1,169,096 | Included above |
| Business Interruption | \$ 500,000 Rent / Rental Value \$ 300,000 Profits | \$ 800,000 (Includes Rental Income) |
| Deductibles | \$ 10,000 (Per occurrence) \$ 100,000 min. >3% Earthquake \$ 100,000 Flood | \$ 10,000 (Per occurrence) \$ 100,000 min. >3% Earthquake \$ 100,000 Flood |
| <u>Equipment Breakdown</u> | \$ 50,000,000 limit | \$ 50,000,000 limit |
| Deductible | \$ 5,000 | \$ 5,000 |
| <u>Automobile</u> | | |
| Third party liability | \$ 15,000,000 | \$ 15,000,000 Third Party Limit |
| Deductible | \$ Varies | \$ 5,000 All Perils deductible |
| OPCF 20 | \$ 1,200 Per occurrence | \$ 1000 Per occurrence |
| <u>Municipal Official's Accident</u> | \$ 250,000 Limit 24-hour basis | \$ 250,000 Limit 24-hour basis |



| | | |
|---|--|---|
| <u>Crime</u> | \$ 1,000,000 Employee Dishonesty \$ 200,000 Broad Form Money & Securities \$ 200,000 Funds transfer Fraud | \$ 1,000,000 Employee Dishonesty \$ 200,000 Broad Form Money & Securities \$ 200,000 Funds transfer Fraud \$ 100,000 Fraudulent Impersonation \$ 2500 |
| Deductible | \$ Nil | |
| <u>General Liability</u> | \$ 15,000,000 occurrence/no aggregate \$ 1,000,000 occurrence/ \$ 1,000,000 aggregate-Forest Fighting Expense \$ 2,000,000 per claim/aggregate Abuse Coverage- retroactive date May 16, 2022 | \$ 10,000,000 occurrence/aggregate \$ 1,000,000 occurrence/ \$ 2,000,000 aggregate-Forest Fighting Expense |
| Deductibles | \$20,000 General Liability \$20,000 Sewer back up per claimant | \$20,000 Deductible \$20,000 Deductible per claimant Sewer Back up |
| <u>Errors & Omissions Liability</u> | \$ 15,000,000 per claim/ no aggregate | \$ 10,000,000 per claim/aggregate |
| Deductible | \$ 10,000 | \$ 20,000 per claim, except: NIL applies to Conflict of Interest and Legal Expense Reimbursement |
| <u>Wrongful Dismissal Legal Expense</u> | \$ 500,000 proceeding/aggregate \$ 5,000 deductible | \$ 500,000 proceeding/aggregate \$ 5,000 deductible |
| <u>Conflict of Interest and Legal Expense</u> | \$ 100,000 per claim legal expense/ no aggregate Conflict of Interest \$ 250,000 per prosecution/ \$ 500,000 aggregate | \$ 250,000 per prosecution/ \$ 500,000 aggregate combined limit Conflict of Interest and Legal expense |
| Deductible | \$ Nil | \$ Nil |
| <u>Non-Owned Automobile</u> | \$ 15,000,000 any one accident \$ 250,000 any one vehicle | \$ 10,000,000 any one accident \$ 500,000 any one vehicle |
| Deductible | \$ 1,000 | \$ 1,000 |



| | | |
|---|---|---|
| <u>Excess Liability</u> | \$ 35,000,000 General Liability Errors & Omissions Non-Owned Automobile No excess over Abuse Coverage | \$ 40,000,000 follow form over General Liability Errors & Omissions Non-Owned Automobile \$ 45,000,000 over Automobile Third Party Liability |
| Deductible | \$ Nil | \$ Nil |
| <u>Environmental Impairment Liability</u> | \$ 5,000,000 any one claim/ aggregate \$ 10,000 deductible No retroactive date | \$ 5,000,000 any one claim/aggregate \$ 10,000 Deductible Retroactive date 01/01/1990 |

2. Premium Comparison

| Coverage Line | Intact Public Entities | BFL |
|--|--------------------------------|--------------------------------|
| Property | \$ 49,163 | Included |
| Crime | \$ 1,353 | Included |
| Equipment Breakdown | \$ 2,620 | Included |
| Automobile | \$ 19,197 | Included |
| General Liability | \$ 61,584 | Included |
| Errors and Omissions Liability | \$ 4,272 | Included |
| Environmental Liability | \$ 4,106 | Included |
| Non-Owned Automobile Liability | \$ 205 | Included |
| Excess Liability | \$ 5,812 | Included |
| Legal Expense | \$ 1,738 | Included |
| Board Members Accident | \$ 1,407 | Included |
| Volunteer Accident | \$ 163 | Included |
| Conflict of Interest | \$ 455 | Included |
| Facility User Program | \$ 500 | \$0 |
| Total Premium (excluding taxes payable) | \$ 153,295 | \$ 161,294 |
| Voyageur Days (Instant Risk Broker provided excluding taxes payable) | \$ 2,080 + \$250 Policy Fee | \$ 2,080 + \$250 Policy Fee |



3. Coverage Comparison Notes

Abuse Coverage

IPE includes Abuse Coverage for \$2,000,000 per claim made/ \$2,000,000 aggregate limit. The Claims-made form has a retroactive of May 16, 2022.

BFL's policy wording does not exclude Abuse except for exclusionary language as it relates to employment practices liability. Abuse coverage is assumed under the General Liability on an occurrence form.

Property

IPE offers automatic replacement cost as the basis of settlement up to 5 years in age. For years 6-15 coverage is amended to schedule, replacement cost value. Any contractor's equipment over 15 years will be amended to Actual Cash Value or valued basis if required

BFL has no age restriction for replacement cost on owned equipment

Owned Automobile

IPE does not require a year end premium adjustment for changes to vehicles in your fleet.

IPE limits the replacement cost endorsement to vehicles up to 20 years and for fire trucks up to 25 years old.

BFL has no age restriction for replacement cost up to the original purchase price of the vehicle.

IPE has no year end fleet adjustment. BFL carries 50/50 Fleet adjustment (Any difference up or down is split 50/50 between you and BFL).

Facility User Program

IPE requires a deposit premium of \$500, subject to year-end adjustment.

BFL does not have a deposit required; premiums are billed monthly based on reported usage.

Errors and Omissions Liability

IPE has no aggregate and a \$10,000 deductible

BFL has an underlying \$10,000,000 aggregate with a \$20,000 deductible

Conflict of Interest/Legal expense

IPE provides these coverages under separate insuring agreements:

- Conflict of Interest: \$100,000 per claim with no aggregate
- Legal Expense: \$250,000 per prosecution / \$500,000 aggregate

BFL provides a combined limit:

- \$250,000 per claim / \$500,000 aggregate



4. Risk Management Services

| Services Offered | BFL Canada | Intact Public Entities |
|---------------------------|--|---|
| In-depth Claim Reviews | Semi-Annual | Upon Request |
| Contract Reviews | Included | Included |
| Risk & Education Seminars | Included | Included |
| Risk Management Plan | Included | Included |
| Asset Evaluation | Has access to resources, but not automatically included / may be additional cost | Includes some appraisals as part of service |

Since the current incumbent carrier has been on risk the following Risk management services have been performed:

- 1 Contract Review
- 4 Information Requests
- 2 Sessions of Educational Training
- 26 Asset Valuations & Risk inspections

5. Coverage Recommendations

Cyber Insurance:

Municipalities of all sizes are increasingly exposed to cyber threats, as they manage sensitive data, critical infrastructure, and essential public services. Variations in IT resources and cybersecurity infrastructure across municipalities can influence exposure levels, with communities of this scale potentially facing increased vulnerability.

Cyber insurance provides an important layer of protection by helping to cover the financial and operational impacts of incidents such as ransomware attacks, data breaches, and system outages. It also gives access to specialized response teams, including IT forensics, legal support, and crisis management, helping municipalities respond quickly and minimize disruption to public services.

Pretax Quote from CFC Underwriting Below:

| Coverage | Limit | Premium |
|--------------------|--------------|----------|
| Cyber Liability | \$ 1,000,000 | \$ 2,025 |
| Cyber Crime | \$ 250,000 | \$ 1,050 |
| CFC policy fee | | \$ 185 |
| Total (before PST) | | \$ 3,260 |

See full cyber insurance quote for a full list of sub-limits and coverage descriptions. Higher limits available upon request.



5. Insurance Market Cycle

From 2011 through 2020, the insurance industry operated in a prolonged soft market, where insurers competed aggressively for commercial business by leveraging strong capital positions and investment returns.

Beginning in 2020, the market shifted to hard conditions following several years of underwriting losses, increased claims severity (including liability and property losses), and reduced insurer capacity. From 2020 to 2024, many municipalities experienced consistent rate increases, tighter terms, higher deductibles, and in some cases, reduced availability of coverage.

Through 2024 and into 2025, the market began to stabilize, with rate increases moderating from double-digit levels. As of April 2026, the market is showing signs of returning to softer conditions. However, ongoing economic factors continue to influence both the frequency and severity of claims. Inflationary pressures remain a key concern, driving increased costs for building materials and labour, while supply chain constraints and material shortages have led to delays in repairs and project timelines. These factors contribute to higher overall claim costs and extended recovery periods, which insurers continue to closely monitor when assessing municipal risks and pricing.

6. Summary of Key Considerations

Both insurers provide comprehensive coverage tailored to municipal operations, with differences primarily in structure, pricing, and coverage approach.

Intact Public Entities offers a lower overall premium, higher primary liability limits, and no exposure to year-end auto fleet adjustments, providing greater cost certainty.

BFL provides structural advantages, including broader replacement cost provisions for property and vehicles, which may reduce the impact of depreciation at the time of loss.

The decision will depend on the Town's preference for pricing stability and higher primary limits versus broader valuation terms and coverage structure.

DATE: MONDAY APRIL 13, 2026

14.0

THE CORPORATION TOWN OF MATTAWA

MOVED BY COUNCILLOR _____

SECONDED BY COUNCILLOR _____

BE IT RESOLVED THAT Council proceed In Camera (Closed) session pursuant to section 239(2) of the Municipal Act, 2001, as amended at _____ p.m. in order to address Item #14.2 Fire Services Protection Agreement under a position, plan, procedure, criteria or instruction to be applied to any negotiations carried on or to be carried on by or on behalf of the municipality or local board.

DATE: MONDAY APRIL 13, 2026

15.1

THE CORPORATION TOWN OF MATTAWA

MOVED BY COUNCILLOR _____

SECONDED BY COUNCILLOR _____

BE IT RESOLVED THAT the regular meeting reconvene at _____ p.m.

DATE: MONDAY APRIL 13, 2026

17.1

THE CORPORATION TOWN OF MATTAWA

MOVED BY COUNCILLOR _____

SECONDED BY COUNCILLOR _____

BE IT RESOLVED THAT this regular meeting adjourn at _____ p.m.